



CAO Guide to Condo Records

This Guide provides an overview of the types of records that all condominium corporations are required to keep under the [Condominium Act, 1998](#) (“the Condominium Act”) and [Ontario Regulation 48/01](#) (“O. Reg. 48/01”), which is a regulation under the Condominium Act.

Owners, purchasers and mortgagees are entitled to request access to, or copies of, their condominium corporation’s records. This Guide helps owners and condominium corporations understand what records requesters are entitled to so requesters can get the records you are looking for.

Looking for information about how to request access to / copies of records? Check out our step-by-step guide to [Requesting Core Records](#) and [Requesting Non-Core Records](#).

If you have a question about any of the information in this Guide, [please contact us](#). We have a team available to answer any questions you may have. This Guide should not be interpreted as legal advice.

1. The Condominium Corporation’s Governing Documents (Declaration, By-laws and Rules).....	3
2. Records Relating to Owners’ Meetings	4
3. Records relating to Board Meetings	5
4. Records of Returns and Notices of Change filed with the CAO	7
5. Financial Records	7
6. Technical Records	9
7. Legal Records	12
8. Insurance Records	13
9. Records relating to Owners and Occupants	14
10. Records Relating to Shared Facilities / Mutual Use Agreements	15
11. Records Relating to Employees of the Condominium Corporation	16
12. Information Certificates	17
13. Miscellaneous Records.....	18

Have a Question?

If you have a question about any of the information in this Guide, please contact us. We have a team available to answer any questions you may have. This guide may be updated from time to time. You can access the most up-to-date version on the CAO website.

Date: April 11, 2024

1. The Condominium Corporation's Governing Documents (Declaration, By-laws and Rules)

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
The condominium corporation's declaration, description and associated schedules	Core record	The corporation's current declaration, description and all required schedules, as registered with the Land Registry Office (LRO).	Section 55 (1) 3 of the Condominium Act Section 1 (1) 1 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
The condominium corporation's by-laws	Core record	All of the corporation's by-laws, which were created and/or amended in accordance with section 56 of the Condominium Act .	Section 55 (1) 3 of the Condominium Act Section 1 (1) 1 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
The condominium corporation's rules	Core record	All of the corporation's rules, which were created and/or amended in accordance with section 58 of the Condominium Act .	Section 55 (1) 3 of the Condominium Act Section 1 (1) 1 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Seal of the corporation	Non-core record	The corporate seal in which the condo's name appears in legible characters.	Section 55 (1) 4 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01

2. Records Relating to Owners' Meetings

Record	Type of Record	Example Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Minutes of owners' meetings held within the 12-month period before the corporation receives a request for records or a requester's response	Core record	A description or summary of the discussions, resolutions and decisions made (the "minutes") during an owners' meeting.	Section 55 (1) 2 of the Condominium Act Section 1 (1) 9 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Minutes of owners' meetings held more than 12-months ago	Non-core record		Section 55 (1) 2 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
All ballots or instruments appointing a proxy for a meeting of owners that are submitted at the meeting or delivered to the corporation before the meeting, including any record of votes cast through telephonic or electronic means	Non-core record	The ballots, proxy forms, or record of telephonic or electronic votes submitted to the corporation at or before a meeting of owners, redacted of information identifying specific units or owners, unless permitted by a by-law.	Section 55 (1) 10 of the Condominium Act	At least 90 days following the date of the meeting mentioned in that paragraph, <u>unless</u> the corporation receives written notice of actual or contemplated litigation relating to the record during the 90 days or such longer time period that the corporation retains the record.	Section 13.1 (2) 3 of O. Reg. 48/01

All lists, items, records and other documents turned over from the declarant to the board during the turn-over meeting	Non-core record	<p>The lists, items, records and other documents are listed in section 43 (4) and (5) of the Condominium Act, including:</p> <ul style="list-style-type: none"> • the seal of the corporation; • copies of all agreements entered into by the corporation or the declarant; and, • a copy of the registered declaration, registered by-laws, current rules and minutes of owners' meetings and board meetings. 	Section 55 (1) 4 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
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3. Records relating to Board Meetings

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Minutes of board meetings held within the 12-month period before the corporation receives a request for records or a requester's response	Core record	A description or summary of the discussions, resolutions and decisions made (the "minutes") during a board meeting.	Section 55 (1) 2 of the Condominium Act Section 1 (1) 9 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01

Minutes of board meetings held more than 12-months ago (including pre-turn-over board meetings minutes)	Non-core record		Section 55 (1) 2 and 4 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Director disclosures, statements and information provided to the board or the corporation for the purposes of sections 29 (1) (f) and 29 (2) (f) of the Condominium Act	Non-core record	Includes candidate's disclosure statements and disclosures of conflicts of interests by directors and officers of the corporation.	Section 13.1 (1) 2 of O. Reg. 48/01	At least seven years from the date the record is provided to the board or the corporation.	Section 13.1 (2) 6 of O. Reg. 48/01
Record of completion of the mandatory Director training	Non-core record	A certificate confirming on which date an individual completed the CAO's Director Training program.	Section 13.1 (1) 3 of O. Reg. 48/01	At least seven years from the date the record is provided to or obtained by the corporation.	Section 13.1 (2) 7 of O. Reg. 48/01

4. Records of Returns and Notices of Change filed with the CAO

Note: The information included in any returns and/or notices of change filed with the CAO is available on the [CAO's Public Registry](#).

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Copies of condominium returns filed with the CAO	Non-core record	Includes a copy of the information provided to the CAO when filing condominium returns. All condominium corporations must file annual condo returns with the CAO.	Section 55 (1) 3.1 of the Condominium Act	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01
Copies of notices of change filed with the CAO	Non-core record	When the information included in a return changes, condominium corporations must file a notice of change to update the information. These records document those updates.	Section 55 (1) 3.1 of the Condominium Act	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01

5. Financial Records

Record	Type of Record	Example Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
The budget for the corporation's current fiscal year and all amendments (if any)	Core record	The amount money that the condominium corporation expects to spend in a fiscal year, and how that money is expected to be spent.	Section 55 (1) 1 of the Condominium Act Section 1 (1) 3 of O. Reg. 48/01	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01

The condominium corporation's budgets for previous years	Non-core record		Section 55 (1) 1 of the Condominium Act		
The most recent financial statements that the board has approved	Core record	Financial statements containing documents such as a balance sheet, a statement of general operations, information about the reserve fund, information about disclosure of interest made by a director or officer. See section 66 (3) of the Condominium Act for more information.	Section 55 (1) 1 of the Condominium Act Section 1 (1) 4 of O. Reg. 48/01	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01
Previous financial statements that the board has approved	Non-core record		Section 55 (1) 1 of the Condominium Act		
The most recent auditor's report presented to the audit committee or to the board	Core record	The auditor's opinion on whether the year's financial statements were made in accordance with the Condominium Act. See section 67 (6) of the Condominium Act for more information.	Section 55 (1) 1 of the Condominium Act Section 1 (1) 5 of O. Reg. 48/01	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01
Previous auditor's reports presented to the audit committee or to the board	Non-core record		Section 55 (1) 1 of the Condominium Act		
A copy of all current agreements entered into by or on behalf of the corporation and the agreements that have expired	Non-core record	This includes any current contract or agreement entered into on behalf of the corporation, including management contracts, deeds, leases, licenses and easements even the ones that have expired.	Section 55 (1) 8 of the Condominium Act Section 13.1 (1) 16 of O. Reg. 48/01	Current agreements must be kept always / indefinitely, and expired agreements must be kept for at least seven years from the date of expiration.	Section 13.1 (2) 2 of O. Reg. 48/01 Section 13.1 (2) 19 of O. Reg. 48/01

Invoices	Non-core record	The amounts that the corporation spent on a specific transaction for a good and/or service.	Section 55 (1) 1 of the Condominium Act	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01
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6. Technical Records

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Performance audit	Non-core record	An inspection report required under section 44 of the Condominium Act , in which an authorized professional specifies whether there are any deficiencies in the corporation's common elements.	Section 55 (1) 5 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Reserve fund studies	Non-core record	A study required to be conducted under section 94 of the Condominium Act , in which an authorized professional determines if the reserve fund will be adequately funded for the expected costs of major repair and replacement of the corporation's common elements and assets.	Section 55 (1) 7 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Current plan for future funding of the condominium corporation's reserve fund	Core record	A regularly updated plan, approved by the condominium corporation's board of directors, that outlines how the condo expects to fund the costs set out in the reserve fund study.	Section 55 (1) 7 of the Condominium Act Section 1 (1) 6 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01

Previous plans for future funding of the condominium corporation's reserve fund	Non-core record		Section 55 (1) 7 of the Condominium Act	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
A copy of all existing and expired warranties and guarantees that the corporation receives and that relate to the property or to any real or personal property that the corporation owns	Non-core record	Written documents issued by a manufacturer or vendor, promising to repair, replace or maintain a product for a specific period of time. Example: Elevator warranty.	Section 13.1 (1) 8 of O. Reg. 48/01	Current warranties or guarantees must be kept always / indefinitely, and expired warranties or guarantees must be kept for at least seven years from the date the warranty or guarantee expired.	Section 13.1 (2) 12 of O. Reg. 48/01 Section 13.1 (2) 13 of O. Reg. 48/01
Reports and opinions that relate to physical features of the property or of any real or personal property that the corporation owns	Non-core record	Documents created by the board or received from related professionals regarding the corporation's property. Example: Engineering report on ground drainage.	Section 13.1 (1) 9 of O. Reg. 48/01	At least seven years from the date the corporation receives the record.	Section 13.1 (2) 14 of O. Reg. 48/01
Drawings and plans that the corporation receives and that relate to physical features of the property or of any real or personal property that the corporation owns	Non-core record	Visual documentation created by the board or received from a professional regarding the corporation's property. Example: Architectural building plans.	Section 13.1 (1) 10 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01

<p>Reports and opinions of an appraiser that the corporation receives and that relate to the property or to any real or personal property that the corporation owns</p>	<p>Non-core record</p>	<p>Documents created by a professional appraiser that relates to the corporation's property.</p> <p>Example: A bank's assessment of the value of the condominium corporation's property.</p>	<p>Section 13.1 (1) 11 of O. Reg. 48/01</p>	<p>At least seven years from the date the corporation receives the record.</p>	<p>Section 13.1 (2) 14 of O. Reg. 48/01</p>
<p>Records that relate to the installation of an electric vehicle charging system (EVCS)</p>	<p>Non-core record</p>	<p>Documents created by the board or a requester or received from related professionals regarding the installation of an EVCS.</p> <p>Example: An EVCS agreement between a unit owner and the corporation.</p>	<p>Section 13.1 (1) 13.1 of O. Reg. 48/01</p>	<p>The period of time that the board determines is necessary for the corporation to perform its objects and duties or to exercise its powers.</p>	<p>Section 13.1 (2) 23 of O. Reg. 48/01</p>
<p>Records that relate to an addition, alteration or improvement to the common elements, a change in the assets of the corporation or a change in a service that the corporation provides to the owners under section 97 or section 98 of the Act</p>	<p>Non-core record</p>	<p>Documents created by the board or received by the board a regarding modifications to the condominium corporation's common elements – see section 97 and section 98 of the Condominium Act.</p> <p>Example: An owner's written request to modify the common elements.</p>	<p>Section 13.1 (1) 13 of O. Reg. 48/01</p>	<p>At least seven years from the date the corporation creates or receives the record.</p>	<p>Section 13.1 (2) 8 of O. Reg. 48/01</p>

7. Legal Records

Note: Under section 55 (4) of the Condominium Act, requesters are not entitled to access / receive copies of records that relate to actual or pending litigation. Condominium corporations may, however, choose to voluntarily disclose those records under section 55 (5) of the Condominium Act.

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
A report that the corporation receives from an inspector appointed by the Superior Court of Justice	Non-core record	The contents will depend on the reason the inspector was appointed. See section 130 of the Condominium Act.	Section 55 (1) 9 of the Condominium Act	At least seven years from the end of the last fiscal period to which the record relates.	Section 13.1 (2) 1 of O. Reg. 48/01
Records relating to actual or contemplated litigation that the corporation creates or receives	Non-core record	Documents and other records the corporation has created or received which relate to current or potential litigation. Examples: Correspondence between the condominium corporation and its legal counsel.	Section 13.1 (1) 5 of O. Reg. 48/01	* At least seven years from the date the litigation concluded, if the litigation has concluded, or * Indefinitely if the litigation has not concluded.	Section 13.1 (2) 9 of O. Reg. 48/01
Records that relate to a right, title, interest, encumbrance or demand of any kind affecting land in relation to the corporation	Non-core record	Legal documentation regarding the condo's ownership and use of its land. Example: Notice of lien issued by a municipality.	Section 13.1 (1) 12 of O. Reg. 48/01	At least seven years from the date the corporation creates or receives the record.	Section 13.1 (2) 8 of O. Reg. 48/01

8. Insurance Records

Note: Under section 55 (4) of the Condominium Act, requesters are not entitled to access / receive copies of records that relate to insurance investigations involving the condominium corporation. Condominium corporations may, however, choose to voluntarily disclose those records under section 55 (6) of the Condominium Act, but are not required to do so.

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
A copy of all insurance policies that the corporation has obtained in the past, currently maintains, and the policies which have expired	Non-core record	<p>The insurance policies that the corporation is required to maintain under the Condominium Act.</p> <p>Example: Property insurance for the common elements.</p>	Section 13.1 (1) 17 of O. Reg. 48/01	Current policies must be kept always / indefinitely, and expired policies must be kept at least seven years from the date of expiration.	<p>Section 13.1 (2) 20 of O. Reg. 48/01</p> <p>Section 13.1 (2) 21 of O. Reg. 48/01</p>
Records that relate to claims under an insurance policy in relation to the corporation and that the corporation creates or receives, including insurance investigations involving the corporation	Non-core record	<p>Documents and other records the corporation has created or received which relate to insurance investigations involving the corporation.</p> <p>Example: Report on the source of a recent flood in the common elements.</p>	Section 13.1 (1) 6 of O. Reg. 48/01	Records relating to current claims must be kept always / indefinitely, and records relating to a claim that has concluded must be kept at least seven years from the date the claim concluded.	<p>Section 13.1 (2) 10 of O. Reg. 48/01</p> <p>Section 13.1 (2) 11 of O. Reg. 48/01</p>

9. Records relating to Owners and Occupants

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Record of owners and mortgagees	Core record	A list of the current owners and mortgagees, including their addresses of service, required to be kept under section 46.1 of the Condominium Act .	Section 55 (1) 6 of the Condominium Act Section 1 (1) 7 of O. Reg.48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Summary of the notices of leased units that the condominium corporation has received	Core record	A list summarizing all of the notices of lease that the corporation is entitled to receive under section 83 (1) of the Condominium Act .	Section 55 (1) 6 of the Condominium Act Section 1 (1) 7 of O. Reg.48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Records that relate to specific units or owners and that the condominium corporation creates or receives	Non-core record	Example: inspection and work reports, communication from and to owners.	Section 13.1 (1) 7 of O. Reg. 48/01	At least seven years from the date the corporation creates or receives the record.	Section 13.1 (2) 8 of O. Reg. 48/01
Status certificate previously issued by the condominium corporation	Non-core record	A document produced by the condominium corporation which includes information about both a specific unit and the condominium corporation generally. The contents of a status certificate are set out in section 76 of the Condominium Act .	Section 13.1 (1) 1 of O. Reg. 48/01	At least seven years from the date the certificate is issued.	Section 13.1 (2) 5 of O. Reg. 48/01

10. Records Relating to Shared Facilities / Mutual Use Agreements

Note: Two or more condominium corporations may make joint by-laws and rules to govern the use and maintenance of any shared facilities. If they do, those joint rules and by-laws are rules and by-laws of each corporation and can be requested by owners, purchasers and mortgagees.

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Mutual use agreements	Core record	An agreement for the mutual use, provision and maintenance, or the cost-sharing of facilities or services entered into.	Section 55 (1) 8 of the Condominium Act Section 1 (1) 2 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01
Warranties related to a property subject of a mutual use agreement mentioned in section 113 or section 154 (5) of the Condominium Act	Non-core record	Warranties and guarantees for the cost-sharing of facilities or services purchased / entered into <u>before</u> the owners elected a new board at the turn-over meeting.	Section 13.1 (1) 8 of O. Reg. 48/01	Current warranties or guarantees must be kept always / indefinitely, and expired warranties or guarantees must be kept for at least seven years from the date the warranty or guarantee expired.	Section 13.1 (2) 12 of O. Reg. 48/01 Section 13.1 (2) 13 of O. Reg. 48/01
Report relating to physical features and related to a property subject of an agreement mentioned in section 113 or section 154 (5) of the Condominium Act	Non-core record	Professional reports regarding the physical features of property related to a mutual use agreement purchased / entered into <u>before</u> the owners elected a new board at the turn-over meeting.	Section 13.1 (1) 9 of O. Reg. 48/01	At least seven years from the date the corporation receives the record.	Section 13.1 (2) 14 of O. Reg. 48/01
Drawings and plans of a property subject of an agreement mentioned in section 113 or section 154 (5) of the Condominium Act	Non-core record	Visual documentation related to a mutual use agreement purchased / entered into <u>before</u> the owners elected a new board at the turn-over meeting.	Section 13.1 (1) 10 of O. Reg. 48/01	Always / indefinitely.	Section 13.1 (2) 2 of O. Reg. 48/01

Reports and opinions of an appraiser on a property subject of an agreement mentioned in section 113 or section 154 (5) of the Condominium Act	Non-core record	Appraisal documentation related to a mutual use agreement purchased / entered into <u>before</u> the owners elected a new board at the turn-over meeting.	Section 13.1 (1) 11 of O. Reg. 48/01	At least seven years from the date the corporation receives the record.	Section 13.1 (2) 14 of O. Reg. 48/01
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11. Records Relating to Employees of the Condominium Corporation

Note: Under section 55 (4) of the Condominium Act, requesters are not entitled to access / receive copies of records that relate to employees of the condominium corporation, except for copies of their employment contracts / agreements.

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Records that relate to employees of the corporation and that the corporation creates or receives	Non-core record	Example: Employment contracts for condominium staff.	Section 13.1 (1) 4 of O. Reg. 48/01	At least seven years from the date the corporation creates or receives the record.	Section 13.1 (2) 8 of O. Reg. 48/01

12. Information Certificates

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Periodic information certificates (PICs) that the corporation has issued within the 12-month period before receiving a request for records	Core record	Standardized informational forms that the corporation must provide to owners, which includes information on the corporation, including but not limited to: <ul style="list-style-type: none"> the name of the directors 	Section 11.5 (2) (d) of O. Reg. 48/01 for a paper copy of the posting Section 1 (1) 8 of O. Reg. 48/01	The period of time that the board determines is necessary for the corporation to perform its objects and duties or to exercise its powers.	Section 13.1 (2) 23 of O. Reg. 48/01
Any periodic information certificate issued more than 12 months ago	Non-core record	<ul style="list-style-type: none"> the name and address of service of the condominium manager, the number of units that are rented 	Section 11.5 (2) (d) of O. Reg. 48/01 for a paper copy of the posting		
Any information certificate update (ICU) that the corporation has issued	Non-core record	<ul style="list-style-type: none"> the financial status of the corporation and the reserve fund a copy of the corporation budget for the current fiscal year insurance-related information director disclosure information 	Section 11.5 (2) (d) of O. Reg. 48/01 for a paper copy of the posting	The period of time that the board determines is necessary for the corporation to perform its objects and duties or to exercise its powers.	Section 13.1 (2) 23 of O. Reg. 48/01
New owner information certificate	Non-core record	A standardized informational form that is similar to a PIC or ICU, that the corporation must fill out and provide to new unit owners.	Section 11.5 (2) (d) of O. Reg. 48/01 for a paper copy of the posting	The period of time that the board determines is necessary for the corporation to perform its objects and duties or to exercise its powers.	Section 13.1 (2) 23 of O. Reg. 48/01

13. Miscellaneous Records

Record	Type of Record	Contents	Record required to be kept under...	Record must be retained for...	Retention period set out under...
Documents that the condominium corporation has chosen to keep as non-core records under the condominium corporation's by-laws	Non-core record	For more information, see the condominium corporation's by-laws.	Section 55 (1) 12 of the Condominium Act	The period of time specified in the by-law.	Section 55 (2) 3 of the Condominium Act
Documents that the condominium corporation has chosen to keep as core records under the condominium corporation's by-laws	Core record	For more information, see the condominium corporation's by-laws.	Section 1 (1) 10 of O. Reg. 48/01	The period of time specified in the by-law.	Section 55 (2) 3 of the Condominium Act