



Condominium Management
Regulatory Authority of Ontario

About the CMRAO: Information for Condominium Boards and Directors

Meeting standards. Creating trust. Building confidence.



ABOUT THE CMRAO

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

Meeting these standards enhances the integrity of the sector, elevates the profession, and provides condominium owners with confidence in the companies and people who manage their important investment.



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RELEVANT LEGISLATION

The *Condominium Management Services Act, 2015* (CMSA) established the authority for the CMRAO to deliver its regulatory services and administer all provisions of the CMSA and its regulations:

- *Condominium Management Services Act, 2015* (CMSA)
 - Ontario Reg. 123/17 (General Regulation)
 - Code of Ethics and Discipline and Appeals Committee Regulation: O. Reg 3/18
 - Complaints, Insurance, and Other Requirements Regulation: O. Reg 4/18

WHAT THE CMRAO DOES

The CMRAO protects condominium communities and builds trust in condominium management services by:

- Administering a mandatory licensing system
- Maintaining an online registry of licensed condo managers and condominium management companies
- 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



BACKGROUND

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 Public and Business Service Delivery.

BACKGROUND



In 2012, the Government of Ontario announced an 18-month review of the [Condominium Act, 1998](#). This [review](#) sought feedback from stakeholders, such as condominium owners, developers, managers, and lawyers.



The review led to more than 200 recommendations and the passing of the [Protecting Condominium Owners Act, 2015](#) to amend the Condominium Act, 1998, and enact the CMSA.



The CMSA established the CMRAO as the regulatory body working in the public interest to license and regulate condominium managers and provider businesses.

BACKGROUND



The CMRAO began operations on November 1, 2017, to provide stronger consumer protection for Ontarians living and investing in condominiums.



A 20-member [Advisory Committee](#) consisting of 10 condominium managers and 10 individuals representing the broader condominium community (directors, owners, lawyers) was established to provide direct input to the CMRAO on issues of importance.



Part of successful regulation in the public interest involves ensuring that licensees meet a defined standard of education. New education requirements came into effect on November 1, 2021.

Learn more about [the CMRAO's milestones on the CMRAO website](#)

CONDOMINIUM MANAGERS MUST BE LICENSED

As outlined in the CMSA, condominium managers and provider businesses must hold a licence issued by the CMRAO to provide condominium management services. The licensing requirements are set out under the CMSA and the General Regulation.

The CMRAO is responsible for ensuring only qualified individuals and businesses hold a licence.

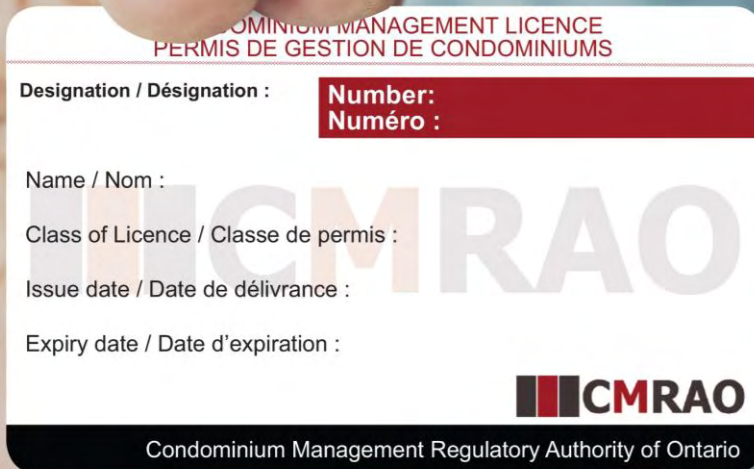
The CMRAO maintains a public registry that anyone can search. It contains information about condominium managers and provider businesses licensed to provide service in Ontario.



REQUIREMENTS FOR MANAGEMENT PROVIDER BUSINESSES

In addition to licensing requirements, every licensed condominium management provider business, regardless of size, must maintain the following insurance coverage:

- Errors and Omissions insurance that includes coverage for every condominium manager employed by the provider business
- Fidelity insurance, including against losses that a client of the provider suffers and that arise from dishonesty of condominium managers



CONDOMINIUM MANAGERS AND LICENSING

Like many other professions in Ontario, condominium managers are professionals who need a licence to provide their service. All individuals and businesses providing condominium management must have a valid licence issued by the CMRAO to oversee a condominium corporation's day-to-day operations. These licensing requirements are set out under the *Condominium Management Services Act, 2015* (CMSA), and the General Regulation. There are three types of CMRAO licences:

- General Licence (for individuals)
- Limited Licence (for individuals)
- Condominium Management Provider Licence (for companies)

Licensed condominium managers and provider businesses must renew their licences annually. Each licence type has its own set of conditions, and the type of licence that an individual holds depends on their education and experience. Learn more about [licensing by the CMRAO](#).

LIMITED LICENCES

Holders of a Limited Licence can only provide condominium management services **under the supervision** of a General Licensee. Other conditions for Limited Licensees include:

- May only enter into, extend, renew, or terminate a contract or other agreement on behalf of a client with prior approval of supervising licensee
- May make expenditures that do not exceed \$500 (**above \$500 requires prior approval of a supervising licensee**)
- May not sign status certificates
- May not be employed directly by a condominium corporation



As part of the application process for a Limited Licence, applicants must successfully complete **Excellence in Condominium Management**, a mandatory course that provides foundational knowledge about the condominium industry and the role of a condominium manager to a set a consistent standards of excellence in Ontario.

Learn more about the CMRAO's [Limited Licence](#).

EDUCATION

Part of successful regulation in the public interest involves ensuring that licensees meet a defined standard of education. In addition to all other requirements, individuals applying for a licence must complete certain education requirements to obtain a licence from the CMRAO to provide condominium management services.

New education requirements came into effect on November 1, 2021, when the responsibility for setting education and examination requirements transferred from the Minister of Government and Consumer Services to the Registrar of the CMRAO.

Limited Licence education requirement:

- Excellence in Condominium Management

General Licence education requirements:

- Condominium Management – Law
- Condominium Management – Relationship Building
- Condominium Management – Building Operations & Maintenance
- Condominium Management – Financials
- Condominium Management – Operational Quality

Learn more about the CMRAO's [education requirements.](#)



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.

Condominium managers and provider businesses are held to a high standard of service developed by legislation. These ethical obligations promote professionalism, reliability, and quality of service.

CODE OF ETHICS



CODE OF ETHICS

Some of the 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 [Code of Ethics](#).

RELATIONSHIP BETWEEN CMRAO AND CAO



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



COMPLAINTS

Handling complaints is an important 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 process may involve conducting inspections and investigations, holding discipline hearings, or taking remedial action.

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

The Board of Directors is responsible for filing any complaints on behalf of the condominium corporation.

CMRAO JURISDICTION

The CMRAO handles complaints against condominium managers and condominium management provider businesses pursuant to the CMSA and its regulations. Some of the complaints that the CMRAO has jurisdiction over and **will** take action on include:

- Providing condominium management services illegally without a licence
- Providing condominium management services without a written contract
- Not disclosing to a client a conflict of interest in a contract or transaction
- Inadequate record-keeping, namely, not making or keeping records
- Failing to use best efforts to prevent error, misrepresentation, fraud, or unethical practices
- Failing to promote and protect the best interests of a client condominium corporation

Learn more about [the types of complaints that are within of the CMRAO's jurisdiction.](#)

CMRAO JURISDICTION

Some of the complaints that the CMRAO does not have jurisdiction over and **will not** take action on include:

- Decisions made by the corporation's board of directors
- The conduct of the condominium corporation's board of directors
- Establishing training and education requirements for condominium managers
- Repairs, maintenance, or construction projects, and chargebacks applied to a unit
- Other areas that fall under the purview of the condominium's board of directors

Learn more about [the types of complaints that are outside of the CMRAO's jurisdiction.](#)

COMPLAINTS JURISDICTION

If a complaint does not fall under the CMRAO's jurisdiction, it may be worthwhile to seek legal advice or contact the appropriate organization:

- Some complaints fall within the jurisdiction of other authorities. The Condominium Authority of Ontario (through the [Condominium Authority Tribunal](#)) currently accepts applications related to disputes about:
 - Condominium Records
 - Pets and animals
 - Nuisances (noise, odour, light, vibration, smoke, and vapour)
 - Parking and storage
 - Settlement agreements
 - indemnification provisions in condominium governing documents

Before submitting a complaint, please review the [Types of Complaints](#) section of the website to learn more about the complaints process and whether the CMRAO will be able to assist you.



COMPLIANCE

In the interest of consumer protection, all CMRAO licensees are required to follow a number of rules as outlined in the CMSA and the Code of Ethics regulation.

If it is determined that a licensee has violated the rules set out in legislation, the Registrar may propose to refuse, suspend, revoke, or apply conditions on a licence. These actions are published on the [Licensing Actions webpage](#).

The CMRAO also publishes information about charges laid against persons or entities that provide condominium management services without a licence, and about licensees who have been [charged and/or convicted](#) under the CMSA. Decisions of the [Discipline Committee](#) (decision and order) are published on the website as well.

Regulatory actions are published on a licensee's [public registry](#) profile.

PUBLIC REGISTRY

The CMRAO maintains a public registry that anyone in the public can search. It contains information about condominium managers and condominium management provider businesses licensed to provide service in Ontario.

The [Public Registry](#) includes licensee information, such as:

- Full licensee name (individuals and provider businesses)
- Licence number
- Licence type
- Licence status and expiry date

- Employer name
- Business address and phone number
- Conditions on a licence
- Registrar's proposals and/or actions on the licence, any charges or convictions, and any Discipline and/or Appeals Committee decisions

RESOURCES

The CMRAO is committed to providing accurate, timely, and important information about the condominium management sector. We also provide resources to help condominium managers and condominium management provider businesses make informed decisions.



Records Management

Resources to help condominium managers understand their legal and ethical obligations related to documents and records.

Use of Proxies

Resources to help condominium managers understand their legal and ethical obligations related to the use of proxies and proxy forms.

Electric Vehicle Charging Station (EVCS)

Resources to help condominium managers understand the role they play in the process of facilitating the installation of EVCS in condo communities.

LEARN MORE

Learn more about the work we do 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](#) on the CMRAO website 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.



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