

2026–2027

CAO Business Plan



Condominium
Authority of
Ontario

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1. BUSINESS PLAN 2026-2027 OVERVIEW

This Business Plan outlines the Condominium Authority of Ontario's (CAO) key priorities for the year beginning April 1, 2026, and ending March 31, 2027. Our Annual Report on achievements for the 2026-2027 fiscal year (FY) will be published in 2027. Together, both documents demonstrate our commitment to transparency and accountability for the corporation's performance and delivery of our mandate.



2. ABOUT THE CAO

The CAO, a delegated administrative authority, is a not-for-profit corporation designated under the [Condo Act](#) and is accountable to the Minister of Public and Business Service Delivery and Procurement (Minister) to support condo living and enhance consumer protection for condo communities. It plays an important role in Ontario's condo communities by providing cost-effective, accessible and digital services that are available in [English](#) and [French](#).

2.1 Services

The CAO delivers its mandate of supporting and protecting condo communities across the province by empowering them with information and services offered under the three pillars of our digital service model.

INFORMATION

- Provide a broad range of information to support understanding of the framework of condominium living and address common issues
- Provide easy-to-use guides, condo forms and templates on our website, thecao.ca
- Collect and retain mandatory information through annual condo returns and monitor compliance to ensure legal obligations are met
- Maintain a free, public registry of condo corporations in Ontario to inform and protect condo communities and identify non-compliance through Registrar Certificates

EDUCATION

- Deliver mandatory training for condo board directors and monitor their compliance with completion requirements
- Define key areas of knowledge for effective condo governance through our Condo Board Director Competencies Framework
- Provide condo owners and residents with resources to help them understand their rights and responsibilities within the shared ownership model

DISPUTE RESOLUTION

- Offer tools, guides and resources to promote proactive and collaborative efforts among condo communities to address issues early, before they escalate, and support harmonious condo living
- Resolve disputes and issue binding decisions through the Condominium Authority Tribunal (CAT)
- Operate Ontario's first fully online tribunal system – available 24/7 – offering accessible and affordable online dispute resolution

2.2 French Language Services

The CAO provides all our services in both official languages. Bilingual staff members are employed across the corporation to respond to French language inquiries and CAT cases. Our resources, website materials and other communications are offered in both English and French, using third-party French translation services and bilingual staff.

2.3 Commitment to Accessibility

The CAO is committed to providing accessible services and resources to all Ontarians by adhering to the [Accessibility for Ontarians with Disabilities Act \(AODA\)](#), the Ontario [Human Rights Code](#) and our [Accommodations Policy](#) to provide accommodations related to disabilities and other barriers to access. All our services are available in an accessible format, including a [TTY telephone device](#).

The CAO's AODA-compliant applications follow best practices to ensure accessibility for all users, using intuitive design and consistent user interfaces with sufficient colour contrast and full keyboard accessibility. We conduct regular accessibility audits and integrate user feedback across all our services and products to ensure they meet current standards, remove barriers and remain accessible for all users.

2.4 Complaints Resolution Process

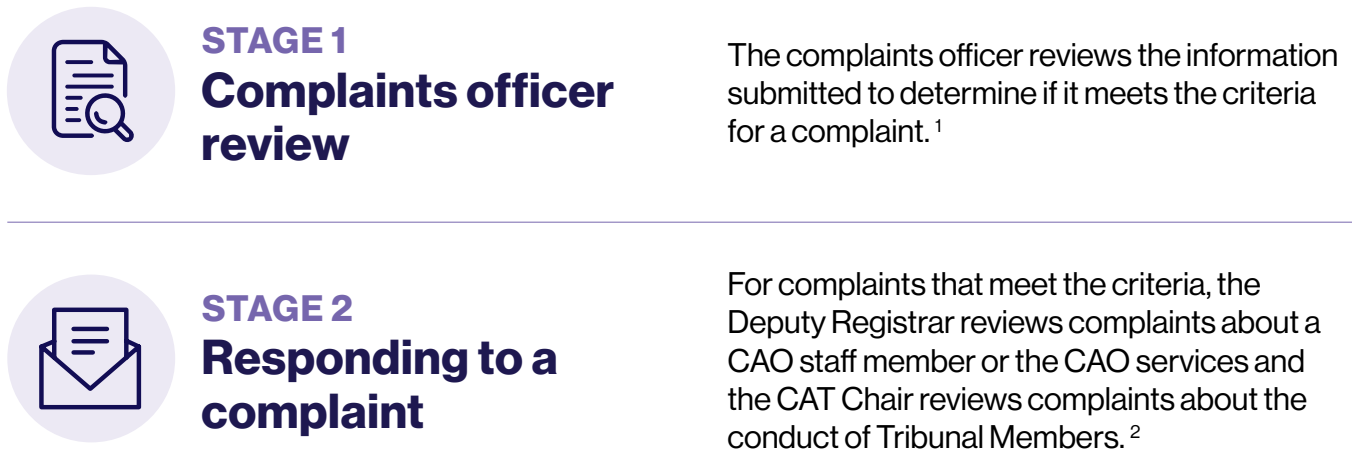
The CAO is committed to resolving complaints about our services promptly and transparently as part of delivering on its consumer protection mandate. Our Information Services team responds to client inquiries and concerns daily through email, phone and regular mail. We also take proactive steps to address concerns identified through other channels, including satisfaction surveys and engagement on our social media platforms.

On average, the CAO receives over 32,000 inquiries per year, from general questions about condo living to complex scenarios on how to navigate the Condo Act, board governance, financial management, accountability, and disputes among owners. As a delegated administrative authority, we actively strive to provide the most recent and relevant information and education within our jurisdiction to help guide self-governing condo communities. The CAT also handles several types of condo living disputes related to records, pets, nuisances, and more.



In addition to general inquiries, anyone can make a formal complaint about services that the CAO has the mandate and jurisdiction to deliver, the conduct of CAO staff, or the conduct of Tribunal Members by taking steps outlined in the [CAO's Complaints Policy](#). This policy is reviewed every three years. As of March 1, 2026, the CAO received 14 complaints over the last three years through this process – seven regarding CAO services and seven regarding the conduct of a Tribunal Member. Each was resolved within the timelines set out in the policy.

The complaints process includes the following:



The target timeline for the complaints review process is 30 business days, as follows:



Possible resolutions include:

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

¹ 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 do not meet the criteria.

² The CEO & Registrar reviews complaints about the Vice President, Education, Compliance & Deputy Registrar. The Board Chair reviews complaints about the CEO & Registrar and the CAT Chair.

2.5 Condo Community & Sector Collaborations

The CAO continues to strengthen its engagement and collaboration with condo communities across the province by focusing on understanding and supporting their needs, while advancing consumer protection and informed ownership. Our primary clients are condo owners and board directors, and we also support condo managers, residents, and potential buyers of new and resale condos. Our transparent [advisory process](#) provides individuals in the communities we serve opportunities to share direct input about our services through panels, focus groups, user testing, and online surveys, ensuring broad representation from across Ontario and actionable feedback.

The CAO's strategic partnership with the [Condominium Management Regulatory Authority of Ontario](#), formalized through our [Memorandum of Understanding](#), is central to delivering joint initiatives that fulfil each organization's distinct but complementary consumer protection mandates. We also work closely with other

housing sector authorities, such as [Tarion](#), the [Home Construction Regulatory Authority](#), the [Real Estate Council of Ontario](#), as well as the [Electrical Safety Authority](#) and [Ontario One Call](#), to collaboratively expand consumer awareness and education.

We are committed to fostering our established relationships with sector associations and participating at provincial and regional events hosted by the [Canadian Condominium Institute](#), the Canadian chapter of the [Community Associations Institute](#), and the [Association of Condominium Managers of Ontario](#).

We also partner with [Habitat for Humanity](#) to offer community sessions and participate in various other outreach opportunities to strengthen awareness and education of condo living in the province.

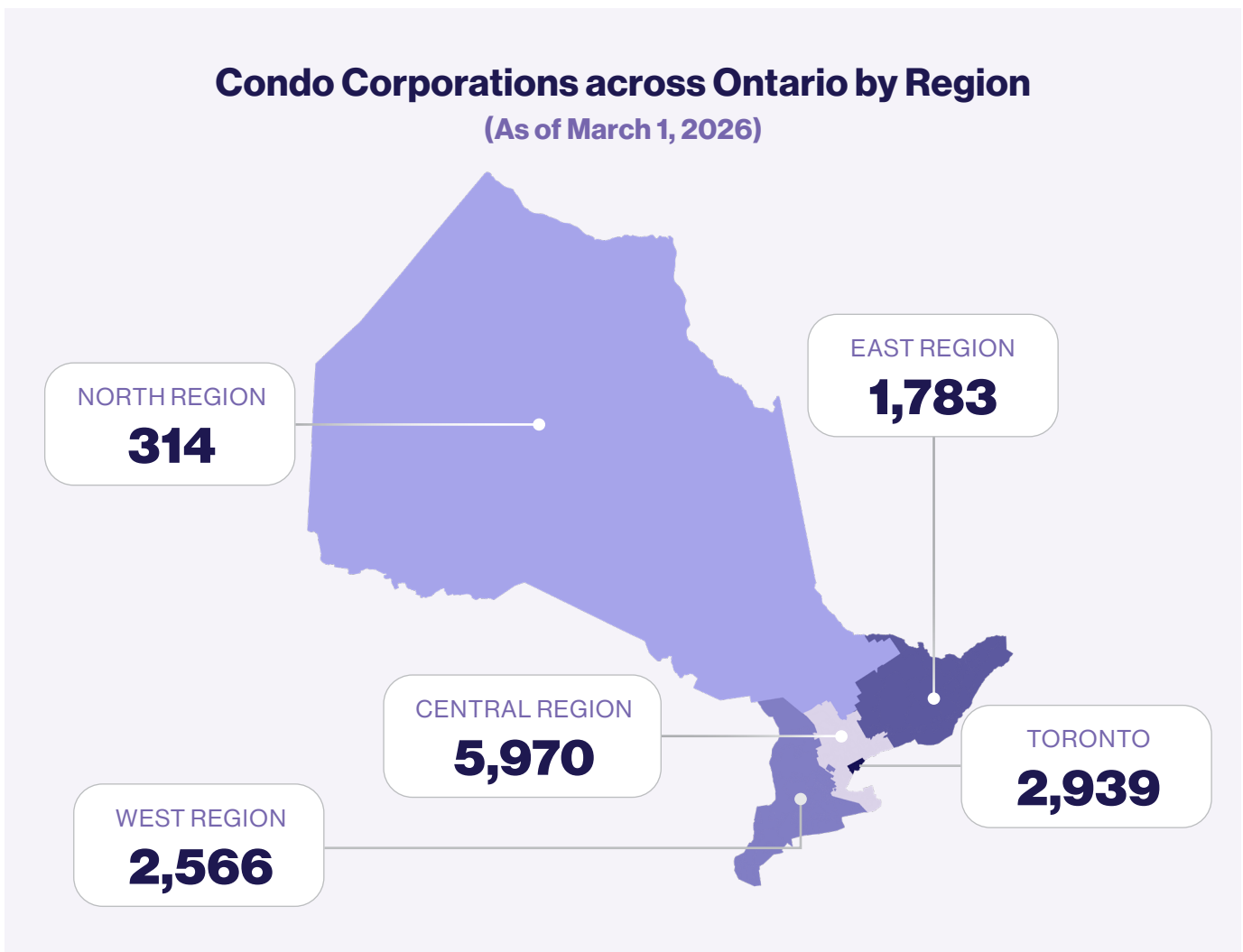
Our goal through these efforts is to increase community engagement, improve condo governance practices and foster vibrant condo communities across Ontario.



3. ONTARIO’S CONDOMINIUM SECTOR

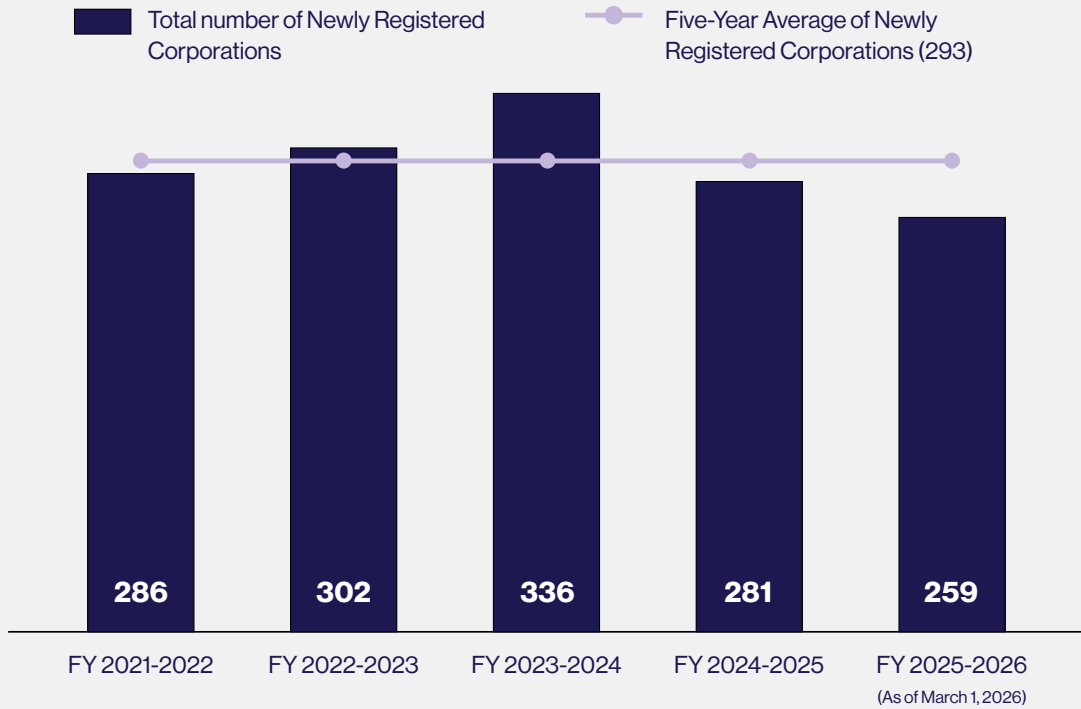
The number of Ontarians living in condos grew by 1.6 per centⁱ from 1.83 million in 2024–2025 to approximately 1.86 million in 2025–2026, which represents 11.5 per cent of Ontario’s population.ⁱⁱ

As of March 1, 2026, there are 13,572 condo corporations in Ontarioⁱⁱⁱ, of which 11,636 are freehold standard corporations with 946,996 residential units. Central Ontario accounts for the largest concentration – 44 per cent of all condo corporations in the province.



While new condo corporations continue to register with the Land Registry Office of Ontario (LRO) each year, registrations have slowed down in the last two years in most regions except the Eastern and Toronto regions.

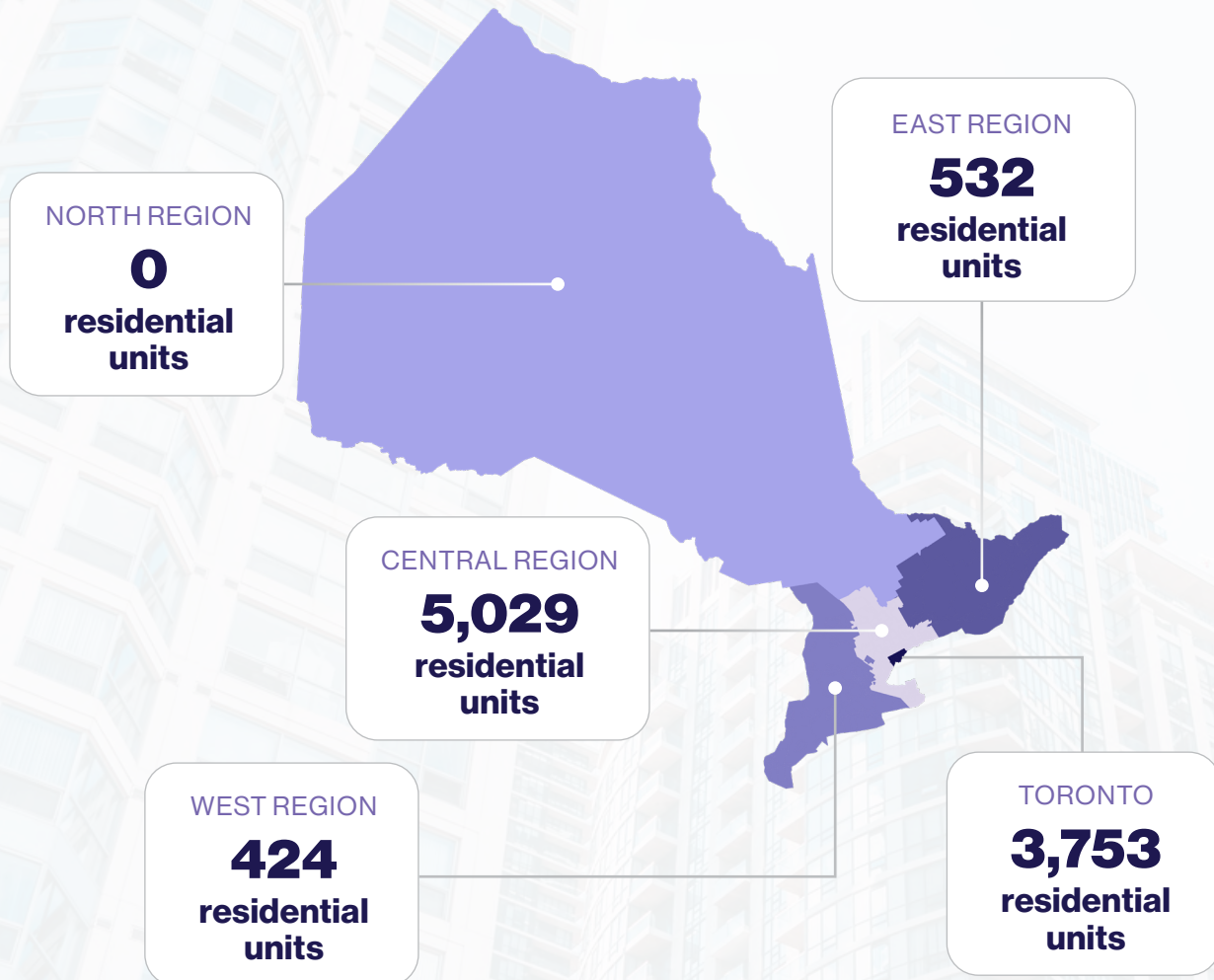
Newly Registered Condo Corporations by Fiscal Year



As of March 1, 2026, there were 259 newly registered condo corporations with the LRO for 2025-2026^{iv} broken down in the following regions:^v

REGION	DISTRICTS INCLUDED IN REGION ^{vi}	2025-2026	2024-2025
North	Algoma, Cochrane, Kenora, Manitoulin, Muskoka, Nipissing, Parry Sound, Rainy River, Sudbury, Thunder Bay, Timiskaming	2	5
Central	Dufferin, Durham, Halton, Hamilton, Niagara, Northumberland, Peel, Simcoe, York	103	114
East	Frontenac, Haliburton, Hastings, Kawartha Lakes, Lanark, Leeds/Grenville, Lennox/Addington, Northumberland, Peterborough, Prescott/Russell, Prince Edward, Ottawa, Renfrew, Stormont/Dundas/Glengarry	32	13
West	Brant, Bruce, Chatham-Kent, Elgin, Essex, Grey, Haldimand-Norfolk, Huron, Lambton, Middlesex, Oxford, Perth, Waterloo, Wellington	27	57
Toronto	Toronto	95	92

Within the newly registered condo corporations for 2025-2026, the following residential units were created:



4. CORPORATE STRUCTURE

4.1 Governance

The CAO is governed by a [Board of Directors](#) that is accountable to the Minister through the Board Chair. The roles and responsibilities of the Minister and the Board are set out in our [Administrative Agreement](#) with the Ministry of Public and Business Service Delivery and Procurement.

The Board consists of four elected directors and three ministerial appointees, each contributing a diverse range of skills and experience as set out in the Administrative Agreement under Schedule D. Ministerial appointments are filled through the Ontario government's [Public Appointments Secretariat](#) process.

The Board is responsible for providing strategic guidance and oversight of the CAO, including the Condominium Authority Tribunal. The Board appoints the CAT Chair who is accountable to the Board through the Chair for the independent Tribunal's performance. The individual roles, responsibilities, and governance framework of the Tribunal are outlined in a [Memorandum of Understanding](#).

The Board has established five standing committees: Audit & Risk Management, Cybersecurity & Information Technology,

Governance & Human Resources, Outreach, Engagement & Education, and Dispute Resolution to assist it with its oversight functions. Only members of the Board sit on these committees, which are supported by the CAO's executive leadership and senior management teams. A sixth committee, the Nominating Committee, is established as needed to recommend candidates for elected Board vacancies based on the [competency criteria](#) identified in the Administrative Agreement.

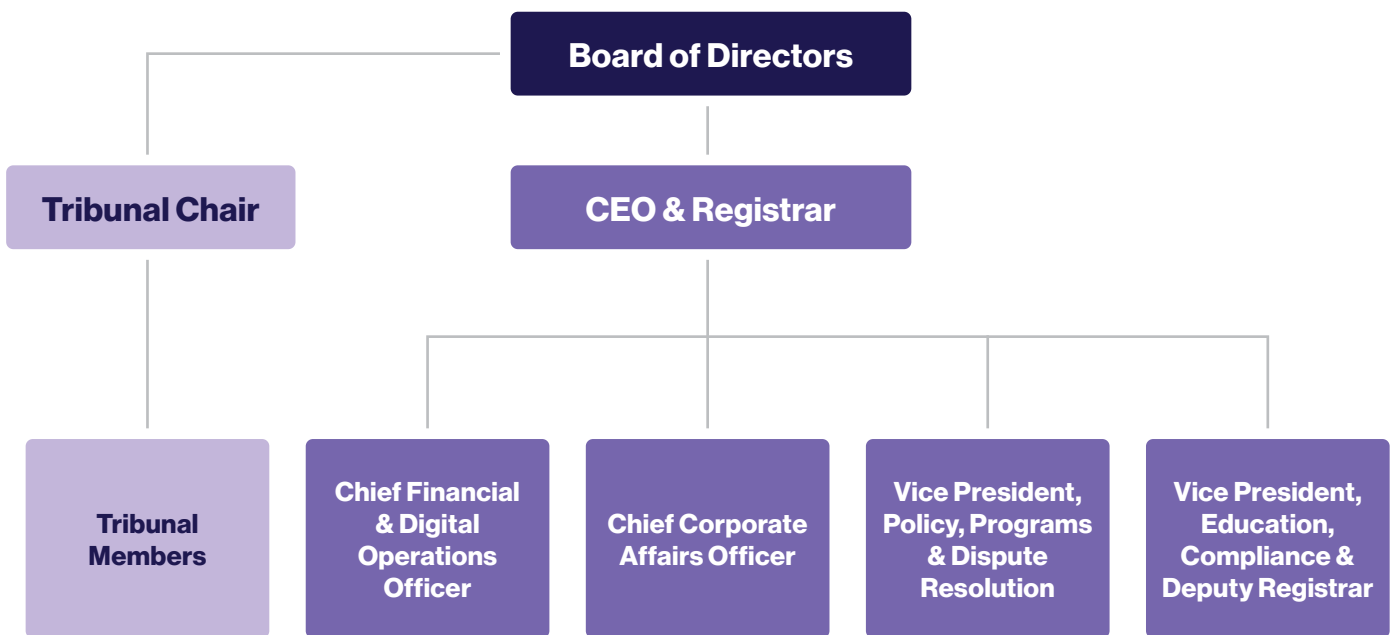
The current Board Chair and elected Director Allison Scanlan, completes her final term with the CAO at the upcoming 2026 Annual Meeting. The Nominating Committee will recommend candidates to the Board to fill this elected director vacancy.

During the latter half of 2025–2026, the Board began a recruitment process for the CAO's next Chief Executive Officer (CEO). As of the publishing of this document, the recruitment process for the CEO is currently underway. In 2026–2027, the Board looks forward to working with the new CEO as they lead the organization into its next phase – one marked by enhanced responsiveness to our clients and expanded collaboration with all service providers to achieve the CAO's vision of strong and vibrant condo communities across Ontario.


4.2 Operational Overview

The CEO leads our team of approximately 70 employees across four departments, as shown below, and reports directly to the Board to ensure delivery of the CAO's mandate and accountability of the organization by meeting the corporation's strategic objectives and priorities set by the Board.

The [Tribunal Chair](#) reports to the Board. The Tribunal Chair is responsible for strategic leadership of the CAT, setting performance goals, and overseeing its adjudicative independence, mediation and adjudication functions. The Tribunal Chair leads three part-time Vice-Chairs and approximately 20 part-time [Tribunal Members](#).



5. STRATEGIC PLAN & OBJECTIVES



The CAO has entered the final year of its [2024–2027 Strategic Plan](#). In 2026, we will work closely with our sector partners and undertake a strategic review with the Board to inform the development of the next three-year plan, set to launch on April 1, 2027.

Our current mission, vision, and strategic objectives continue to guide our annual priorities, performance measures, and targets into the final year of the 2024-2027 Strategic Plan ending March 31, 2027.

Mandate: The CAO is designated under the Condo 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:



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.



2. RESOLVE ISSUES & DISPUTES

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



3. ENGAGE CLIENTS & SECTOR PARTNERS

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



4. DELIVER ORGANIZATIONAL EXCELLENCE

Organizational excellence in management of finances, operations, and people allows the CAO to provide affordable, accessible and helpful services to its clients and other sector partners.

5.1 Business Priorities & Activities

The CAO monitors and evaluates its activities throughout the year to ensure they support our business priorities and successfully implement our Strategic Plan and Annual Business Plan. Many activities for 2026–2027 are ongoing and allow us to build on prior progress while maintaining momentum toward strategic objectives. Each activity is designed to make progress toward its corresponding strategic objective, deliver results that meet or exceed related performance measures and targets, and fulfil our mandate.



STRATEGIC OBJECTIVE 1 INFORM & EDUCATE

Strategy: Be a trusted source of information and education that supports condo communities across Ontario through new and enhanced resources, data analytics, and compliance practices that protect condo consumers.

Priority Activities for 2026–2027:

- > Educate and support condo communities with information, resources, and guidance to navigate the Condo Act and its regulations, resolve issues, and facilitate effective condo governance and compliance
- > Deliver and enhance the CAO's mandatory director training to equip directors with the foundational knowledge and skills needed for effective governance
- > Steward consumer protection for Ontario's condo communities by ensuring compliance with legal obligations in the Condo Act, including filing condo returns, completing director training, validating condo manager licenses, and providing accurate information on the Condo Registry
- > Support consumer protection for Ontario's condo communities through research-based policy initiatives, including the development of a new report on reserve funds
- > Leverage data, analytics, and business intelligence to strengthen services for Ontario's condo communities, drive data-informed decisions, and inform policy feedback to government
- > Enhance the usability of the proxy form under the Condo Act to support effective condo governance, and undertake a public consultation to inform future improvements to forms

MEASURES & TARGETS:

80%

of respondents are 'satisfied' or 'very satisfied' with the CAO's information and client services (Minister's measure)

85%

of directors are 'satisfied' or 'very satisfied' with the mandatory director training program (Minister's measure)

95%

of condo corporations have filed their current condo returns (Minister's measure)



STRATEGIC OBJECTIVE 2 RESOLVE ISSUES & DISPUTES

Strategy: Empower condo communities to address and resolve issues early through dispute resolution resources and services.

Priority Activities for 2026–2027:

- > Continue to provide dispute resolution information, tools, and services to empower parties to resolve issues on their own and try to avoid escalation
- > Implement expanded resources to support dispute resolution such as the CAO Guide for Self-Represented Parties
- > Continue to enhance the CAO's online dispute resolution platform to improve the user experience of submitting cases to the Tribunal and participating in all stages of the CAT process
- > Deliver accessible, timely, and cost-effective mediation and adjudication of jurisdictional disputes through the CAT (adjudicative accountability)
- > Maintain adjudicative excellence and build capacity for Tribunal Members (adjudicative accountability)

MEASURES & TARGETS:

80%

of respondents are 'satisfied' or 'very satisfied' with the CAO's dispute resolution services (Minister's measure)

90%

of CAT decisions are released within 30 days of hearing completion (Minister's measure)





STRATEGIC OBJECTIVE 3 ENGAGE CLIENTS & SECTOR PARTNERS

Strategy: Targeted outreach to clients and other sector partners that fosters awareness and engagement with condo communities.

Priority Activities for 2026–2027:

- Engage with condo community members and service providers through advisory panels, user experience testing, focus groups, and surveys to inform and enhance the CAO's services and resources with anticipated 2026-2027 focus areas including service delivery modernization, and improved education and resources for condo owners
- Promote the CAO and its services to condo communities through targeted and strategic communications
- Strengthen strategic partnerships with condo sector regulators and housing organizations to raise awareness of the CAO and advance consumer protection across Ontario's condo communities
- Partner with condo corporations to advance owner education, awareness, and outreach, strengthening the CAO's connection with clients and promoting informed participation in condo communities

MEASURES & TARGETS:

Achieve a **5%** increase of unique website visitors (**509,335**) to the CAO's website from the previous year's target of **485,100**



STRATEGIC OBJECTIVE 4 DELIVER ORGANIZATIONAL EXCELLENCE

Strategy: Effectively deliver client services through sound financial management, integrated digital operations, and a values-driven corporate culture.

Priority Activities for 2026–2027:

- Demonstrate accountability and value for money for Ontario condo communities by managing financial and human resources to deliver services effectively and efficiently
- Strengthen the CAO's innovative, full-service digital delivery model and client systems to maximize efficiency while prioritizing cybersecurity and resilience
- Foster an inclusive, high-performance culture that empowers employees, drives innovation, and embraces change
- Support effective Board oversight of the CAO's Administrative Agreement obligations

MEASURES & TARGETS:

Obtain a clean financial audit

80%

of employees are satisfied working at the CAO

Achieve accountability requirements under the Administrative Agreement



5.2 Accelerated Priorities

In this final year of the current Strategic Plan, this comprehensive Annual Business Plan with measurable outcomes is key to ensuring the CAO meets its planned objectives set by the Board. With the CAO's tenth anniversary on the horizon in September 2027, this year's business priorities guide our efforts to prepare for this important milestone and reaffirm our commitment to supporting Ontario's condo communities and enhancing consumer protection as we enter our ninth year of operations.

We have identified seven priorities for this fiscal year that will advance the CAO's mandate and deliver measurable outcomes aligned with our Strategic Plan:

1. Recommend Improvements to Condo Proxy Form

We will engage the sector to identify and test recommendations for improving the prescribed proxy form with a view to making submissions to the Ministry to update the form and be prepared to implement approved changes.

2. Undertake Phase Two Research on Reserve Fund Studies

Building on the CAO's initial [Report on Reserve Fund Survey Findings](#), we have partnered with Toronto Metropolitan University's Urban Analytics Institute to examine reserve fund health and dynamics across the sector. A new report will provide enriched data and actionable recommendations to help condo corporations make sound financial decisions and protect owners' investments.

3. Launch of CAOLink

We will launch an AI-powered chatbot, CAOLink, to modernize service delivery and improve accessibility for our clients. This tool will provide quick, accurate responses to common inquiries, reduce wait times, and enhance user experience while complementing existing email and phone support services.

4. Launch Enhanced CAT Online Dispute Resolution System

Design and functionality upgrades to the Tribunal's online platform will help streamline navigation for case participants, improve usability at every stage and accommodate any future expansions of the CAT's jurisdiction, once approved by the government. These enhancements will deliver faster, more transparent outcomes for condo disputes, reinforcing consumer protection and legal compliance.

5. Initiate Campaign to Expand Owner Awareness and Build on Sector Engagement

Increase awareness of the CAO and its services amongst condo owners to boost engagement and ensure they benefit from our resources and services. Strengthen collaborative relationships with sector organizations to address the evolving needs of Ontario's condo owners and corporations by sharing initiatives, exchanging insights and promoting joint efforts.

6. Look Forward to a New Strategic Plan for 2027-2030

Collaborate with the Board, leadership, staff, and sector partners to develop a new three-year Strategic Plan. This includes revisiting the needs of condo communities, assessing industry trends, updating objectives, and refining the CAO's mission, vision, and values. The resulting plan will provide a roadmap to strengthen operations, enhance responsiveness to clients and emerging challenges, and reinforce the CAO's role as a trusted leader supporting condo communities.

7. Prepare for Proposed Condo Act Amendments under The Buy Ontario Act

Collaborate with the Ministry to prepare and inform the sector if the proposed Condo Act amendments extended in December 2025 are proclaimed by December 2026 and the accompanying regulations are finalized. The enacted provisions would address such things as shared facilities, voting for non-leased unit directors, owner-requisitioned meetings, developer duties, and status certificate requirements.



6. RISK MANAGEMENT

Effective risk management supports sound decision-making, prudent stewardship of resources and organizational performance. The CAO maintains a comprehensive Risk Management Framework in accordance with its corporate reporting requirements under the Administrative Agreement with the Minister.

The framework provides a consistent, organization-wide approach to identifying, assessing and managing risks and supports continued alignment with the CAO's Strategic Plan and the performance targets set out in each Annual Business Plan.

Risks are monitored on an ongoing basis and formally reported to the Audit & Risk Management Committee on a quarterly basis, or more frequently if a significant or emerging risk is identified. Through proactive monitoring and the application of preventative and recovery controls, the CAO actively manages its risk environment and currently has no risks assessed as critical or high.

6.1 Risk Assessment Process

The CAO's Risk Management Framework establishes a standardized, four-step risk assessment process that is applied by all departments on a quarterly basis:

STEP 1

Review the CAO's strategic objectives and business priorities to ensure planned activities align with organizational goals.

STEP 2

Identify risks that could affect each department's ability to achieve its strategic objectives and priorities.

STEP 3

Assess each identified risk based on its potential impact and likelihood.

STEP 4

Consolidate departmental assessments to determine the CAO's overall risk profile and implement mitigation strategies, as required.

6.2 Risk Categories & Mitigation Strategies

The CAO has identified six risk categories that represent key areas of potential exposure across the organization for the 2026–2027 fiscal year. These categories reflect the CAO's operating environment, delegated authority, and strategic priorities.

The Board, its committees, the leadership team, and staff have developed mitigation strategies for each risk category to maintain strong internal controls and support effective risk management throughout the year.

RISK CATEGORY	RISK MITIGATION STRATEGIES
<p>Financial</p>	<ul style="list-style-type: none"> • Align essential operational expenditures with annual revenue and maintain a restricted contingency reserve covering three to six months of operating costs. • Respond to external audit findings and comply with internal procurement policies and established financial controls.
<p>Governance & Accountability</p>	<ul style="list-style-type: none"> • Track all Administrative Agreement and by-law deliverables and comply with accountability and governance requirements. • Engage regularly with the Ministry to meet mandatory reporting obligations and performance expectations. • Provide regular updates to the Board Committees to support oversight of compliance and risk mitigation.
<p>IT Systems & Cybersecurity</p>	<ul style="list-style-type: none"> • Implement and monitor technical safeguards, including secure access controls and data loss prevention, supported by an Incident Response Plan and regular cybersecurity testing. • Provide ongoing staff training to reduce cybersecurity and privacy risks and designate a Privacy Officer to report breaches to the Information and Privacy Commissioner of Ontario.
<p>Operations & Service Delivery</p>	<ul style="list-style-type: none"> • Monitor legislative and regulatory changes and work closely with the Ministry and sector partners to assess impacts on delegated services. • Enhance client support tools and use data and analytics to forecast service demand, inform resource allocation, and support strategic planning.
<p>Perception & Reputation</p>	<ul style="list-style-type: none"> • Maintain sector advisory and engagement processes to gather feedback, identify emerging issues, and support trust and transparency with condominium communities and sector partners. • Monitor emerging sector and media issues, keep the Ministry informed of significant developments, and publish activity and performance reports to support transparency and public accountability.
<p>Strategic Business & Continuity</p>	<ul style="list-style-type: none"> • Maintain and regularly update a Business Continuity Plan, including succession planning and cross-training to support service continuity. • Regularly review and update operational plans and priorities to ensure alignment with the CAO's Strategic Plan and Annual Business Plans.

7. FINANCIAL PLANNING AND MARKET OUTLOOK

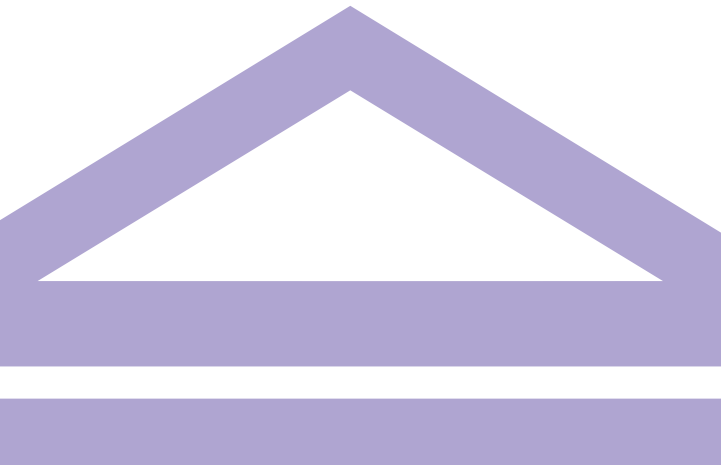
The CAO manages its financial resources prudently to deliver value, transparency, and accountability in supporting Ontario’s condominium sector. Financial planning aligns with provincial government practices, with expenditures monitored through robust internal controls, quarterly Board reporting, and annual Ministry and public reporting to ensure responsible financial stewardship.

Ontario is working to build more homes faster and has a target to build 1.5 million new homes by 2031^{vii}. Although new condo corporations continue to be registered, the condominium sector is experiencing slowed growth driven by certain factors such as evolving housing demand, increased construction costs, and shifts in investor participation. In response, the CAO has adopted a conservative financial approach, maintaining a stable budget while allocating resources effectively to meet priority needs, while maintaining service levels and ensuring operational readiness.

7.1 Financial Operations & Strategic Investments

The CAO’s operations are primarily funded through assessment fees collected from condominium corporations^{viii}, supplemented by Tribunal fees, late filing or payment fees, and interest income. Expenses support human resources, operating requirements, Tribunal activities, and financing obligations.

Strategic investments focus on digital systems and technology solutions, including the CAOLink (AI chatbot) and enhancements to the online dispute resolution system. These initiatives improve efficiency, accessibility, and scalability, supporting reliable, modern service delivery across the province. Maintaining a flat budget demonstrates fiscal responsibility and ensures the CAO can meet long-term obligations, including repayment of the provincial loan, while continuing to provide effective services to condominium communities.



7.2 Three-Year Budget & Forecast

The CAO's three-year budget is prepared by management and approved by the Board as part of its annual business planning cycle. Forecasts reflect sector conditions, trends, and operational priorities, enabling prudent financial planning and informed decision-making.

Revenues are projected to grow slightly for the FY 2026-2027 and FY 2027-2028 in line with market trends, primarily from assessment fees, supplemented by Tribunal fees, late filing and payment fees, and interest income.^{ix}

Expenses are carefully managed to support core operations, human resources, Tribunal services, and strategic initiatives, generating modest operational surpluses over the three-year period. Planned capital expenditures focus on digital system enhancements, including online tools and technology solutions that improve accessibility, efficiency, and service quality.

Forecasted budgets for FY 2027–2028 and FY 2028–2029 will be revisited annually to reflect evolving sector trends, economic factors, and organizational priorities, ensuring the CAO remains financially sustainable and operationally agile.

	FY 2026-2027	FY 2027-2028	FY 2028-2029
Revenues:			
Assessment Fee	\$13,224,700	\$13,425,100	\$13,545,100
Tribunal Fee	\$40,400	\$50,300	\$50,300
Other Income	\$503,000	\$498,200	\$434,000
Total Revenues	\$13,768,100	\$13,973,600	\$14,029,400
Expenses:			
Human Resources	\$9,392,800	\$9,595,200	\$9,660,000
Operating	\$3,431,746	\$3,368,100	\$3,390,700
CAT - Mediation & Adjudication	\$505,000	\$561,200	\$576,200
Financing Cost	\$49,660	\$32,000	\$13,900
Ministry Oversight Fee	\$325,833	\$330,700	\$337,300
Total Expenses	\$13,705,039	\$13,887,200	\$13,978,100
Excess of Revenue over Expense	\$63,061	\$86,400	\$51,300

8. NOTES

- ⁱ The CAO – this number is calculated by multiplying the estimated household size per condominium residential unit (two people per household in Ontario condominiums according to [Statistics Canada](#)) and the number of freehold standard residential units as of March 31, 2025.
- ⁱⁱ Ontario's population in Q4 2025 was reported at 16,191,372. Statistics Canada, [Population estimates, quarterly](#).
- ⁱⁱⁱ Condo corporations registered with the Land Registry Office (LRO).
- ^{iv} The CAO's 2025-2026 fiscal year starts on April 1, 2025 and ends on March 31, 2026.
- ^v Regions in Ontario are based on postal code prefixes (the first letter of the Forward Sortation Area). The CAO uses K for East, L for Central, M for Toronto, N for West, and P for North, following the standard Canada Post regional classification. [Addressing guidelines - Postal codes | Canada Post](#)
- ^{vi} [List of All Forward Sortation Area in Ontario - Updated March 2026](#)
- ^{vii} [To Build More Homes, Ontario Launching Building Faster Fund and Expanding Strong Mayor Powers | Ontario Newsroom](#)
- ^{viii} Assessment fees are collected from all condo corporation types. Assessment amounts are based on the number of voting units.
- ^{ix} All condo corporations are required to pay annual assessment fees to the CAO. Assessment fees are calculated based on the equivalent of \$1 per voting unit per month. There are many types of condo units, including dwelling, parking, storage, and others, however not all condo units are voting units. Section 49(3) of the Condo Act states that parking or storage units are not considered voting units, unless all units in the condominium consist solely of parking and storage units. When a condominium has dwelling units as well as parking or storage units, only the dwelling units are voting units.



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