



# Get to Know the CMRAO

A Guide for Condominium Owners and Residents

Supporting Well-Managed Condominium Communities through Effective Regulation.....	2
How Condominium Communities are Regulated in Ontario.....	3
About the CMRAO.....	4
Condominium Living .....	6
The Role of a Condominium Manager.....	8
Licensing .....	9
Education.....	10
The CMRAO Complaints Process.....	11
Learn More.....	13



Condominium Management  
Regulatory Authority of Ontario



## Supporting Well-Managed Condominium Communities through Effective Regulation

Condominium living means having a shared interest in the wellbeing of your community—from the building’s state of good repair to the health of the condominium corporation’s finances.

As a professional responsible for your building’s day-to-day operations, a **skilled, knowledgeable, and licensed condominium manager** is essential for a vibrant and livable community.

That’s why the Condominium Management Regulatory Authority of Ontario (CMRAO) was established: **to set and enforce the standards for this important profession** so that condominium owners and residents can be confident that their community’s assets are well-managed and protected.

This guide was developed to help you better understand:

- how condominium managers and management companies are regulated in Ontario;
- the scope of a condominium manager’s responsibilities, including their education and licensing requirements; and
- what to do if you want to make a complaint about your condominium manager.

---

### We Are Here to Help

To learn more about the CMRAO or the complaints process, contact us by email at [info@cmrao.ca](mailto:info@cmrao.ca) or reach us by phone: 1-866-888-5426 (toll-free) or 647-363-6490 (local).

# How Condominium Communities are Regulated in Ontario

In Ontario there are two government-established authorities responsible for providing better protection to condominium communities. Although the organizations have similar names, their **mandates are very different**.



**Regulates and licenses condominium managers and management companies.**



Enforces a Code of Ethics and promotes high standards of competency.



Handles complaints against condominium managers and management companies.



Maintains a public registry of condominium managers and management companies, including conditions and disciplinary actions.



**Empowers condo communities with information on all aspects of condo living.**



Provides mandatory training for condominium board directors.



Offers quick, reliable, and affordable online dispute resolution for condo communities through the Condominium Authority Tribunal.



Maintains a searchable public registry of information provided by condo corporations.



## About the CMRAO

The Condominium Management Regulatory Authority of Ontario (CMRAO) is a consumer protection organization established by the provincial government to **set standards and enforce the mandatory licensing of condominium managers and management provider businesses.**

We protect condominium communities and build trust in condominium management services by:



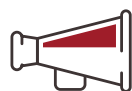
**Administering a mandatory licensing system**



**Maintaining an online registry of licensed condominium managers and provider businesses**



**Establishing training and education requirements for condominium managers**



**Promoting and enforcing compliance with the *Condominium Management Services Act, 2015 (CMSA)* and its regulations, including the Code of Ethics regulation**



**Handling complaints about licensees**

By reinforcing professional standards set out in the CMSA, and the Code of Ethics regulation, the CMRAO aims to advance the profession and provide condominium owners and residents with confidence that their condominium corporation's assets are well-managed and protected.

## How We Operate

As a designated administrative authority of the provincial government, the CMRAO operates under a mandate from Ontario's Minister of Public and Business Service Delivery. We are a **not-for-profit organization governed by an independent Board of Directors and funded primarily through licensing fees** from condominium managers and provider businesses.

## Our History

**2015**

After an 18-month review and more than 200 recommendations from key stakeholders, the Government of Ontario passed the *Protecting Condominium Owners Act, 2015*, to amend the *Condo Act* and enacted the **Condominium Management Services Act (CMSA)**.

**This legislation sets out the CMRAO's function to work in the public interest and provide enhanced protection to condominium consumers.**

**2018**

Code of Ethics, Complaints, and Insurance Requirements regulations came into effect.

**All CMRAO licensees have legal and ethical obligations, which if violated could lead to disciplinary actions to protect consumers.**

**2021**

Education requirements were transferred to the **CMRAO Registrar** from Ontario's Minister of Consumer Services (now the Minister of Public and Business Service Delivery).

**These requirements ensure that all licensees have the proper training and qualifications to support Ontario's condominium communities.**

**2017**

The **CMRAO was established** as the authority to administer all provisions of the CMSA and its regulations.

**The standards set by the CMRAO enhance the integrity of the sector, advance the profession, and provide consumers with confidence in those who manage their condominiums.**

**2020**

The CMRAO published Ontario's first **Competency Profile** for the condominium management sector.

**The Competency Profile emphasizes all the core competencies that managers need to manage condominiums effectively.**

**2022**

Initiated a **risk-based proactive inspections program** to ensure that condominium management provider businesses were complying with key legislative requirements.

**This program helps to safeguard consumers by ensuring that provider businesses remain compliant through reviewing their processes and operational procedures.**

Introduction of mandatory **Continuing Professional Education** requirements for General Licensees.

**Requiring ongoing education ensures that managers are better prepared to meet the needs of Ontario's expanding condominium industry.**



## Condominium Living

### How Condominium Ownership Works

A condominium owner owns their individual unit and collectively shares in the ownership and expenses of the common elements. Some of those common elements – lobbies, parking garages, elevators – are typically used by all owners. Other common elements, such as the balcony, are typically intended for use by the individual owner only.

**Every condominium corporation will uniquely determine its common elements** and every owner should check their condominium's declaration to make sure they understand what a common element is in their building.

### Rules and Regulations Governing Condominiums

In addition to the CMSA, there are two sets of regulations and rules that determine a condominium owner's rights and responsibilities. As a condominium owner, it's in your best interest to become familiar with them.

#### The Condominium Act

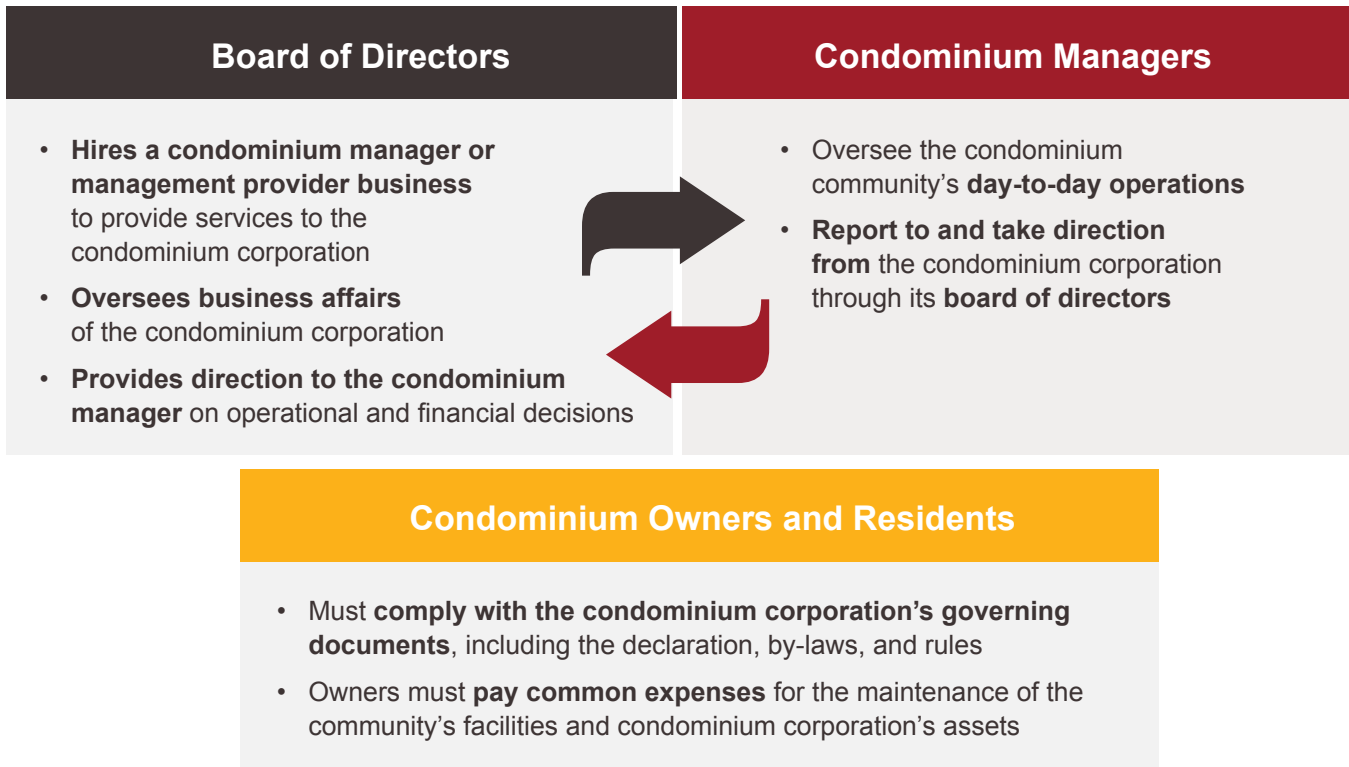
The *Condominium Act, 1998* sets out how condominium corporations are created, owned, and governed, and protects the rights of every condominium owner in Ontario.

#### The Condominium Corporation's Governing Documents

Every owner is required to comply with the condominium corporation's governing documents, which include the declaration, by-laws, and rules. These documents are in place to protect the condominium community.

## Condominium Communities: Roles and Responsibilities

Although condominium managers interact with many individuals in carrying out their duties – from owners to board members, staff, and contractors – they **report to and take direction from the condominium corporation through its board of directors**.



## The Relationship Between Condominium Management and Tenants

In general, renting out a condominium unit works differently from a rental apartment building or complex. Although there is condominium legislation, the relationship between an owner and a renter is governed by separate legislation, the [\*Residential Tenancies Act, 2006\*](#).

Although a tenant might interact with the condominium manager regularly on routine matters or to communicate emergencies, it's important to keep in mind that **the tenant's contractual relationship is with the landlord**, not the condominium manager or board of directors.

### What this Means for a Condominium Tenant

- Tenants should expect courteous and respectful service in interactions with condominium management.
- Any issues with the rental unit or other features of the condominium should be raised with the landlord.

Learn more about the [relationship between condominium management and tenants](#) on the CMRAO website.



## The Role of a Condominium Manager

Most condominium corporations hire a condominium management company or condominium manager to **oversee the corporation's day-to-day operations**. The role of a condominium manager involves various important responsibilities and obligations as set out under the CMSA and vary depending on the type of licence they hold.

A condominium manager's responsibilities typically include:

- collecting common expenses
- maintaining records for the condominium corporation
- managing the maintenance and repair of the condominium
- hiring service providers and overseeing their work
- preparing draft annual budgets and monitoring the reserve fund
- organizing board meetings and owners' meetings
- responding to owner inquiries and complaints

## The Code of Ethics

Condominium managers and provider businesses licensed by the CMRAO have a **legal and ethical obligation to protect the interest of the public**. The Code of Ethics sets out, [in regulation](#), the rules that establish a standard of good practice and governs the way condominium managers behave.

Some of the key areas covered by the Code of Ethics regulation include:

- Treating people fairly, honestly, and with integrity
- Providing reasonable accommodations for people with disabilities
- Providing reliable and responsive service while demonstrating knowledge, skill, and competence
- Keeping accurate records
- Being financially responsible

Learn more about the CMRAO's [Code of Ethics](#) for condominium management providers.

## Role in the Election Process

Condominium managers and provider businesses are required to play a neutral role in administering the condominium corporation's meeting notice, proxy, and election processes. CMRAO licensees must adhere to the requirements established in legislation, regulation, and the corporation's by-laws, declaration, and rules when carrying out their responsibilities related to the use of proxies and the election process.

Learn more about the condominium manager's role in the election process with the CMRAO's guide: [The Use of Proxies for Condo Managers](#).





## Licensing

In Ontario, all individuals and businesses providing condominium management services **must have a valid licence issued by the CMRAO**. The CMRAO is responsible for ensuring that only qualified individuals and businesses hold a licence.

### The CMRAO's Public Registry

The CMRAO maintains a public registry of all licensed condominium managers and provider businesses in Ontario. The registry includes details about licensees including conditions, suspensions, revocations, and disciplinary actions. [Search the registry.](#)

### Types of Licences and Who They Are For:

#### Condominium Management

**Any business** that provides condominium management services to condominium corporations

#### General Licence

**Individuals who have provided condominium management services for at least two years** and successfully completed the necessary education requirements

#### Limited Licence

**Individuals who have provided condominium management services for less than two years** and work under the supervision of a General Licensee



## Education

**Condominium managers require specific training** to handle the full range of their responsibilities, understand their legal and ethical obligations, and meet their education requirements to obtain a licence from the CMRAO.

The CMRAO's [education program](#) provides the training required for professionals to obtain a Limited or General Licence.

General Licence	Limited Licence
<b>Required for licensing</b>	
<p><b>Condominium Management program:</b></p> <ul style="list-style-type: none"> <li>- Law</li> <li>- Relationship Building</li> <li>- Building Operations and Maintenance</li> <li>- Financials</li> <li>- Operational Quality</li> </ul>	<p><b>Excellence in Condominium Management</b></p> <p>Provides foundational knowledge about the condominium industry and the role of a condominium manager to set a consistent standard of excellence for condominium managers in Ontario.</p>
<b>Required* for licence renewal</b>	
<p>The <a href="#">Continuing Professional Education (CPE)</a> program <b>must be completed annually</b> for licence renewal.</p> <p>This program helps condominium managers <b>maintain and improve</b> their professional competencies; acquire new knowledge and skills; and stay informed on legislation, best practices, and technology.</p> <p>*Effective July 1, 2023</p>	



## The CMRAO Complaints Process

As an organization dedicated to consumer protection for Ontarians living and investing in condominiums, the CMRAO is committed to providing a **fair and transparent complaints process**.

Complaints related to the conduct of a licensed condominium manager or provider business may be submitted through the [CMRAO's online complaints portal](#).

### Types of Complaints Handled by the CMRAO

The CMRAO handles **complaints that can be substantiated** against condominium managers and provider businesses and **are specific to their responsibilities and obligations** under the CMSA and its regulations, including the Code of Ethics regulation.

Some examples include:

- Requesting that you vote to approve a specific expense or vote for a specific board member during an election
- Breaching the conditions of a Limited Licence, such as approving an expense over \$500 or signing a status certificate
- Failing to provide reasonable accommodations to people with disabilities, which violates the Code of Ethics

Learn more about the [types of complaints handled by the CMRAO](#).

### Submitting a Complaint May Have Legal Consequences

The CMRAO's complaints process is meant to **deal with allegations of serious breaches** of the CMSA, such as providing condominium management services without a licence. Filing a complaint with the CMRAO is a serious action that can potentially lead to disciplinary action or other legal consequences. With this in mind, all parties are expected to act in good faith throughout the process.

### What to Expect in the Complaints Process

When you submit a complaint, **you will be required to provide supporting materials** of your condominium manager's actions. During the initial assessment phase, if your complaint does not meet the standard of a breach of the CMSA or its regulations, your complaint may be dismissed. Learn more about the [Complaints Process](#).

## Issues that Fall Outside of the CMRAO Mandate

The CMRAO **does not** have jurisdiction over complaints related to the following:

### 1. Decisions made by the corporation's board of directors, including:

- fees payable to the condominium corporation;
- repairs, maintenance, or construction projects;
- chargebacks or liens against a unit;
- access to the corporation's records; or
- the conduct of the corporation's board of directors.

### 2. 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.

For example, if an owner or resident believes that a condominium manager has violated the Code of Ethics because of a chargeback assessment they want to dispute, the CMRAO may investigate if there is an allegation of unlicensed practice associated with the complaint. However, the CMRAO does not have jurisdiction over and will not take action on complaints about chargebacks.

### 3. Disputes that fall under the Condominium Authority Tribunal's mandate, including:

- access to condominium records
- pets and animals
- nuisances (noise, odour, light, vibration, smoke, or vapour)
- parking and storage
- settlement agreements
- indemnification provisions in condominium governing documents

## Other Options for Addressing Your Complaint

### 1. The Board of Directors

Complaints about a condominium manager or management company can be raised with the condominium corporation's board of directors, either directly, such as by email, or at the corporation's annual general meeting. Resources for dispute resolution are available on the [CAO's website](#).

### 2. Legal advice

For guidance that's specific to your situation, consider seeking advice from a lawyer who specializes in condominium law.



## Learn More

Learn more about the work the CMRAO does to protect condominium communities in Ontario.

Subscribe to the [CMRAO Quarterly](#) (a quarterly e-newsletter) for regular updates about the CMRAO's operations and consumer protection activities.

Visit the [CMRAO's Blog](#) for information related to the condominium management sector and answers to frequently asked questions.

See the full [complaints process](#) in the Consumer Protection section of the website to understand what happens when a complaint is received by the CMRAO.

Search the CMRAO's [Public Registry](#) to check the licence of your condominium manager or provider business.

## Connect with Us!



Toll free: 1-866-888-5426 | Local: 647-363-6490



[www.cmrao.ca](http://www.cmrao.ca)



[info@cmrao.ca](mailto:info@cmrao.ca)



[Condominium Management Regulatory Authority of Ontario](#)



[@CMRAOn](#)



[Condominium Management Regulatory Authority of Ontario](#)



[@thecmrao](#)



Condominium Management  
Regulatory Authority of Ontario