



Condominium Management
Regulatory Authority of Ontario

Business Plan

2022–2023



Business Plan

2022–2023

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Corporate Overview

► About the CMRAO

The CMRAO is designated under the *Condominium Management Services Act, 2015* (CMSA), and began operations on November 1, 2017, to provide stronger consumer protection for Ontarians living and investing in condominiums. Through effective regulation, the CMRAO strengthens the condominium management profession and helps protect consumers in Ontario's complex and rapidly growing condominium sector.

The CMRAO is a not-for-profit corporation funded primarily through licensing fees from condominium managers and condominium management services provider companies. The organization is governed by an independent Board of Directors and operates under an administrative agreement with the Minister of Government and Consumer Services (MGCS).

The CMRAO shares Finance personnel with the Condominium Authority of Ontario (CAO) to achieve organizational efficiencies.

From the day it began operations, the CMRAO's services have been available online to consumers and licensees, including the submission of complaints, or licence applications through our web portal. More recently, the CMRAO introduced a mandatory course and exam for new entrants to the profession, which is offered online, making it available and accessible throughout the province.

► Business Planning Overview

Sound business planning is important for the CMRAO to effectively deliver its consumer protection mandate. This business plan outlines the priorities for the current year, whereas the annual report will highlight our organization's activities and achievements for the year ending on March 31, 2023. The two documents should be used together to assess the organization's performance and achievements moving forward. Although the present plan focuses on the 2022–23 fiscal year, it uses a three-year planning horizon, which is in line with the CMRAO's new strategic plan.

In 2021, the Board of Directors engaged in a strategic planning exercise to guide our operations for the next three years (2022–25). As part of this exercise, the Board re-affirmed the CMRAO's general direction and made adjustments to the plan to align with the realities of a growing organization.

Going forward, the CMRAO will strive to continuously improve and strengthen linkages between strategic planning, business planning, and annual reporting.

► Mandate, Mission, Vision, and Values

The CMRAO's new three-year strategic plan (2022–25) guides the operations of the organization towards achieving our goal of enhanced consumer protection through modern and effective regulatory activities.

Mandate:

The Condominium Management Regulatory Authority of Ontario is the regulatory body that sets standards and enforces the mandatory licensing of condominium managers and condominium management provider businesses.

Mission:

To enhance consumer protection through modern and effective regulation and education of the condominium management sector.

Vision:

Public confidence that the assets of condominium communities are well managed and protected.

Values:

The Condominium Management Regulatory Authority of Ontario is the regulatory body that sets standards and enforces the mandatory licensing of condominium managers and condominium management provider businesses.

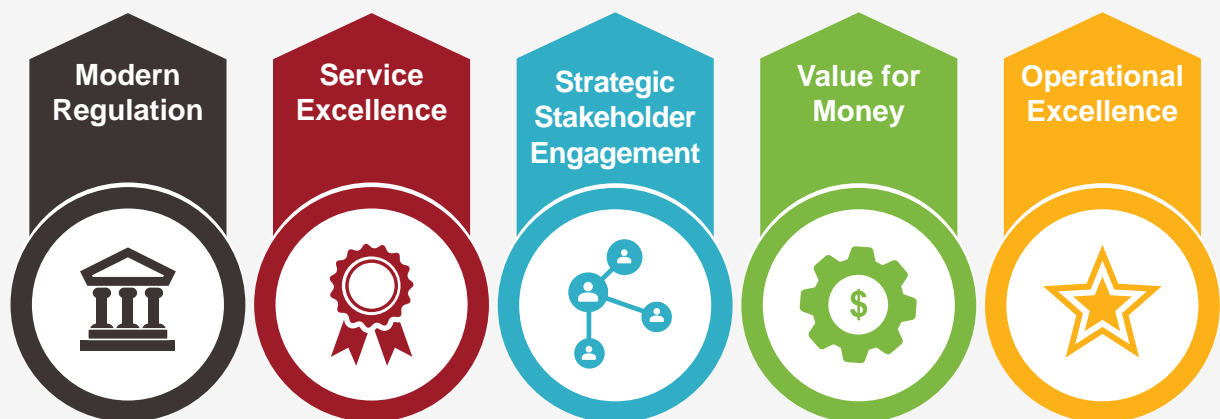
Building Trust by carrying out our mission with integrity, accountability, and a commitment to fairness.

Service Excellence through our commitment to responsiveness, respect, and results in all our interactions with the public, the regulated community, and our partners.

Diversity and Inclusion by incorporating the principles of diversity and inclusion in all aspects of our work and services that we provide.

Learning Organization by embracing learning at all levels, education for consumers and licensees, as well as professional development for our staff, leading to continual improvement of our services and sharing knowledge with our stakeholders through a variety of training methods.

STRATEGIC PLAN OVERVIEW



► Corporate Structure

To achieve its consumer protection mandate, the CMRAO operates with a lean, committed, and diverse team of staff, including licensing and compliance coordinators; information technology specialists; and communications, administration, and education staff.

Under the leadership of the Deputy Registrar, licensing, education, and compliance coordinators evaluate applications for licences and are available to handle complaints from the public or the licensed sector.

As we enter the fifth year of operations as a regulator, CMRAO management will focus on ensuring that appropriate resources are available to deliver the full suite of services that now includes education and the early phases of a proactive inspections program. Since February 2018, when the Code of Ethics Regulation came into effect, the CMRAO has seen continuous growth in the number of complaints received and the number of cases referred to the Discipline Committee, prompting us to enhance staffing levels in the coming period.

An independent Board of Directors composed of four elected members and three ministerial appointees has the mandate to oversee and guide the operations of the CMRAO. Board directors possess a wide range of skills, including expertise in condominium management, law, administrative authority governance, strategic planning, communication, risk management, customer service, and public policy.

The CMRAO has developed a skills and competency matrix to assist with recruiting new directors. Consideration is also given to diversity and regional representation of the board.

The CMRAO's organizational structure is available in [Appendix A](#).

► Services

There are now more than 12,000 condominium corporations¹ as well as over 900,000 condominium units² owned by residents or investors in Ontario, and growth is anticipated to continue at a strong pace. It is expected that in the period of 2022–25, construction of new condominium units will exceed 20,000 annually.

Although residential condominiums predominate, the CMRAO provides oversight of the whole condo management sector, which includes services to all types of freehold and leasehold condominium corporations.

In the four years since inception, the CMRAO has established itself as an effective regulator to bring increased discipline and professionalism to the condominium management sector. This strong foundation is essential to effectively deal with the ever-increasing size and complexity of Ontario's condominium market.

The CMRAO protects the public interest by:

- **Administering a mandatory licensing system** for all condominium managers and management provider businesses and ensuring only qualified individuals with the appropriate training and education hold a licence.
- **Maintaining an online public registry** of licensed condominium managers and condominium management provider businesses. The public registry provides information about licensees, including conditions, suspensions, revocations, and disciplinary actions.
- **Promoting and enforcing compliance** with the *Condominium Management Services Act, 2015* (CMSA) and its regulations, licensing requirements, and the Code of Ethics.
- **Addressing complaints** by conducting inspections and investigations, assisting in issues resolution, holding discipline hearings, and taking corrective actions.
- **Establishing education requirements** for condominium managers.
- **Promoting awareness** of the regulatory system.

French Language Service

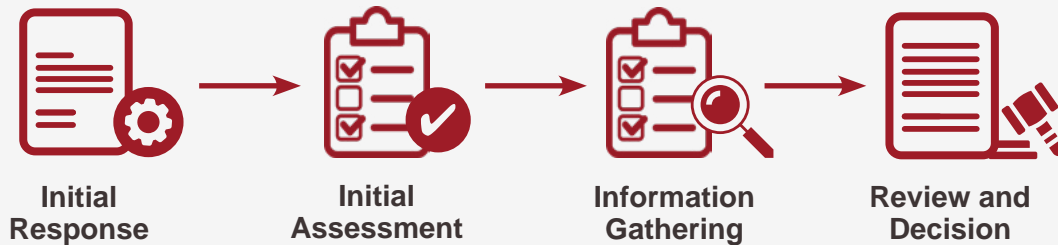
As outlined in section 26 of the CMSA, the CMRAO makes its services available in French and has bilingual staff to offer the highest level of French-language customer service possible. The CMRAO publishes e-newsletters to licensees and stakeholders, social media updates, and other corporate reporting documents in French. In addition, the majority of the CMRAO's public-facing communications, including the website, are available in French.

¹ Data from the Condominium Authority of Ontario Annual Report 2020–21

² Data from the Condominium Authority of Ontario Annual Report 2020–21, refers to voting units

► Complaints Resolution Process

The CMRAO works in the public interest to build trust in condominium management services across Ontario. Handling complaints is an integral part of consumer protection. The CMRAO's complaints process examines instances and circumstances when licensees are alleged to have violated the CMSA, including the Code of Ethics regulation. The CMRAO works diligently to administer a fair and transparent complaints process.



The CMRAO handles complaints against condominium managers and condominium management provider businesses pursuant to the CMSA and its regulations, including a Code of Ethics regulation.

The CMRAO does not have jurisdiction over the decisions or conduct of the condominium corporation, other people, or businesses (such as the board of directors, administrators, security guards, or others) unless they are providing condominium management services illegally without a licence or otherwise violating the CMSA.

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
- approve a licence or the renewal of a licence with conditions
- apply conditions to a licence at any time
- take further enforcement actions as is appropriate in accordance with this Act

► Sector Outlook

Condominium managers and management provider businesses provide services across the province, with heavier concentrations in Toronto and Central Ontario, where there are more condominiums relative to the rest of the province.

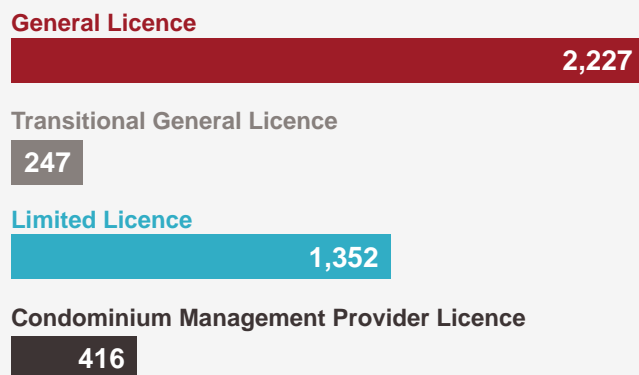
As of March 1, 2022, there were 3,881 licensed condominium managers in Ontario, an increase of 14% from the same period in 2021, including 2,252 General Licensees and 1,375 Limited Licensees. In the first eight months of the 2021–22 licensing year, the CMRAO received an average of 127 new applications per month.

The number of Transitional General Licensees decreased from 464 to 254. Individuals holding this type of licence had to complete the education requirements during the last five years since mandatory licensing was introduced and graduate to a General Licence that can be renewed annually. All outstanding Transitional General Licences will expire on June 30, 2022, without possibility for renewal.

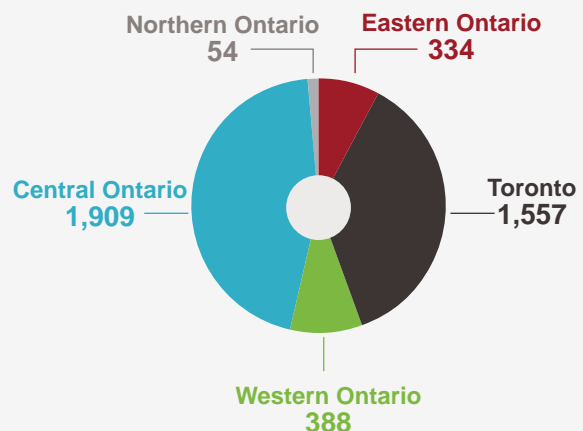
There are 421 licensed condominium management provider businesses in Ontario, of which 155 employ a single condominium manager, representing 4% of condominium managers in Ontario. The three largest companies employ 100 or more condominium managers each and represent 22% of condominium managers in Ontario.

Active Licences*

Total Number of Active Licensees:



Regional Distribution of Licensees*



*As at March 1, 2022

► Stakeholders

Ontario Ministry of Government and Consumer Services (MGCS)

The CMRAO is an administrative authority designated under the *Condominium Management Services Act, 2015* (CMSA). The CMRAO is accountable to the Minister of Government and Consumer Services and the government for administration of the delegated provisions of the CMSA. We operate in accord with the provisions of the CMSA and an administrative agreement with the Minister of Government and Consumer Services.

The Public

As a regulator, the CMRAO strives to improve how Ontario's condominiums are managed through licensing, education, and complaints resolution. The CMRAO engages with the public through a variety of communications channels, including its website and various social media platforms. The CMRAO also publishes **CMRAO Quarterly**, a subscription-based quarterly newsletter that is open to the public. The CMRAO also participates in industry events, conferences, and webinars.

In 2019, the CMRAO established an Advisory Committee of volunteer members from the Ontario condominium community, including owners, board members, condominium managers, and other participants such as professionals who provide services to condominium corporations as lawyers or auditors. The Advisory Committee was instrumental in developing the competency profile, education roadmap, and course blueprints for condominium managers, a key part of the CMRAO's education initiative. This committee will continue to provide input to the CMRAO on issues of importance to consumers and licensees, participate in consultations, and provide feedback on proposed policies and educational materials.

Condominium Management Sector and Industry Associations

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

The CMRAO has an active and engaged relationship with the Association of Condominium Managers of Ontario (ACMO) and other professional associations, such as the Canadian Condominium Institute (CCI) and the Community Associations Institute (CAI), and participates in events organized by these partners.

Other Administrative Authorities

The CMRAO is part of an administrative authority community and shares best practices and consults with different organizations on licensing and regulatory matters. In 2018, the CMRAO entered into a Memorandum of Understanding (MOU) with the Condominium Authority of Ontario (CAO) in order to collaborate in areas of interest to both authorities.

The CMRAO and the CAO also have a data-sharing agreement to enhance information accuracy and assist in enforcement activities of the CMRAO.

Implementation of the Auditor General of Ontario's Recommendations

On December 7, 2020, the Auditor General released its 2020 Annual Report, which included results on the effectiveness and efficiency of policies and programs related to condominium oversight in Ontario.

The report made recommendations for the CMRAO in four key areas:

1. **Sharing data** with the Condominium Authority of Ontario to support proactive identification of unlicensed individuals or companies providing condominium management services and bringing them into compliance
2. **Enhancing the CMRAO's complaints handling** and resolution process
3. **Enhancing the CMRAO's inspection program** by conducting proactive, risk-based, standardized inspections
4. **Setting targets and publicly reporting** on key activities within the CMRAO's legislated mandate

The CMRAO is committed to ensuring the integrity of our regulatory system and compliance with the *Condominium Management Services Act, 2015*, and has developed an action plan to implement the recommendations.

Throughout 2021, the CMRAO focused time and resources on the implementation of these recommendations, and reported quarterly to the Ontario Internal Audit Division on its progress. A current status report is available on the [CMRAO website](#).

Strategic Objectives and Activities

Four years into our mission, our new strategic plan sets clear outcomes and measures to ensure that the CMRAO continues to fulfill its consumer protection mandate over the next three years.

The plan integrates our operational priorities, with a focus on regulatory excellence, targeted engagement, and organizational competence — themes that tie into all that we do.

This strategic plan identifies five overarching strategic priorities:



1. Operate as a Modern Regulator



2. Focus on Service Excellence



3. Promote Strategic Stakeholder Engagement



4. Deliver Value for Money



5. Foster Operational Excellence

This business plan identifies activities, outcomes, and measures related to the achievement of these strategic priorities.

Strategic Objective 1: Operate as a Modern Regulator

Modern regulation requires promoting compliance through education, training, and licensing; continually monitoring and assessing compliance through proactive and reactive approaches; and responding to non-compliance by enforcement measures.

Priorities for 2022–23:

- Refine and implement proactive inspection checklists and develop a plan to carry out inspections of condominium managers and management service provider companies.
- Implement a pilot project of proactive inspections based on standardized approaches and checklists.
- Continue to refine and evolve education standards and requirements, including continuing education requirements, for condominium managers as the complexities of condominiums and the profession increase.
- Continue collaboration with the Condominium Authority of Ontario to proactively identify potential cases of unlicensed practice.

Strategic Objective 2: Focus on Service Excellence

In the past four years, the CMRAO has established itself as a lean, agile, and responsive organization. We will strive to continually improve our approach to delivering services to the highest possible standards of excellence.

Priorities for 2022–23

- Monitor data from all online channels with a view to improve consumer and licensee access to services.
- Monitor service levels and ensure service offering follows established standards for processing licence applications, handling complaints, and responding to general inquiries.
- Ensure continuity of service through special circumstances (for example, pandemic or other emergency occurrence).
- Undertake a cybersecurity audit of the CMRAO Information Technology (IT) systems and ensure security of data collected by updating and adjusting safeguards in response to changes in assets, threats, and risks.

Strategic Objective 3: Promote Strategic Stakeholder Engagement

The primary focus will involve expanding awareness of the CMRAO's new education program, consumer protection mandate, and other regulatory activities.

Priorities for 2022–23

- Assess awareness of our organization and our mandate through in-house and third-party surveys of our stakeholders.
- Refine our engagement strategy and plans to address gaps identified by stakeholders.
- Develop audience-specific resources to establish our value as a learning organization committed to the education of licensees and the public.

Strategic Objective 4: Deliver Value for Money

As a not-for-profit corporation that is funded through regulatory fees, the CMRAO must ensure that the organization provides value for money. The CMRAO is committed to being transparent and accountable for the efficient use of funds to allow us to effectively carry out our mandated responsibilities as the condominium management sector regulator.

Priorities for 2022–23

- Ensure financial sustainability through responsible use of resources, including reserve funds, to meet the long-term needs of the organization.
- Streamline internal processes while maintaining strong internal controls.
- Ensure financial resources are available to sustain continuous service through exceptional circumstances.

Strategic Objective 5: Foster Operational Excellence

The CMRAO is committed to building on our high-performing organizational culture. This requires an ongoing effort to ensure a competent and diverse staff complement, Board of Directors, and leadership team who are committed to professionalism, innovation, ethical behaviour, and delivering results.

Priorities for 2022–23

- Maintain employee retention rate over 80% through initiatives aimed at promoting inclusion, equity, learning, wellness, and engagement.
- Maintain *Great Place to Work* certification to improve employer brand and ability to attract top talent.
- Ensure stability and diverse representation at staff and senior management level and on the Board as much as possible by implementing approved succession strategies, including staff professional development initiatives.

Outcomes and Performance Measures

The CMRAO sets strategic priorities, objectives, and performance measures in its annual business plan. Achievements against the targets are then reported in the corresponding annual report. Setting these goals enables the CMRAO to maintain transparency and accountability to the public and its stakeholders.

The performance measures are based on the strategic priorities of the organization and include internal measures related to service delivery standards, efficiency, and value for money, and the CMRAO’s organizational culture. In addition, the CMRAO publicly reports on key measures related to our regulatory mandate, customer service, and stakeholder engagement.

Performance Measure	Target
Successful development of a pilot project for proactive inspections	Conduct 12 proactive inspections by March 31, 2023
Develop a continuing education framework for licensees	Continuing education framework announced by November 2022
Percentage of licensees reporting satisfaction with service levels	80%
Consumer satisfaction rating for the CMRAO's complaints handling process	80%
Percentage of complete applications for a licence processed within service standards: <ul style="list-style-type: none"> Limited Licence within 5 business days General Licence within 10 business days Management Provider Licence within 30 business days 	95% 95% 95%
Percentage of complaints assessed within published service standards (60 business days) <ul style="list-style-type: none"> Initial Response within 5 business days 	80% 95%

Corporate Resources

► Human Resources

For the last four years the CMRAO has operated with lean and efficient human resources and has maintained a high retention rate among its employees as well as high levels of engagement as evidenced by the certification as *Great Place to Work* three years in a row.

In 2021 the CMRAO implemented succession plans for its staff and CEO with a focus on reducing the risk associated with turnover at all levels. As a small and flat organization, many of the positions in the organizational structure do not have redundancy. The succession plans are intended as a tool to identify and develop internal talent to fill existing critical roles and new roles as the organization grows and to outline the process for filling roles where there is no redundancy. These are living documents and will be reviewed and updated as needed.

The CMRAO aims to maintain its current staffing levels and gradually strengthen departments/teams to ensure its services are delivered at a high level even during periods of uncertainty (for example, a pandemic). The focus for the upcoming fiscal year will be on fostering an environment of communication and support for teams working remotely while ensuring services are delivered as much as possible within published standards.

► Information Technology (IT) Resources

The last two years presented the CMRAO with a new reality in which reliance on technology has been essential to the continuity of operations. The IT team ensured that all staff are equipped to continue working remotely and the organization invested in IT projects that made it possible to deliver a high level of service to licensees and the public. An important achievement for the CMRAO is the introduction of a learning management system (LMS) that allows the CMRAO to deliver its mandatory course for limited licence applicants online, thus ensuring province-wide availability and cost effectiveness. In the year ahead, our focus will be on monitoring and refining the performance of the LMS. The CMRAO will undertake a cybersecurity audit of its systems and assess the findings with a view to closing any gaps in IT system security and data protection.

► Financial Resources

As a non-profit organization funded by regulatory fees, the CMRAO will continue to work to demonstrate value for money while conducting its operations in support of consumer protection. The CMRAO will continue to be transparent about its financial position by publishing audited financial statements yearly in its Annual Report. As in previous years, the CMRAO will continue to monitor its cost drivers to ensure effective utilization of its financial resources. A financial outlook for the period 2022–25 is available in [Appendix B](#).

Risk Management and Continuity of Operations

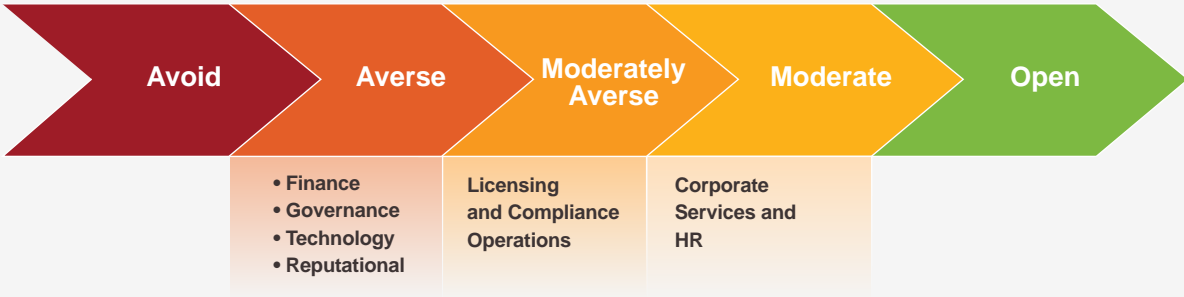
► Risk Management

The CMRAO has a process to identify, assess, and manage risks that may affect its ability to achieve its objectives, including protecting and serving its stakeholders and the public.

The Board established an Audit and Risk Management Committee to provide oversight of the CMRAO’s risk management activities and advise the Board on risk management activities. The Committee meets quarterly to review the Risk Register and consider other matters that may pose a threat to the organization’s operations (such as financial resources).

In 2021, the Board adopted a Statement of Risk Appetite (figure 1) detailing the amount of risk considered acceptable for each of the business areas of the organization. The Board considers reputational risk as a high strategic business risk and as such will be prepared to accept only low levels of risk with a preference for very safe or prudent options when dealing with matters that could impact the reputation of the CMRAO.

Figure 1: Statement of Risk Appetite



The CMRAO monitors and reports quarterly to the Audit and Risk Committee on the risks that could have a potential impact on its strategic objectives. The categories of risks monitored and the most common mitigation strategies are as below:

Category	Strategic Objective Impacted	Mitigation Strategies
Financial risk resulting from possible reduction in revenues, or potential for internal fraud	Deliver Value for Money	<ul style="list-style-type: none"> • Creation and maintenance of a reserve fund and a contingency fund • Creation and maintenance of a restricted reserve fund • Regular reporting to the Board and the Audit and Risk Management Committee • Segregation of duties in the Finance department and Insurance in place with coverage for fraud
Licensing and Compliance Operations risk related to inspections, investigations, and education programs	Operate as a Modern Regulator	<ul style="list-style-type: none"> • Refine risk-based inspection framework based on sector feedback • Conduct pilot program of proactive inspections • Regular consultations with legal counsel on all regulatory matters related to enforcement • Annual reporting by the Director of Investigations and Enforcement to the Board on enforcement activities • Education program in place for all licensees
Corporate Services and HR risk related to possible loss of HR capacity, up-to-date corporate policies, and continuity of operations in case of emergency	Foster Operational Excellence Focus on Service Excellence	<ul style="list-style-type: none"> • Proactive workforce planning, including implementation of succession plans at staff and leadership level • Corporate and HR policies in place and reviewed regularly • Implementation of a Continuity of Operations Plan and additional monitoring of performance against service standards

Category	Strategic Objective Impacted	Mitigation Strategies
Governance risk related to board composition	Operate as a Modern Regulator Focus on Service Excellence Deliver Value for Money	<ul style="list-style-type: none"> • Board terms staggered to avoid complete turnover and negative impact on committee membership • Close collaboration with MGCS to ensure continuity of directors appointed by the Minister • Succession plan in place for Chair and Directors
Technology risk related to data and equipment security	Operate as a Modern Regulator Focus on Service Excellence	<ul style="list-style-type: none"> • Implementation of E5 Microsoft licenses for all users that come with advanced security and information protection • Two-factor authentication procedure implemented across all platforms • Role-based secure access to portals and platforms • Cyber liability insurance in place • Daily back-up of all critical data
Reputational and Stakeholder Communications risk related to awareness of the organization as a trusted regulatory body	Promote Strategic Stakeholder Engagement	<ul style="list-style-type: none"> • Close collaboration with MGCS and regular two-way communications on emerging issues • Regular two-way engagement with the public and condominium sector through an established Advisory Committee • Close monitoring of CMRAO's social media presence to ensure fast response to emerging issues • Regular communications with stakeholders through the quarterly newsletter, weekly industry news digests, and participation in industry events

► **Continuity of Operations**

The CMRAO established a Continuity of Operations Plan detailing the internal efforts the CMRAO must take to ensure that capacity exists to continue essential functions in response to a broad spectrum of emergencies or operational interruptions.

Continuity of operations planning is an ongoing process that is driven in part by growth and change in information systems, personnel, and operational needs. Operational interruptions may include:

- preventative maintenance
- fire or flood
- mechanical failure of HVAC or other building systems
- inclement weather or other acts of nature
- an outbreak or pandemic
- other events that may interrupt business activity and telecommunications due to malfunction or cyber-attack

It is the policy of the CMRAO to respond without delay to all natural, technological, or human-caused hazards, and to ensure its ability to perform essential functions under all circumstances. To meet these objectives, the CMRAO has established a plan intended to:

- Ensure the continuous performance of essential functions/operations during an emergency
- Identify processes and functions that must be maintained along with essential positions to maintain those processes and functions
- Ensure protection of staff, resources, and facilities
- Reduce or mitigate disruptions to operations
- Achieve a timely and orderly recovery from an emergency and resume service to consumers and licensees

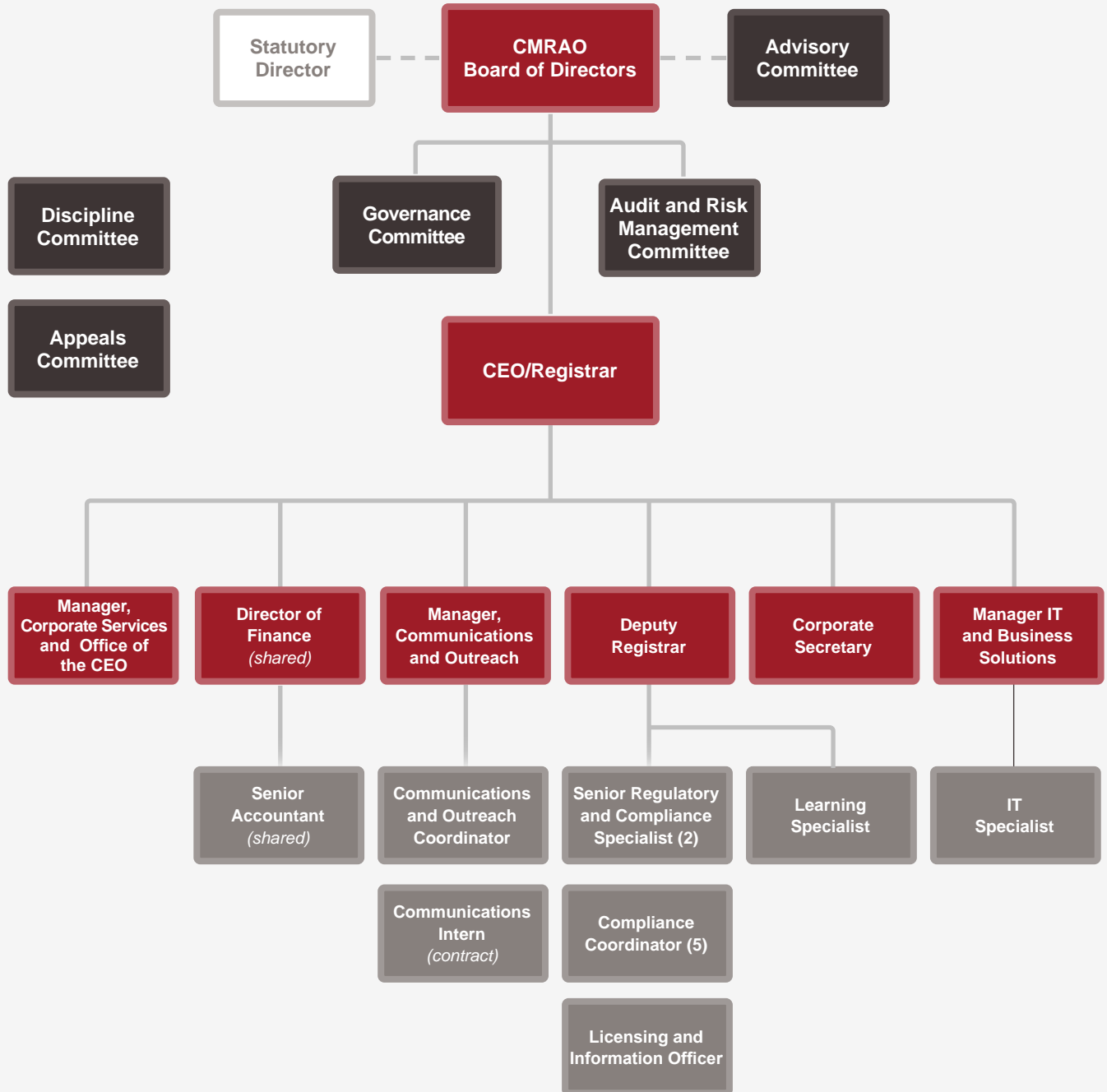
► **Coronavirus Pandemic (COVID-19)**

Since the introduction of province-wide emergency measures to counter the spread of the COVID-19 virus, the CMRAO has complied with provincial requirements and staff have been working remotely with occasional visits to the office to perform tasks that require on-site presence (for example, opening and scanning important documents received by mail in the context of licensing and complaints handling operations as well as retrieving financial instruments received by mail).

The CMRAO will continue to conduct all staff, external, and board meetings virtually. All communications and services continue to be provided to licensees and stakeholders without any significant disruption to service levels. The CMRAO monitors official government and public health information to adapt to the evolving situation.

APPENDIX A

Organizational Structure



APPENDIX B

Financial Outlook for 2022–25

Revenues:	2022–23	2023–24	2024–25
Licensing Fees	3,234,519	3,428,590	3,634,305
Education Related Fee ¹	54,000	57,240	60,674
Other Income ²	21,042	73,646	76,120
Total Revenues	3,309,561	3,559,475	3,771,100

Expenditures:			
Human Resources/Board	2,152,370	2,352,370	2,542,370
Operating	956,549	1,009,103	1,030,728
MGCS oversight fee	198,002	198,002	198,002
Total Expenditures	3,306,921	3,559,475	3,771,100
Net Surplus/(Deficit) for the period	2,640	–	–

¹ Paid by prospective Limited Licensees for the mandatory course and exam Excellence in Condominium Management introduced in November 2021.

² Interest income expected to rise year-over-year.



CMRAO

Condominium Management
Regulatory Authority of Ontario

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