INDEPENDENT CONDO REVIEW

Special Assessment Review

Parking Garage Structural Repairs

Case Reference: COA-2026-041 | Property: Mid-Rise Condominium, Ontario | Review Date: April 2026

Situation Summary

The owner received a Special Assessment notice for **$26,400 per unit** to fund emergency structural repairs to the parking garage. The notice cited "urgent safety concerns" identified in an engineering report and stated that payment in full was due within 90 days.

The owner questioned whether the assessment was properly authorized, whether the repair scope was accurate, and whether the reserve fund situation had been managed responsibly.

DOCUMENTS REVIEWED	PROPERTY DETAILS	AMOUNT IN QUESTION
Special Assessment Notice Reserve Fund Study (2023) Audited Financial Statements (2024) Engineering Report (Feb 2026) AGM Minutes (Nov 2025)	Building type: Mid-rise, 12 floors Units: 148 Year built: 1991 Location: Ontario (GTA)	**$26,400** per unit Total collected: ~$3.9M

Key Findings

RED FLAG

Reserve Fund Was Chronically Underfunded

The 2023 Reserve Fund Study shows the fund was sitting at 38% of the recommended threshold for a building of this age and type. The board had consistently kept maintenance fee increases below the study's recommended level for at least 4 consecutive years. This is not an emergency — it is the predictable result of deferred financial planning. The "urgency" framing in the notice is misleading.

RED FLAG

Engineering Report Lacks Independent Verification

The engineering report cited in the notice was prepared by a firm that has performed at least three prior projects for this property management company. No independent second opinion was obtained. For an assessment of this size, independent verification of the repair scope and cost estimate is standard practice and should have been done before billing owners.

REQUIRES REVIEW

Authorization Process Has a Procedural Gap

The AGM minutes from November 2025 do not contain a formal resolution approving a special assessment of this magnitude. The notice references a "board decision" rather than an owner vote. Under the Ontario Condominium Act, the threshold for owner approval depends on the percentage of the reserve fund being drawn. This needs to be verified against the corporation's by-laws and the actual fund balance at the time of the decision.

APPEARS LEGITIMATE

The Structural Issue Itself Appears Real

Based on the engineering report and the building's age (35 years), parking garage structural deterioration is a genuine and common issue. The repair need is not fabricated. The question is not whether repairs are needed — it is whether the scope, cost estimate, and authorization process were properly handled.

REQUIRES REVIEW

Cost Estimate Is High Relative to Comparable Projects

The total budget of approximately $3.9M for a 148-unit building's garage repair is at the upper end of what comparable Ontario projects of similar scope have cost. Without a detailed contractor breakdown (line-item estimate), it is not possible to confirm whether the number is justified. This breakdown can be requested from the board under Section 55 of the Condominium Act.

Questions to Ask the Board Before Paying

1. Can you provide the full line-item cost breakdown from the contractor?
2. Was a second independent engineering opinion obtained before approving this scope?
3. Where is the formal board resolution or owner vote that authorized this assessment?

4. What portion of this repair could have been covered by the reserve fund if it had been maintained at the recommended level?
5. Has the corporation obtained at least three competitive bids for the repair work?
6. What is the payment plan option for owners who cannot pay in full within 90 days?

Recommended Next Steps

IMMEDIATE	Submit a written request to the board for the contractor line-item breakdown and the formal authorization resolution. You have a right to these documents under Section 55 of the Ontario Condominium Act. Do this in writing and keep a copy.
BEFORE PAYING	Do not pay the full assessment until you have reviewed the contractor breakdown. If the authorization process has a procedural gap, paying in full may weaken your ability to challenge the amount later.
IF DOCUMENTS ARE REFUSED	A refusal to provide documents you are legally entitled to is itself a violation of the Act and grounds for a complaint to the Condominium Authority of Ontario (CAO). This is a strong negotiating position.
PROFESSIONAL HELP — IF NEEDED	If the board refuses to respond or the procedural issues are confirmed, a consultation with a condo law paralegal (approx. $200-400) or a lawyer specializing in condo disputes would be the appropriate next step. At that stage you will have a clear, documented basis for the conversation.

Bottom line: The repair need appears real, but there are significant questions about the authorization process, the independence of the engineering report, and whether the cost has been adequately justified. You should not pay $26,400 without first requesting the documents you are legally entitled to. In this specific case, a few written requests may result in either a clearer justification or a meaningful reduction in the assessed amount.

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