



BUSINESS PLAN

2018 – 2021



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INTRODUCTION



The Condominium Management Regulatory Authority of Ontario (CMRAO) is a new administrative authority established by the Government of Ontario as part of the implementation of the *Protecting Condominium Owners Act* passed in 2015. This legislation was the result of the government's review of the *Condominium Act, 1998*, as well as the issues and emerging needs of Ontario's growing condominium sector.

The CMRAO's mandate to provide condominium management oversight is set out in the *Condominium Management Services Act (CMSA), 2015*, which came into effect on November 1, 2017. The CMSA addresses a key recommendation of the review to provide stronger consumer protection for people living in condominiums in Ontario by regulating and licensing condo managers and management companies.

The CMRAO is a self-funded non-profit corporation governed by an independent board of directors accountable to the Ontario Ministry of Government and Consumer Services (MGCS).

As the CMRAO continues to transition from a "start-up" to a "steady-state" organization, the upcoming 2018-19 fiscal year will be focused on strategic planning, finalizing performance measurement and risk management frameworks, and stakeholder engagement. This inaugural business plan outlines key priorities for the CMRAO as it enters its first year of operation to fulfil its mandate in an effective, fair and transparent manner.

MANDATE

Established by the *Condominium Management Services Act, 2015*, the CMRAO protects condominium communities and builds trust in condominium management services by:

- Administering a mandatory licensing system for all condo managers and management service providers and ensuring that only qualified individuals with the appropriate training and education hold a licence.
- Maintaining an online registry of licensed condo managers and condo management companies. This public registry will contain information about the licensees, including conditions, suspensions, revocations or any disciplinary actions.
- Promoting and enforcing compliance with the CMSA, licensing requirements and the Code of Ethics.
- Handling complaints about licensees by conducting inspections and/or investigations, assisting in issues resolution, holding discipline hearings and taking corrective actions.
- Establishing training and education requirements for condo managers (currently set by the MGCS).
- Promoting awareness of the new regulatory system.

BUSINESS PLANNING OVERVIEW

The CMRAO is committed to sound business planning to effectively deliver its consumer protection mandate while demonstrating financial responsibility. Strategic planning is integral to the business planning process.

With its first Chief Executive Officer/Registrar and permanent governing board of directors in place, the CMRAO is now positioned to begin development of its first strategic plan in 2018-19. As part of this exercise, the Board will confirm the CMRAO's vision, mission and values and provide strategic directions that will guide the CMRAO's next business planning and reporting cycle.

For fiscal year 2018-19 and beyond, the CMRAO will strive to continuously improve and strengthen linkages between its strategic planning, business planning and reporting so that it will meet both the government's and the public's accountability expectations.

STAKEHOLDERS

The CMRAO's stakeholders are:

The Public

The CMRAO is a non-profit organization dedicated to protecting the public, condominium communities, and building trust in condominium management services. As a regulator, the CMRAO strives to improve how Ontario's condominiums are managed through licensing, education, and complaints resolution.

Condominium Communities and Industry Associations

The CMRAO works with industry stakeholders to ensure that the CMRAO's rules and regulations support a competitive industry. The organization is also dedicated to promoting awareness of the new regulatory system for condo management.

Ontario Ministry of Government and Consumer Services (MGCS)

The CMRAO is an administrative authority created through provincial legislation accountable to the MGCS. The CMRAO staff work in partnership with the Ministry to ensure that the administrative agreement requirements are met.

Other Administrative Authorities

The CMRAO shares some of its staff with the Condominium Authority of Ontario (CAO). At times, the CMRAO collaborates with the CAO on topics of interest to both authorities, and contributes to consumer awareness campaigns.

SERVICES

There are currently 1.6 million people living in condos in Ontario and more than 50 per cent of new homes being built in the province are condominiums. There are more than 800,000 condo units in Ontario, up from 270,000 units in 2001.

Since November 2017, The CMRAO has been providing the following services:

- Administering the mandatory licensing system for all condo manager and condo management companies
- Maintaining an online list of licensed condo managers and condo management companies
- Promoting awareness of the new regulatory system for the condo management sector
- Promoting compliance with the *Condominium Management Services Act, 2015*, licensing requirements and the Code of Ethics for condo managers
- Accepting complaints regarding licensed condo managers

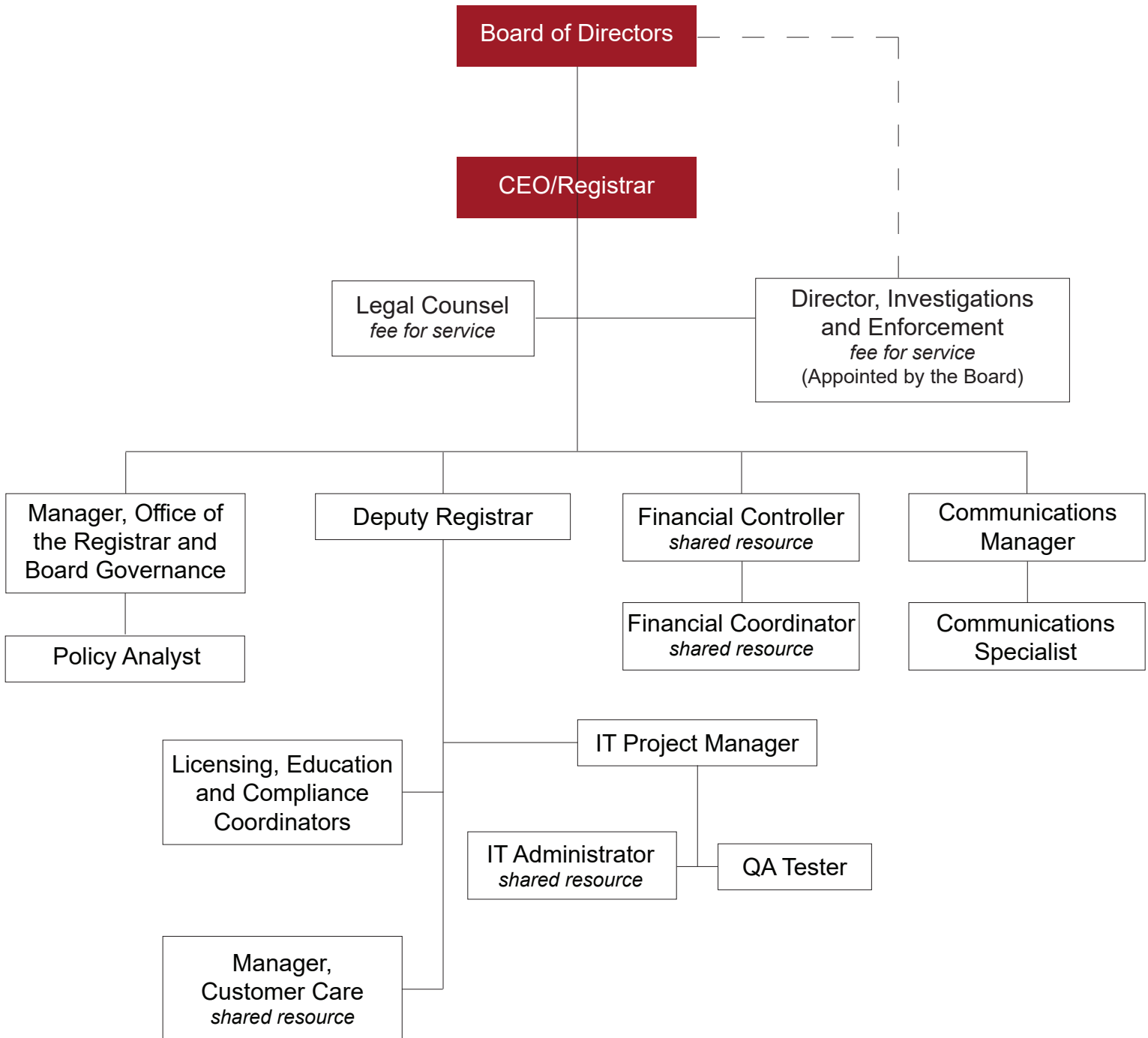
The CMRAO is working towards finalizing the online public registry and establishing processes for conducting inspections, as well as discipline and appeals hearings. The CMRAO will prepare to establish training and education requirements for condo managers in the coming years.

FRENCH LANGUAGE SERVICES

The condo management sector is diverse and employs a number of francophone licensees. The CMRAO is doing its part to offer the highest level of French language customer service, and has recruited two fully bilingual staff members. Currently, the majority of public-facing communications have been translated and the process will be completed in 2018-19.

CORPORATE STRUCTURE

The CMRAO operates with a small permanent staff, some of whom are shared with the CAO. The CMRAO is governed by an independent board of directors comprised of elected members and ministerial appointees. Board directors possess a wide range of skills, including expertise in condo management, corporate law, administrative authority governance, regulations, communications, strategic planning, risk management and public policy.



CORPORATE POLICIES

The CMRAO maintains several Board approved policies to guide the organization. Detailed information on the policies can be found at www.cmrao.ca/about-cmrao/policies/.

Procurement Policy

The Procurement Policy supports the CMRAO in its acquisition of goods and services to ensure that processes and procedures are transparent, economical, fair and accessible.

Travel, Meal, and Hospitality Expense Policy

The Travel, Meal, and Hospitality Expense Policy outlines the rules and accountability framework to reimburse travel, meal, and hospitality expenses while undertaking business on behalf of the organization.

Complaints Policy

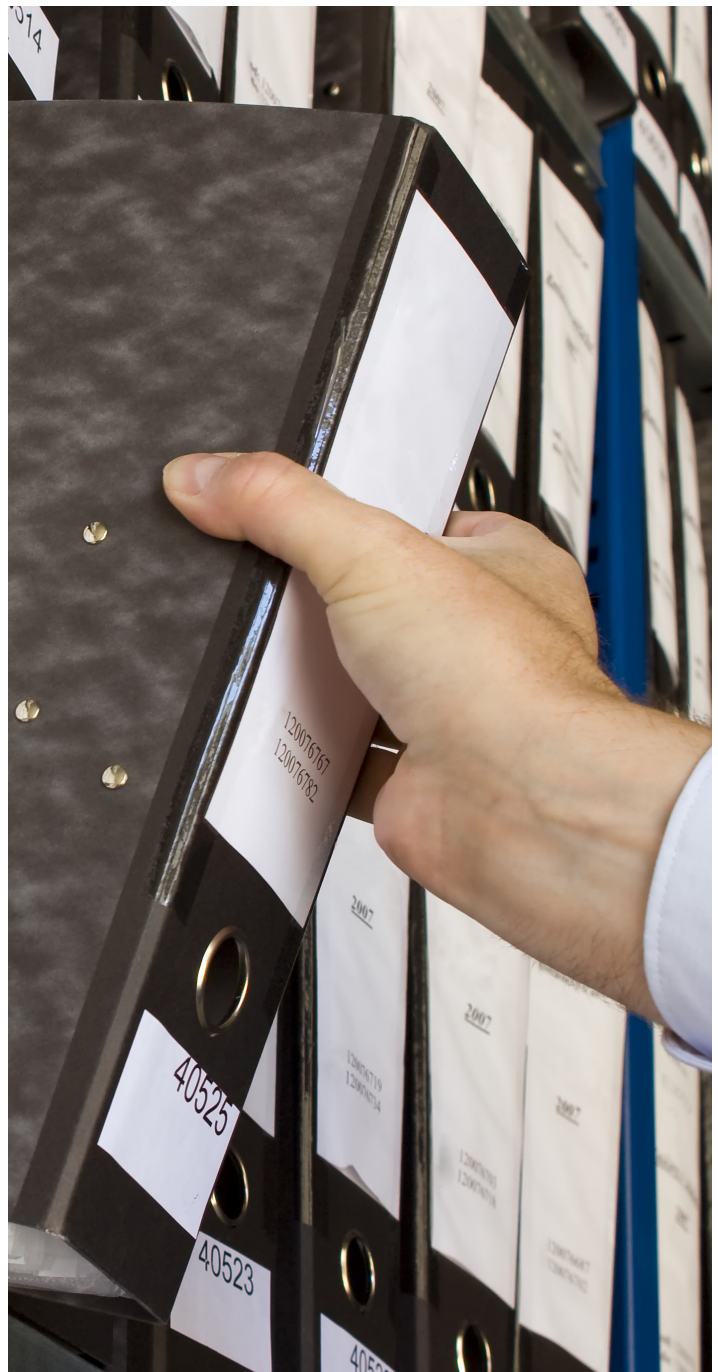
The CMRAO Complaints Policy details procedures to submit complaints regarding CMRAO staff or services, and members of the Discipline/Discipline Appeal Committees. Complaints can be filed via phone, letter, email, or via our online complaints portal found at <https://www.cmrao.ca/submit-a-complaint/>, with accessibility accommodations available upon request. The CMRAO is required to inform a complainant's outcome within 15 days. Further details for submitting a complaint are detailed on the CMRAO website.

Access and Privacy Policy

The CMRAO complies with applicable privacy legislation and the policy outlines how the organization would protect and provide access to personal information and records.

Accessibility Policy

The CMRAO's accessibility policy outlines the organization's commitment to remove barriers and ensure that our services are respectful of the individual needs of people with different abilities. Policies, practices and procedures were developed to create an environment respectful to the needs and experiences of persons with disabilities.



COMPLAINTS PROCESS

The CMRAO will entertain complaints received via phone, letter, email, or our online complaints portal found at <https://www.cmrao.ca/submit-a-complaint/>

The CMRAO's complaints process provides an impartial assessment of concerns regarding condo management services provided by licensed managers and management companies.

Pursuant to section 57 of the CMSA, in handling complaints, the Registrar may do any of the following, as appropriate:

- attempt to mediate or resolve the complaint
- give the licensee a written warning that if the licensee continues with the activity that led to the complaint, action may be taken against the licensee
- require the Principal Condominium Manager of the licensee to take further educational courses if the licensee is a provider of condo management services.
- require the licensee to take further educational courses if the licensee is a condominium manager
- refer the matter, in whole or in part, to the discipline committee
- Notify the licensee in writing of any proposal to suspend, revoke or refuse a licence renewal, or apply conditions to a licence
- take further action as is appropriate in accordance with this Act



STRATEGIC OBJECTIVES

Pending the outcome of its strategic planning exercise, the CMRAO Board has identified the following key strategic objectives. These objectives and supporting strategies will guide the CMRAO's operations and will be reviewed and refined as the organization matures.

KEY STRATEGIC OBJECTIVES

- 1. Enhanced Consumer Protection and Trust through Competent Condo Management Services**
 - License all qualified individuals and companies that provide condo management services in Ontario
 - Optimize policies, procedures and information systems to support efficient and legally defensible licensing activities
 - Enable all licensees to complete the annual licence renewal process online
 - Establish education standards and delivery system

- 2. Enhanced Consumer Protection by Supporting Condo Managers and companies in meeting Ethical and Legal Obligations**
 - Handle complaints in a manner that focusses on resolution and remediation, and preparedness for statutory proceedings
 - Implement and refine strategies to deter, investigate and pursue prosecution of unlawful business practices in condo management
 - Publish interactive materials about ethical and legal obligations, and develop education material to differentiate between the roles and responsibilities of condo managers and condo boards

SUPPORTING STRATEGIES

- 1. Increased Public Awareness of, and Confidence in, the CMRAO's Licensing Regime**
 - Use continuous monitoring mechanisms to improve communications and demonstrate the value of the CMRAO's consumer protection activities
 - Develop and use the capacity to survey and engage condo communities (owners, residents and boards) about policy, CMRAO services, and information to evaluate the impact of regulation of the condo management sector

- 2. Strong CMRAO Accountability and Operational Efficiency and Effectiveness**
 - Create foundations to achieve CMRAO's consumer protection mandate through risk mitigation and strategic planning
 - Ensure effective fiscal management and controllership
 - Create and use the capacity to measure and report on performance and advancement of strategies and results
 - Monitor and maintain the capacity to provide services in compliance with the Accessibility for Ontarians with Disabilities Act (AODA) and in French language
 - Comply with all required accountability requirements of the legislation and the administrative agreement

KEY STRATEGIC OBJECTIVES

1. Enhanced Consumer Protection and Trust through Competent Condo Management Services

Strategy

Licence all qualified individuals and companies that provide condo management services in Ontario

Activities:

2018 – 2019	<ul style="list-style-type: none">develop and implement capacity to communicate with existing and newly registered condo corporations and their first boards of directors to explain the requirements for condo management services to be provided by licensed condo managers and management companies (unless exemptions apply)
2019 – 2020	<ul style="list-style-type: none">refine communications strategy and content, and continue implementation
2020 – 2021	<ul style="list-style-type: none">continue with refinements of the process and implementation

Strategy

Optimize policies, procedures and information systems that support efficient and legally defensible licensing activities

Activities:

2018 – 2019	<ul style="list-style-type: none">complete the initial development and implementation of the information technology supporting licensing activities, including:<ul style="list-style-type: none">- launching the public registry of licenseesreview and optimize licensing policies and procedures, including:<ul style="list-style-type: none">- analyzing process and outcomes of the first year's licensing experience- identifying opportunities to enhance the policies, procedures and information systems
2019 – 2020	<ul style="list-style-type: none">develop and implement application, licensing and renewal service standards with mechanisms for measurement and reportingcontinue policy, process and information systems improvements
2020 – 2021	<ul style="list-style-type: none">continue policy, process and information systems improvements

KEY STRATEGIC OBJECTIVES

Strategy

Enable licensees to complete their annual licence renewal online

Activities:

2018 – 2019	<ul style="list-style-type: none">• build Customer Relationship Management (CRM) software for online renewal of licences• issue timely notices and instructions to all licensees in keeping with policy
2019 – 2020	<ul style="list-style-type: none">• improve or maintain licence renewal experience through IT and communication enhancements
2020 – 2021	<ul style="list-style-type: none">• improve or maintain licence renewal experience through IT and communication enhancements

Strategy

Establish education standards and delivery system

Activities:

2018 – 2019	<ul style="list-style-type: none">• conduct an environmental scan of condo management, building management and other related education programs• create a condo management education vision
2019 – 2020	<ul style="list-style-type: none">• develop an education project scope• procure an education specialist to facilitate job analysis and competency development• research mechanisms for oversight of the quality of education delivery• consult on the delivery of condo management education in Ontario
2020 – 2021	<ul style="list-style-type: none">• consult on delivery and oversight directions• begin implementation planning for changes to condo management education• draft and seek consultation and approval of amendments to regulation related to requirements for condo manager licences

KEY STRATEGIC OBJECTIVES

2. Enhanced Consumer Protection by Supporting Condo Managers and Companies in Meeting Ethical and Legal Obligations

Strategy

Handle complaints in a manner that focuses on resolution and remediation, and preparedness for statutory proceedings

Activities:

2018 – 2019	<ul style="list-style-type: none"> develop staff capacity to support informal resolution of complaints as appropriate refine complaint triage protocols for more timely direction of complaints into appropriate stream train members of CMRAO Discipline and Appeals Committees
2019 – 2020	<ul style="list-style-type: none"> prepare and publish information about the first year's complaints matters and their disposition review and refine policies, procedures and information systems that support the effective handling of complaints
2020 – 2021	<ul style="list-style-type: none"> continue to review and refine the process

Strategy

Implement and refine strategies to deter, investigate and pursue prosecution of unlawful business practices in condo management

Activities:

2018 – 2019	<ul style="list-style-type: none"> develop specific strategies, timelines and resources for deterrence and handling of matters related to unlawful business practices implement approved strategies ensure there is appropriate content about unlawful business practices in education materials related to ethical and legal obligations (see strategy above)
2019 – 2020	<ul style="list-style-type: none"> review implemented strategies and refine as needed
2020 – 2021	<ul style="list-style-type: none"> monitor and continue improvements

Strategy

Publish interactive materials about ethical and legal obligations and develop education material to differentiate between the roles and responsibilities of condo managers and condo boards

Activities:

2018 – 2019	<ul style="list-style-type: none"> design interactive education components of a guide through a collaborative process publish the resources and promote their use
2019 – 2020	<ul style="list-style-type: none"> design and conduct evaluation of online resources and their use refine and expand resources based on evaluation input continue to promote use
2020 – 2021	<ul style="list-style-type: none"> refine and expand resources promote use

SUPPORTING STRATEGIES

1. Increased Public Awareness of, and Confidence in the CMRAO's Licensing Regime

Strategy	
Use monitoring mechanisms to improve communications and demonstrate the value of the CMRAO's consumer protection activities	
Activities:	
2018 – 2019	<ul style="list-style-type: none">develop and implement policies for CMRAO communicationsdevelop and implement an overarching communications plandevelop and implement a stakeholder engagement strategy
2019 – 2020	<ul style="list-style-type: none">review and refine the multi-year communications plan including proactive stakeholder engagement
2020 – 2021	<ul style="list-style-type: none">continue to review and refine communications strategies and plans

Strategy	
Develop and use the capacity to survey and engage the public about CMRAO services and information products, and evaluate the impact of regulation on the condo management sector	
Activities:	
2018 – 2019	<ul style="list-style-type: none">develop and use social media and the website as platforms for public input and reporting critical CMRAO consumer protection activities and outcomesdevelop policy covering content and timelines for public reporting of CMRAO activities and resultsexamine the opportunity for research to evaluate the impact of regulating the condo management sector
2019 – 2020	<ul style="list-style-type: none">continue to use and refine capacity and policies as needed based on evaluations
2020 – 2021	<ul style="list-style-type: none">continue refinements

SUPPORTING STRATEGIES

2. Strong CMRAO Accountability and Operational Efficiency and Effectiveness

Strategy

Create foundations to achieve CMRAO's consumer protection mandate through risk mitigation and strategic planning

Activities:

2018 – 2019	<ul style="list-style-type: none">develop a formal risk management framework identifying regulatory and organizational risks and risk mitigation approachesundertake formal strategic planning to identify vision, goals and strategiesdevelop the process for strategic planning and annual business planning
2019 – 2020	<ul style="list-style-type: none">undertake annual review of risks and update risk mitigation strategiesdevelop and implement an annual confirmation of strategic directionpreparation and submission of the three-year business plan
2020 – 2021	<ul style="list-style-type: none">undertake annual review of risks and update risk mitigation strategiespreparation and submission of the three-year business plan

Strategy

Create and use capacity to measure and report on performance and advancement of strategies and results

Activities:

2018 – 2019	<ul style="list-style-type: none">develop performance indicators, measurement mechanisms and reporting templatesdevelop a multi-year evaluation framework
2019 – 2020	<ul style="list-style-type: none">implement indicator tracking plan and build capacity to work with and report on performance indicators
2020 – 2021	<ul style="list-style-type: none">refine indicators and tracking and reporting capacity

Strategy

Ensure effective fiscal management and controllership

Activities:

2018 – 2019	<ul style="list-style-type: none">• update expenditure and income projections based on strategic plan and operational experience• develop reserve fund policies• review and refine internal controls policies
2019 – 2020	<ul style="list-style-type: none">• update expenditure and income projections based on strategic plan and operational experience
2020 – 2021	<ul style="list-style-type: none">• review licensing fee structure and consult and communicate revisions if needed

Strategy

Ensure governance strength of the board to meet CMRAO mandate

Activities:

2018 – 2019	<ul style="list-style-type: none">• identify and address board's education needs• create board's nominating committee and appointment process
2019 – 2020	<ul style="list-style-type: none">• implement professional development plans
2020 – 2021	<ul style="list-style-type: none">• continue implementation of professional development plans

Strategy

Monitor and maintain capacity to provide services in keeping with AODA and in French language

Activities:

2018 – 2019	<ul style="list-style-type: none">• maintain French language website and publication of online resources in French• employ at least one Licensing and Complaints Coordinator who is English/French bilingual• appoint French Discipline and Appeals Committees' members and independent legal counsel as needed for French hearings and appeals• develop and implement Accessible Customer Service Policy• ensure that all online materials are AODA compliant
2019 – 2020	<ul style="list-style-type: none">• review of online material for AODA compliance• review and refine Accessible Customer Service Policy
2020 – 2021	<ul style="list-style-type: none">• continue review and refinements

KEY OUTCOMES, OUTPUTS AND TARGETS

The CMRAO has included strategic objectives and strategies in the 2018-2021 business plan. The CMRAO is required to report on the results of each performance measure from the business plan, however, as the CMRAO only commenced licensing procedures in November 2017, the organization does not have data to reliably identify a year-over-year comparison for a full year of operation. For this reason, many of the objectives identified in the 2018-2019 business plan are not quantifiable and instead focus on building the organization through activity-based measures. As the CMRAO matures, performance measures will be developed and updated for comparison purposes.

RESOURCES

The CMRAO is committed to effective business planning for the delivery of its consumer protection mandate while demonstrating financial responsibility. A number of initiatives identified in the business plan will require resources to meet the CMRAO's strategic objectives:

- **License all qualified individuals and companies that provide condo management services in Ontario:**

As the CMRAO nears completion in its initial licensing of the condo management sector, additional resources may be required for the licensing and compliance team. This would be dependent on the workload consisting of licence approvals, renewals, and handling of complaints. The CMRAO has recently hired two co-op students to assist the licensing and compliance team.

- **Optimize policies, procedures and information systems that support efficient and legally defensible licensing activities:**

The CMRAO is committed to continual improvements to its information systems. Additional resources may be required as the CMRAO analyzes processes and outcomes to identify opportunities to enhance information systems, such as the licence renewal process.

RISK MANAGEMENT

The board and management of the CMRAO aims to identify, assess and manage any risks that may affect the CMRAO's ability to achieve its objectives. This would enable the CMRAO to ensure that levels of risk and uncertainty are identified and properly managed.

The CMRAO is committed to protecting and serving its stakeholders and the public, and as such, is assessing risk throughout the entire organization with a view to treat, monitor and review it on regular basis.

A risk management plan will be completed in 2018-19 and included in subsequent business plans. In the interim, the CMRAO will continue to monitor and assess potential risks to its operations and keep the Ministry informed of high risk areas and mitigation strategies. These strategies are high on the priority list for the board as it prepares for the upcoming strategic planning session.

PERFORMANCE MEASURES

As a new organization, it is important for the CMRAO to put in place performance measures to ensure that it stays on track with its strategic objectives.

The Board of the CMRAO will complete a process of identifying performance measures as part of its 2018 strategic planning exercise and it will be included in subsequent business plans.

Implementing performance measures early on in the life of a regulatory body will produce vital information about what is happening now and also provide the starting point for a system of target-setting that will help implement strategies for growth.

The CMRAO is committed to implementing performance measures that would help achieve its mission and mandate, and meet the needs of stakeholders and the public. The Board and leadership of the CMRAO consider performance measures to be of vital importance in establishing a baseline for future operations.



HUMAN CAPITAL PLAN

The CMRAO is committed to creating a work environment of collaboration where employees are treated fairly and with respect, and where the principles of diversity and inclusion are embraced. The values that guide our human resources (HR) practices include respect, collaboration and trust.

Having completed an initial organizational design, as well as HR policies and procedures, the CMRAO will continue to focus on the following goals:

1. building capacity and enabling success
2. developing and implementing a performance management process
3. strategic partnering with corporate leadership to ensure organizational goals are met

Goal	
Build capacity and enable success	
Activities:	
2018 – 2019	<ul style="list-style-type: none"> • continue to draft and review comprehensive job descriptions to support the recruitment process • recruit a skilled and diverse workforce to deliver a high level of service through open, merit-based competitions without barriers • identify learning opportunities and encourage professional development to enable staff to fulfil their professional potential and deliver exceptional service
2019 – 2020	<ul style="list-style-type: none"> • refine job descriptions to align with workplace realities • stabilize workforce and continue to recruit as needed • continue employee development
2020 – 2021	<ul style="list-style-type: none"> • refine processes and adapt to growing needs

Goal	
Develop and implement a performance management process	
Activities:	
2018 – 2019	<ul style="list-style-type: none"> • develop a Performance Management Policy • devise a procedure for conducting performance reviews • implement regular, formal and informal performance reviews
2019 – 2020	<ul style="list-style-type: none"> • refine the performance management process by reviewing the policy and procedure and adapting new realities
2020 – 2021	<ul style="list-style-type: none"> • revamp and automate the performance management process

Goal

Align with corporate leadership to ensure organizational goals are met

Activities:

2018 – 2019	<ul style="list-style-type: none">• institute a process for workforce planning to reduce disruption and ensure organizational goals are met• implement processes for effective service delivery through employee engagement• undertake talent management and succession planning process
2019 – 2020	<ul style="list-style-type: none">• refine the workforce planning strategy to minimize turnover• continue employee engagement strategies to ensure strategic goals are met
2020 – 2021	<ul style="list-style-type: none">• continue with strategies for workforce planning and employee engagement



FINANCIAL PROJECTIONS

Three-year financial outlook

The CMRAO establishes a detailed operating budget in advance of each fiscal year. The following is a financial outlook based on a forecast of anticipated revenues and planned expenditures for a three-year period (2018-2021). This outlook will be reviewed annually and updated as required.

	2018 – 2019	2019 – 2020	2020 – 2021
Revenues:			
Licensing Fees	2,401,766	2,473,441	2,547,266
Transfer Payment	0		
Total Revenues	2,041,000	2,473,411	2,547,266
Expenditures:			
Human Resources/Board	1,482,025	1,482,025	1,482,015
Operating	537,711	559,356	633,221
Capital	282,030	182,030	182,030
MGCS oversight fee	0	150,000	150,000
Total Expenditures	2,301,766	2,373,411	2,447,266
Reserve Fund	100,000	100,000	100,000



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