

2024–2025

CAO Business Plan

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KEY ACRONYMS

BOARD

CAO Board of Directors

CAO/CONDO AUTHORITY

Condominium Authority of Ontario

CAT

Condominium Authority Tribunal

FY

Fiscal Year

HR

Human Resources

IT

Information Technology

MINISTER

Minister of Public and Business
Service Delivery

MINISTRY

Ministry of Public and Business
Service Delivery

CONDO ACT

Condominium Act, 1998

Corporate Overview

ABOUT THE CAO

The Condominium Authority of Ontario is a not-for-profit organization mandated to support condominium living and enhance consumer protection for condo communities. It plays a vital role in Ontario's condo ecosystem by providing cost-effective, accessible and digital resources that are available in [English](#) and [French](#).

Services

The CAO empowers condo communities with information, education and dispute resolution services and provides the following to achieve our mandate:

- > Information, guides and forms for condo communities
- > Educational resources
- > Mandatory training for condo directors
- > Dispute resolution services for solving common condo issues early and collaboratively
- > Binding decisions through the Condominium Authority Tribunal – Canada's first fully online tribunal
- > Collecting and monitoring key information from condo corporations through condo returns and notice of change filing systems
- > Consumer protection through a free and publicly available Condo Registry of every condo in the province



The CAO's Information Services team enhances these services by responding to inquiries and providing information and guidance to condo communities via email and phone. Bilingual team members are available to provide services to French-language clients who contact us.

We are also committed to removing barriers for anyone accessing our services and resources by adhering to the Accessibility for Ontarians with Disabilities Act. All CAO services are available in an accessible format, including via [TTY telephone device](#).

Condo Sector **OUTLOOK**

CONDO RESIDENTS

1.7 million

estimated to be growing
between 1 to 2% yearly

CONDO CORPORATIONS

12,922

growing at over
2% yearly

RESIDENTIAL CONDO UNITS

889,547

growing at over
2% yearly

ACTIVE CONDO DIRECTORS

44,847

growing at over
1.2% yearly

ACTIVE LICENCED CONDO MANAGERS AND MANAGEMENT COMPANIES

4,891

growing at over 7% yearly¹

Since 2018, Ontario's condo communities have continued to grow at an average rate of 25 new buildings and 1,750 units per month. About 1.7 million Ontarians live in condos that are managed by 12,922 condo corporations – up by 14 per cent since 2018. Roughly 17 per cent of these corporations are [self-managed](#).

Residential, parking and storage units have seen similar growth, while commercial and industrial units have seen slower growth.

The Ontario government has identified housing as a priority. Its Helping Homebuyers, Protecting Tenants housing supply action plan under the [More Homes Built Faster Act](#) calls for 1.5 million new homes to be built by 2032. Industry data suggests that 57 per cent of new homes are condos, which translates into 85,000 new condo units annually. The government initiative could create an increase in new condominiums beyond average levels.



¹Figure provided by the Condominium Management Regulatory Authority of Ontario

Stakeholders

The CAO is designated under the [Condo Act](#) and is accountable to the Minister of Public and Business Service Delivery to support condo living and enhance consumer protection by providing services and resources to Ontario’s condo communities.

Our primary stakeholders are our clients – condo owners, directors and corporations. Our secondary stakeholders include condo managers, renters, potential buyers and others.

The CAO has a [memorandum of understanding](#) with the [Condominium Management Regulatory Authority of Ontario](#), the regulatory body that licenses condo managers and management companies. This provides a framework for ongoing coordination and establishes how the two organizations work together to support the achievement of their respective consumer protection mandates.

We also partner with other delegated administrative authorities, including housing-sector authorities such as [Tarion](#), the [Home Construction Regulatory Authority](#), the [Real Estate Council of Ontario](#), the [Electrical Safety Authority](#) and [Ontario One Call](#) to increase awareness and education in keeping with our collective consumer protection mandates.

The CAO is a member of an international knowledge forum that shares best practices and perspectives on the regulation and governance of condominiums and multi-unit homes in other countries.

There are three associations within the provincial condo ecosystem: the Canadian Condominium Institute, the Association of Condominium Managers of Ontario and the Community Association Institute. The CAO attends association events and consults with executives and members on key issues.


Engagement

The Condo Authority fosters engagement with Ontario condo communities through targeted outreach to condo buyers, owners, renters, directors and others via our website, social media platforms and webinars. We also participate in condo sector events and conferences organized by stakeholder groups. The CAO also publishes a bilingual public quarterly newsletter. We encourage all owners to subscribe to hear from us directly and to “Stay in the know with CAO”.

We seek regular feedback on our services and resources through online surveys, advisory panels and user testing to ensure we remain responsive to the needs of condo communities. Anyone can sign up for our advisory panels by answering a few questions on our [subscription page](#). Participants are selected so groups are demographically representative of Ontario condo communities.

2024–2027

STRATEGIC PLAN



The CAO's board of directors and senior management team conducted a strategic planning exercise in late 2023 to evaluate the evolving condo sector landscape and establish the next three-year strategic plan.

This exercise involved an environmental scan and SWOT analysis of internal strengths and weaknesses and external opportunities and threats to identify best practices, relevant trends and insights in the condo sector, as well as CAO's current and future capabilities.

In an environment of increasing demands, heightened expectations and changes in condo growth and development, the organization has identified opportunities to continue to:

- > Increase awareness of CAO and its reputation as Ontario’s authoritative source on condo living
- > Leverage technology to innovate and enhance digital service delivery
- > Expand CAO’s information, education and dispute resolution services
- > Build partnerships and networks within the broader condo ecosystem

The result is a clear path forward with a strategic plan that advances our three-year mission, vision and strategic objectives and that guides our annual priorities, performance targets and measures.

MANDATE:

The CAO is designated under the Condominium Act to support condo living and strengthen consumer protection by providing services and resources for condo communities across Ontario.

MISSION:

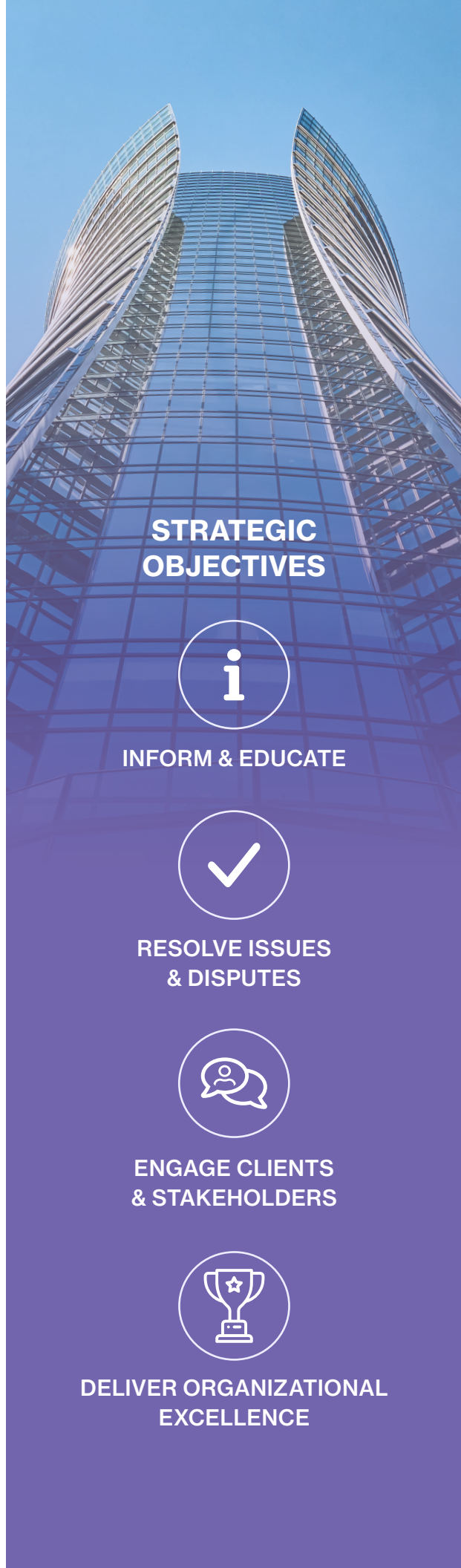
Engage Ontario’s condominium communities and empower them with information, education and dispute resolution services.

VISION:

Strong and vibrant condominium communities in Ontario.

VALUES:

Innovation, trust, teamwork, value for money, integrity, fairness.



STRATEGIC OBJECTIVES



INFORM & EDUCATE



RESOLVE ISSUES & DISPUTES



ENGAGE CLIENTS & STAKEHOLDERS



DELIVER ORGANIZATIONAL EXCELLENCE

CORPORATE STRUCTURE

Governance

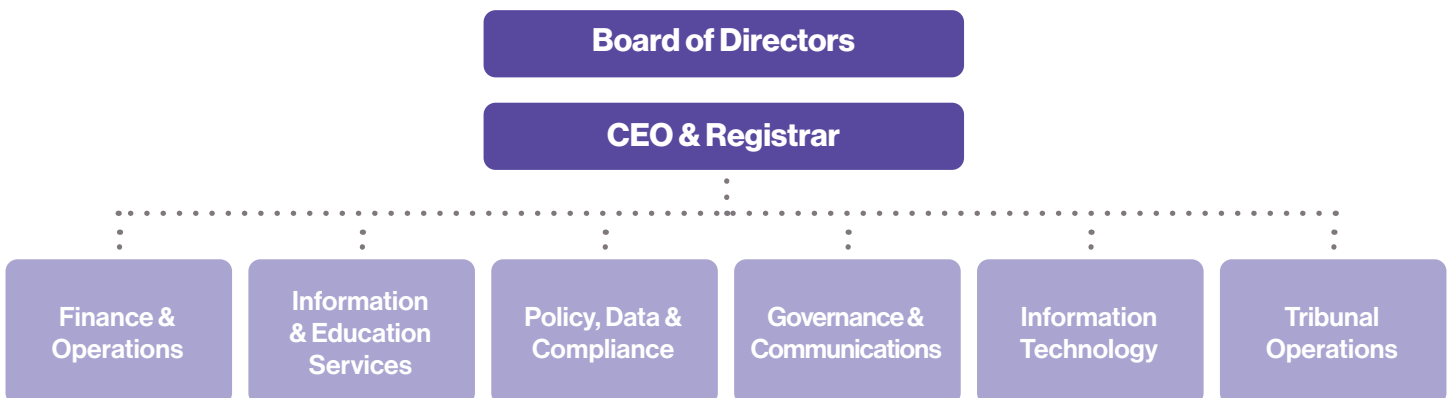
The CAO is governed by an independent [board of directors](#) that is accountable to the Minister of Public and Business Service Delivery Todd McCarthy through the Board Chair Allison Scanlan. The roles and responsibilities of the minister and the board are set out in the [administrative agreement](#).

The board is responsible for strategic guidance and oversight of the Condo Authority, including the [Condo Authority Tribunal](#). The CEO & Registrar Robin Dafoe oversees CAO’s operations, including the operations of the Tribunal. The CAT Chair Ian Darling is accountable for the Tribunal’s mediation and adjudication function. The individual roles, responsibilities and governance framework of the Tribunal are outlined in a [memorandum of understanding](#).

The board has four elected directors and three directors appointed by the minister who bring to the table a mix of skills and experience in technology, adjudication, condo governance and fiscal management. The board has established four committees: Audit and Risk Committee, Nominating Committee, Governance and HR Committee, and Outreach and Education Committee. The Nominating Committee is responsible for filling elected director vacancies by recommending candidates based on the [competency criteria](#) in the administrative agreement. Ministerial appointments are filled through the Ontario government’s [Public Appointments Secretariat](#).


Organizational Structure

The board appoints the CEO & Registrar who leads a team of approximately 70 individuals across six departments to deliver on CAO’s mandate and achieve the strategic objectives and activities set out for the organization by the board in each year’s business plan.



2024–2025

BUSINESS PLAN OVERVIEW



A comprehensive annual business plan with measurable outcomes is key to ensuring CAO meets its strategic plan objectives and its commitments for supporting condominium communities and enhancing consumer protection.

This year's business plan outlines the key activities to be undertaken for the year ahead beginning April 1, 2024. The CAO's annual report will report publicly on the activities and achievements for the fiscal year ending March 31, 2025. The CAO's business plan and annual report together provide transparency and demonstrate accountability for the organization's performance and achievement of its mandate.

This 2024-2025 Business Plan outlines priorities, associated targets and performance measures for each strategic objective.

STRATEGIC OBJECTIVES & BUSINESS PRIORITIES

STRATEGIC OBJECTIVE 1 **Inform & Educate**

The CAO is a trusted source of information and education and supports condo communities across Ontario by creating new resources, enhancing existing ones and monitoring compliance with the legislation to ensure consumer protection.

Priorities for 2024–2025:

- Support condo communities with information, resources and guidance to navigate the Condo Act and its regulations, resolve complex issues and facilitate effective condo governance and management of the operations
- Deliver and enhance educational programs, including CAO’s mandatory director training
- Promote compliance with the Condo Act through mandated services and resources, including condo filings, public condo registry, buyers’ guide and condo forms
- Support consumer protection for Ontario’s condo communities through research-based policy and service improvements

STRATEGIC OBJECTIVE 2 **Resolve Issues & Disputes**

The CAO empowers condo communities to address and resolve issues early through dispute resolution resources and services.

Priorities for 2024–2025:

- Provide dispute resolution information, tools and services to empower parties to resolve their own issues to avoid escalation
- Conduct research and explore potential expansion of dispute resolution services
- Deliver accessible, timely and cost-effective mediation and adjudication of jurisdictional disputes through the CAT
- Maintain adjudicative excellence and build capacity for CAT Members
- Enhance the promotion of CAT educational resources to support parties to cases and clients who may not have legal representation at Tribunal proceedings

STRATEGIC OBJECTIVES & BUSINESS PRIORITIES



STRATEGIC OBJECTIVE 3

Engage Clients & Stakeholders

The CAO's targeted outreach to clients and other stakeholders fosters awareness and engagement with condo communities.

Priorities for 2024–2025:

- Promote CAO and its services to condo communities through strategic two-way communications
- Engage with clients and stakeholders through advisory panels, user experience/testing, focus groups and surveys to improve CAO's services and resources
- Collaborate with relevant condo sector organizations and administrative authorities to increase awareness and strengthen consumer protection



STRATEGIC OBJECTIVE 4

Deliver Organizational Excellence

Organizational excellence in management of finances, operations and people allows CAO to provide timely and helpful services to its clients and other stakeholders.

Priorities for 2024–2025:

- Provide value for money and consumer protection for Ontario condo communities by being accountable for managing resources responsibly and transparently through fiscal responsibility
- Strengthen CAO's full-service digital delivery model for maximum efficiency and innovation while prioritizing cybersecurity and resilience
- Cultivate a high-performance, inclusive, agile workplace culture
- Support CAO's board governance role for effective oversight of the organization and compliance with the administrative agreement

KEY PERFORMANCE INDICATORS

Regular monitoring and evaluation of progress is essential for ensuring successful implementation of the strategic plan and business priorities. This annual business plan sets strategic priorities, key performance indicators and targets which allow us to maintain transparency and accountability to our stakeholders. The performance indicators are based on the strategic priorities of the organization and include internal measures related to information, education, dispute resolution, stakeholder engagement and organizational excellence.

KEY PERFORMANCE INDICATORS	TARGET
Respondents are 'satisfied' or 'very satisfied' with CAO's information and client services (Minister KPI)	80%
Directors are 'satisfied' or 'very satisfied' with mandatory Director Training program (Minister KPI)	85%
Condo corporations have filed their current condominium returns (Minister KPI)	95%
CAT decisions are released within 30 days of hearing completion (Minister KPI)	90%
Respondents are 'satisfied' or 'very satisfied' with CAO's dispute resolution services	80%
Increase number of unique website visitors year-over-year	+5%
Employees are satisfied working at CAO	80%
Obtain a clean external audit	✓
Achieve accountability requirements under the administrative agreement	✓



COMPLAINTS

RESOLUTION PROCESS

An effective complaints resolution process underscores and complements CAO’s consumer protection objectives and provides helpful feedback to improve our services. Anyone can make a complaint about the conduct of a CAO staff member or service or the conduct of a Tribunal Member according to CAO’s [Complaints Policy](#).



STAGE 1

Complaints officer review

The complaints officer reviews the information submitted to determine if it meets the criteria for a complaint.

Inquiries related to local condo board governance, the conduct of a condo manager or condo management company or requests to review, appeal or dispute any adjudicative decision, order or direction by a Tribunal Member will not be considered a complaint.



STAGE 2

Responding to a complaint

The chair of the board reviews complaints about the CEO & Registrar or Tribunal Chair and may assign or request support from a delegate. The CEO & Registrar reviews complaints about the Deputy Registrar, while the Deputy Registrar reviews complaints about staff or services. The Tribunal Chair reviews complaints about Tribunal Members.

The CAO aims to review and respond to complaints within 30 business days.



Initial Response

5 Business Days



Status Update

15 Business Days



Final Response

10 Business Days

²For fiscal year 2022–2023, there were 406,000 unique visitors to CAO’s website. Unique visitors as of the end of FY 2023–2024 will be inserted in the above KPI in final Business Plan as basis for target/5 per cent increase.

Possible resolutions may include:

- > Making changes to policies, practices and procedures
- > Training, information updates or other recommendations for staff
- > Additions, changes or enhancements to information or services
- > Other appropriate action

RISK MANAGEMENT

The CAO has established an enterprise risk management framework that is aligned with its annual business plan to ensure it remains well-positioned to deliver its mandate.

The framework guides the organization and staff in determining key aspects of our processes and services that must be monitored to manage risk. Updates are brought to the Audit & Risk Committee every six months, or sooner should there be any critical risks that cannot be mitigated effectively. No risks currently remain high or critical due to risk mitigation measures, including preventative and recovery controls.

FINANCIAL PLANNING

The CAO practices prudent financial management to achieve its commitment to value-for-money, transparency and accountability, including:

- > Aligning its financial policies with provincial government practices
- > Making annual financial forecasts and audited financial statements public through its business plan and annual report
- > Expenditure management through effective controls, monitoring and reporting

Revenue

The Condo Authority's activities are mainly financed by condo corporations. The assessment fee for each condo corporation is the equivalent of \$1 per voting unit per month. Condo corporations include this fee in their annual budgets and collect the fee as part of the common expenses fees paid by owners. Corporations submit their returns and fees to CAO annually. Other sources of CAO revenue are CAT user fees, administrative fees and interest income.

The CAO's three-year revenue projection assumes a two and a half per cent annual growth in the number of condo units in the province. This assumption is based on trends in new condo developments as evidenced in annual returns filed by condo corporations with CAO.

Expenses

The CAO's digital service delivery model offers the most efficient and cost-effective approach to meeting its legislated mandate and the increasing demand for service from condo communities across the province. This model relies on attracting and retaining skilled staff in a highly competitive market to develop a range of resources, tools and IT solutions that underpin our services.

A significant portion of CAO's operating costs is related to IT licensing, consultancy, and amortization expenses. IT expenses have increased for technical improvements related to the online dispute resolution system, director training, condo returns and other digital services. The CAO has multi-year commitments with IT vendors with fixed licensing and maintenance rates and has budgeted for the next version of the mandatory director training program, Director Training 2.0, along with other information and educational materials.

The costs related to per diem payments for part-time Members are included in the CAT's Mediation & Adjudication budget. These costs vary depending on caseload and complexity of cases. For planning purposes, CAO has budgeted approximately 300 new cases in 2024-2025, increasing to 350 cases in FY 2025-2026 and FY 2026-2027.



Financing Cost

The CAO has a \$5.5 million loan which it began repaying in FY 2019–2020. The principal amount and accrued interest will be paid in 20 equal installments over 10 years in accordance with the amortization agreement established by the Ministry of Finance in 2018.

CAO BUDGET

	FY 2024–25	(forecast) FY 2025–26	(forecast) FY 2026–27
Revenues:			
Assessment Fee	\$12,488,500	\$12,800,713	\$13,120,730
Tribunal Fee	\$35,600	\$41,533	\$49,840
Other Income	\$704,800	\$680,447	\$680,447
Total Revenues	\$13,228,900	\$13,522,693	\$13,851,017
BUDGETED REVENUE GROWTH			
Expenses:			
Human Resources	\$8,941,100	\$9,175,804	\$9,571,510
Operating	\$3,388,160	\$3,374,944	\$3,302,894
CAT – Mediation & Adjudication	\$500,000	\$583,333	\$600,000
Financing Cost	\$83,421	\$66,781	\$49,660
Ministry Oversight Fee	\$302,225	\$311,654	\$321,004
Total Expenses	\$13,214,906	\$13,512,516	\$13,845,068
Operational Surplus for the year	\$13,994	\$10,177	\$5,950
Capital Expenditures:			
Digital System Enhancements	\$960,000	\$810,000	\$400,000
Financing:			
Loan Payback	\$575,654	\$592,293	\$609,414

Budget Notes:

- > Revenue includes assessment fees, Tribunal fees and late payment and condo filing fees. It assumes growth of two and a half per cent yearly based on trends in annual returns of condo corporations which filed with CAO. Human Resources expenses include costs related to salary, benefits, consulting and staff development.
- > Operational expenses include accommodation, board and governance-related expenses, consulting, external legal costs, communications, information technology, office and general, non-recoverable HST and amortization costs.
- > CAT Member costs are primarily related to the cost of per diems for mediation and adjudication services proportional to the number of projected cases.
- > Financing costs include the interest payable on the loan from the Ministry of Finance.
- > Forecasted budgets for 2025–2026 and 2026–2027 may be revisited based on priorities in the business plan for the respective fiscal years.



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