

CONDOMINIUM FACT SHEET:

ESTOPPEL CERTIFICATE

What is the applicable legislation?

The current Act is [*The Condominium Property Act, 1993*](#).

The current Regulations are [*The Condominium Property Regulations, 2001*](#).

Both the Act and the Regulations contain all recent amendments and are available on the Queen's Printer website at www.qp.gov.sk.ca.

What documents does a condominium corporation have to provide to the purchaser of a resale condominium unit before the sale?

On application of an owner or a person authorized in writing by an owner, a condominium corporation shall provide an estoppel certificate to that owner. A copy of the required estoppel certificate can be found as Form GG in *The Condominium Property Regulations, 2001*. This form requires the condominium corporation to provide information in relation to the following:

- common expense fund and reserve fund;
- financial statements;
- parking;
- insurance;
- bylaws;
- agreements;
- meetings and other proceedings;
- property management and ownership; and
- development details.

This document assists in giving the buyer a clearer picture of the condominium corporation and their unit. Additionally, the condominium corporation cannot later deny the facts presented in the certificate which provides a safeguard to the potential purchaser.

Section 64 of the Act

Form GG of the Regulations

How much does an estoppel certificate cost?

A corporation may charge up to a maximum of \$200 for issuing an estoppel certificate. In addition, there are some further documents that an additional fee may be charged for. The Regulations specifically allow a separate fee to be charged for:

- a copy of the reserve fund study (unless it is for a conversion unit which has to be provided by the developer for no additional fee);
- a copy of the corporation's most recent financial statement;
- a copy of the corporation's most current budget;
- a copy of the corporation's insurance policies; and
- a copy of the corporation's current management agreement(s).

The corporation may only charge a cost recovery fee for any additional documentation. If the corporation is charging fees for the estoppel certificate or any additional documents, they should have bylaws filed at the Corporate Registry that allow those fees to be charged.

Sections 66 and 66.1 and Form GG of the Regulations

Can we create a bylaw that allows our condominium corporation to charge more than \$200 for an estoppel certificate?

No. When you file bylaws at the Corporate Registry, they will review it for key features and then file them. If you submit a bylaw that indicates that you will be charging more than \$200 for an estoppel certificate, it will be deemed as an inappropriate bylaw and your bylaws will be rejected. This means that you have not completed the steps to make the bylaws enforceable.

It is important to note that the filing of your bylaws in the Corporate Registry does not ensure that they are valid. If you want to ensure that you have valid bylaws that are compliant with the legislation, it is recommended that you obtain legal advice.

Subsection 46(3) of the Act

Subsection 66.1(2) of the Regulations

How can an estoppel certificate be provided?

It can be provided in any format acceptable to the person authorized to request the estoppel certificate. This can include paper, electronic or another agreed upon format. If a template of the estoppel certificate is developed by a condominium corporation, you may find that an electronic delivery method such as flash drive might result in cost savings to the corporation as well as a welcome method of delivery to the person who is receiving the documents.

What do we do if we have not complied with the legislation in an area that is required to be disclosed on in the estoppel certificate?

If you have not complied with the legislation in any area that requires disclosure on the estoppel certificate, you must openly and honestly disclose that the condominium corporation is not in

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compliance. It will then be up to the purchaser and the purchaser's lawyer to determine whether the disclosed information is of concern to them.

For example, copies of any annual general meeting and board minutes for the previous year have to be attached to the Estoppel Certificate. If they are not, you must indicate so and provide a reason why. It is then up to the purchaser to determine whether they are concerned that the board of directors is failing to keep and provide minutes as required by the Act and Regulations.

Common Expense Fund and Reserve Fund

What does a condominium corporation have to disclose on an estoppel certificate under Common Expense Fund and Reserve Fund?

The estoppel certificate has to include the following:

- whether the corporation has passed bylaws for a scheme of apportionment;
- what the total amount of condominium fees levied in respect to the unit are;
- the division of condominium fees levied between the common expense fund and reserve fund;
- the amount of any unpaid common expense and reserve fund contributions or arrears respecting the unit;
- the amount of the reserve fund;
- the manner in which contributions are payable;
- the manner in which contributions can be paid;
- whether there are any extraordinary contributions levied on the unit;
- whether the condominium and unit have been converted and if “yes”, a copy of the reserve fund study;
- if not a conversion, a copy of the reserve fund study upon request;
- the qualifications of the person who conducted the reserve fund study;
- whether the persons who conducted the reserve fund study and/or wrote the report is connected to the corporation or developer; and
- whether the condominium has adopted a funding plan in conformity with the reserve fund study.

Numbers 1-11, Form GG of the Regulations

How does a potential purchaser know whether the common expense or reserve fund contributions are based on unit factors or have been reapportioned?

Generally, the fees are levied on the owners in proportion to the unit factor of the owner's respective unit. The unit factor is a measurement of your ownership share in a condominium

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corporation to the whole condominium units (10,000 unit factors) and is found on the condominium plan and the title to each condominium unit.

However, the method for levying fees can be altered by devising a scheme of apportionment by an amendment to the bylaws of the corporation. A scheme of apportionment would establish contributions to the common expenses fund or reserve fund that is not in proportion to the unit factors. Any such scheme must be approved by at least 75% of the unit owners and notice must be given allowing dissenting owners 30 days to contest the scheme in the Court of Queen's Bench for Saskatchewan. In addition, amendments to bylaws must be filed with the Corporate Registry at [Information Services Corporation](#). You may contact ISC Customer Support toll free at 306-787-2962 or by email at corporateregistry@isc.ca for assistance on filing of bylaws.

Number 1, Form GG and sections 47 and 48 of the Regulations

What does it mean to levy an extraordinary contribution?

If a condominium's reserve fund is deficient or under-funded, the corporation may pass a bylaw requiring a special assessment. A special assessment is an additional payment or an extraordinary contribution that a condominium corporation has to impose when unexpected shortfalls or unexpected expenditures occur in the budget or when an expensive item has to be replaced and there is not enough money in the reserve fund to cover for it. If a special assessment has been levied, the following information has to be provided in the estoppel certificate:

- the amount levied;
- the amount due;
- the amount unpaid; and
- the amount past due.

Number 7, Form GG of the Regulations

What are the qualification requirements of the person who may conduct a reserve fund study?

A reserve fund study can be completed by a qualified person who holds liability insurance in a minimum amount of \$1,000,000 and, based on reasonable and objective criteria, is knowledgeable with respect to components, the operation and maintenance of components, and the cost/replacements of components. A qualified person includes, but is not limited to:

- A licensed applied science technologist within the meaning of *The Saskatchewan Applied Science Technologists and Technicians Act*;
- A member of the Appraisal Institute of Canada holding the designation of Accredited Appraiser Canadian Institute;
- A person who holds a certificate of practice within the meaning of *The Architects Act, 1996*;

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- A member of the Real Estate Institute of Canada holding the designation of Certified Reserve Planner; and
- A licensed professional engineer within the meaning of *The Engineering and Geosciences Professions Act*.

Number 9, Form GG and subsection 51.1(d) of the Regulations

Who cannot conduct a reserve fund study or write a reserve fund study report?

If a reserve fund study is being undertaken by the developer, the person completing the reserve fund study must be an independent person and cannot be:

- an owner, employee or agent of the developer;
- a property manager of the developer; or
- otherwise associated with the developer.

If a reserve fund study is being undertaken by the corporation, a statement has to be included in the reserve fund study as to whether the person conducting the study and preparing the report is an owner, employee or agent of the corporation or is a property manager or is otherwise associated with the corporation. If this statement is included in the study, it must be disclosed in the estoppel certificate.

Number 10, Form GG and subsections 51.4(2) and (3) of the Regulations

What additional items do we have to make available upon request under Common Expense Fund and Reserve Fund in the estoppel certificate?

A copy of the reserve fund study for a non-conversion condominium has to be provided upon request. However, you may charge an additional cost recovery fee if the reserve fund study is provided on a condominium that has not been converted from a previous use as an apartment, tenement or flat.

Number 8, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Common Expense and Reserve Fund in the estoppel certificate?

You may charge an additional cost recovery fee if you provide a copy of the reserve fund study on a condominium that has not been converted from a previous use as an apartment, tenement or flat.

Number 8, Form GG and section 66 of the Regulations

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Financial Statements

What does a condominium corporation have to disclose on an estoppel certificate under Financial Statements?

The estoppel certificate has to include the following:

- the date that the financial statement has last been audited or reviewed;
- if the financial statement has not been audited or reviewed, an explanation as to why;
- any material changes in the assets or liabilities of the corporation since the date of the last audited or reviewed financial statement;
- if requested, a copy of the corporation's most recent financial statement; and
- if requested, a copy of the corporation's current budget.

Numbers 12-15, Form GG of the Regulations

What additional items do we have to make available upon request under Financial Statements in the estoppel certificate?

A copy of the corporation's most recent financial statements and a copy of the corporation's current budget have to be made available upon request. However, you may charge an additional cost recovery fee if either of those items are provided.

Numbers 14 and 15, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Financial Statements in the estoppel certificate?

You may charge an additional cost recovery fee if you provide a copy of the most recent financial statement or a copy of the corporation's current budget.

Numbers 14 and 15, Form GG and section 66 of the Regulations

Parking

What does a condominium corporation have to disclose on an estoppel certificate under Parking?

The estoppel certificate has to include the following:

- the type of parking included with the unit pursuant to the Act;

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- the details of any additional parking included with the unit or available for rent or purchase;
- the details of any other exclusive use areas that are included with the unit;
- any additional monthly charges for the use of parking spaces, parking units or other exclusive use areas; and
- any other particulars of the parking including any special rules for those areas such as no washing of cars or no vehicles larger than a particular size.

Numbers 16-20, Form GG of the Regulations

What type of parking must the condominium corporation provide?

In most cases, the condominium corporation must designate at least one parking space or parking unit for exclusive use for each unit. However the parking space or unit does not have to be designated if:

- the zoning requirements of the local authority do not require a parking space or parking unit for each residential unit;
- units shown in the plan are not intended for residential purposes; or
- a parking area or garage is included as part of a unit.

The condominium corporation must then make note of what is or is not required to be included for parking for the particular unit on the estoppel certificate.

Section 11 of the Act

Number 16, Form GG of the Regulations

Does the condominium corporation have to disclose any additional parking that is available for rent?

Yes. If the corporation has non-designated parking spaces or units that are available for lease, it should be disclosed on the estoppel certificate. Only parking spaces that are not designated to a unit may be leased by the corporation in accordance with its bylaws.

Section 11(5) of the Act

Number 17, Form GG of the Regulations

Does the condominium corporation have to disclose any additional parking that is available for purchase?

Yes. If the corporation has non-designated parking spaces or units that are available for purchase, it should be disclosed on the estoppel certificate.

Section 72 of the Act

Number 17, Form GG of the Regulations

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Does the condominium corporation have to disclose in the estoppel certificate the details of any other exclusive use areas that are included with the unit?

Yes. If the corporation has other common property, common facilities or services units that are exclusive use for the unit in question, this must be disclosed. This may include exclusive use common areas such as decks, storage rooms, etc.

A corporation may only permit an owner to exercise exclusive use with respect to one or more areas of the common property through a special resolution. Once this has been done, the owner with exclusive use may transfer his or her use without a further special resolution. A special resolution and the consent of the owner are required to revoke the exclusive use.

Section 72 of the Act

Number 18, Form GG of the Regulations

Does the condominium corporation have to disclose in the estoppel certificate the details of any additional monthly charge for the use of parking spaces, parking units or other exclusive use areas?

Yes. If the corporation charges fees for the use of parking spaces, parking units or other exclusive use areas, it has to be disclosed. Any fees charged should be contained in the condominium corporation's bylaws.

Clause 47(1)(g.1) of the Act

Number 19, Form GG of the Regulations

What additional items do we have to make available upon request under Parking in the estoppel certificate?

There are no additional items that are required to be provided upon request under parking.

Numbers 16-20, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Parking in the estoppel certificate?

There is nothing that is required to be attached in the estoppel certificate or that the condominium corporation may charge an additional fee for under parking.

Numbers 16-20, Form GG of the Regulations

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Insurance

What does a condominium corporation have to disclose on an estoppel certificate under Insurance?

The estoppel certificate has to include the following:

- whether or not there is a standard unit description;
- the particulars of the insurance policies held by the condominium corporation pursuant to the Act; and
- if requested, a copy of the corporation's insurance policies.

Numbers 21-23, Form GG of the Regulations

What is a standard unit description?

A standard unit description includes a description of any of the standard items that were initially provided to purchasers by the developer on the condominium plan or include a description of the standard items as described in a bylaw enacted by the corporation, including standard:

- (i) doors and windows;
- (ii) floors, walls and ceiling;
- (iii) lighting fixtures;
- (iv) installations with respect to:
 - (A) the provision of water and sewage and natural gas;
 - (B) the delivery of heat and ventilation; and
 - (C) the provision of electricity, telecommunications and television technologies, smoke detectors, washing machine drainage, clothes dryer outlets and exhaust outlets;
- (v) appliances;
- (vi) kitchen, bathroom and laundry plumbing, fixtures and controls; and
- (vii) kitchen, bathroom and laundry cabinets and counter tops.

Number 21, Form GG and section 11.1 of the Regulations

How can the condominium corporation provide the insurance particulars?

The corporation may provide the insurance particulars by providing the following on the estoppel certificate:

- the name of the insurance carrier;
- the name of the insurance agent;
- the amount of the insurance;
- the renewal date;

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- any additional endorsements; and
- the deductible.

If your certificate of insurance provides all of the above information, you may attach the certificate, at no additional cost, to the estoppel certificate instead of completing all of the details on the Form GG.

Number 22, Form GG of the Regulations

What additional items do we have to make available upon request under Insurance in the estoppel certificate?

Copies of the corporation's insurance policies have to be made available upon request. However, you may charge an additional cost recovery fee if a copy of any of the corporation's insurance policies are provided.

Number 23, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Insurance in the estoppel certificate?

You may charge an additional cost recovery fee if you provide any copies of the corporation's insurance policies.

Number 23, Form GG and section 66 of the Regulations

Bylaws

What does a condominium corporation have to disclose on an estoppel certificate under Bylaws?

The estoppel certificate has to include the following:

- whether the corporation operates under the standard bylaws prescribed in the Regulations;
- whether the corporation's bylaws and policies are in good standing and whether the most recent bylaws are filed at the Corporate Registry; and
- whether the corporation has bylaws creating sectors and whether the unit being purchased is in a sector.

Numbers 24-26, Form GG of the Regulations

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How do we know if the condominium corporation is operating under the standard bylaws as prescribed in the Regulations?

If it is uncertain whether or not you have standard or non-standard bylaws you can consult the Corporate Registry at [Information Services Corporation](#) (ISC) because any non-standard bylaws must be filed at the Corporate Registry. You may contact ISC Customer Support toll free at 306-787-2962 or corporateregistry@isc.ca for assistance in determining whether bylaws have been filed. A copy of filed bylaws can be obtained for a fee. If nothing has been filed, you are operating under the standard bylaws in the Regulations.

Subsection 46(3) of the Act

Number 24, Form GG and Appendix, Part II of the Regulations

How do we know if the condominium corporation has its most recent bylaws filed with the Director?

Any non-standard bylaws must be filed in the Corporate Registry. If it is uncertain whether or not you are operating under standard or non-standard bylaws you can consult the Corporate Registry at [Information Services Corporation](#) (ISC). You may contact ISC Customer Support toll free at 306-787-2962 or corporateregistry@isc.ca for assistance in determining whether bylaws have been filed. A copy of filed bylaws can be obtained for a fee. If nothing has been filed, you are operating under the standard bylaws in the Regulations.

Subsection 46(3) of the Act

Number 25, Form GG of the Regulations

How do we know if the condominium corporation has sectors?

By unanimous written consent, a corporation may make, amend or repeal bylaws that establish sectors. If it is uncertain whether or not you are operating with sectors you can consult the Corporate Registry at [Information Services Corporation](#) (ISC) because any non-standard bylaws, including bylaws to create sectors, must be filed at the Corporate Registry. You may contact ISC Customer Support toll free at 306-787-2962 or corporateregistry@isc.ca for assistance in determining whether bylaws have been filed. A copy of filed bylaws can be obtained for a fee. If nothing has been filed, you are operating under the standard bylaws in the Regulations and do not have sectors.

Section 46(3) and subsections 47.1(4)-(10) of the Act

Number 26, Form GG of the Regulations

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What additional items do we have to make available upon request under Bylaws in the estoppel certificate?

A copy of any non-standard bylaws have to be made available upon request.

Number 24, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Bylaws in the estoppel certificate?

None.

Numbers 24-26, Form GG of the Regulations

Agreements

What does a condominium corporation have to disclose on an estoppel certificate under Agreements?

The estoppel certificate has to include the following:

- if requested, a copy of the corporation's current management agreement;
- whether the corporation has entered into contracts that extend beyond one year;
- whether there are any plans or agreements that establish a short-term rental management pool for renting units within the corporation for periods of less than one month; and
- whether the corporation has agreements with other condominium corporations.

Numbers 27-30, Form GG of the Regulations

What is a management agreement?

A management agreement means an agreement entered into by a corporation with any person for the purpose of providing for the general control, management and administration of:

- the real and personal property of the corporation that is associated with the units; and
- the common property associated with the units.

Clause 2(1)(p) of the Act

What is a short-term rental management pool?

It is a rental agreement in which one or more units within the corporation will be rented out for periods of less than one month. This includes:

- an owner of a single unit renting out that unit for periods of less than one month;
- an owner of multiple units renting out some or all of his or her units for periods of less than one month; or

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- more than one owner joining together to rent out multiple units for periods of less than one month.

*Clause 2(1)(y.3) of the Act
Number 29, Form GG of the Regulations*

What additional items do we have to make available upon request under Agreements in the estoppel certificate?

A copy of the corporation's current management agreement has to be made available upon request.

Number 27, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Agreement in the estoppel certificate?

You may charge an additional cost recovery fee if you provide a copy of the corporation's current management agreement.

Number 27, Form GG and section 66 of the Regulations

Meetings and other Proceedings

What does a condominium corporation have to disclose on an estoppel certificate under Meetings and Other Proceedings?

The estoppel certificate has to include the following:

- copies of any annual meeting and board meeting minutes for the preceding year;
- the date of the last annual general meeting;
- the date of the next annual general meeting, if known;
- commencing after April 1, 2015 a copy of the most recent annual return;
- whether the corporation has been served with anything that is before or issued by any court or any public authority having jurisdiction; and
- whether the corporation has taken any action or has received noticed of any pending proceedings.

Numbers 31-36, Form GG of the Regulations

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What minutes need to be provided?

All of the annual general meeting minutes and the board meeting minutes for the past 12 month period. The minutes should not disclose the identity of any individual unit owner to whom the minutes or proceedings relate.

Number 31, Form GG of the Regulations

What is an annual return?

An annual return is the annual filing requirement that must be filed by every condominium corporation with the Corporate Registry at [Information Services Corporation](#). It verifies that your corporation's information in the Corporate Registry is correct on an annual basis.

Starting April 1, 2015 an annual return will be due on the last day of the month following your condominium corporation's anniversary month. Your anniversary month is the date that your condominium corporation was incorporated.

Clause 35(2)(d) of the Act

Number 34, Form GG and subsection 45.1(1) of the Regulations

What actions or proceedings does the condominium corporation have to indicate that it has NOT taken or received any action on?

On the estoppel certificate, the condominium corporation has to indicate that it has NOT taken any action nor has it received notice of any of the following proceedings:

- for the transfer or lease of the common property or services units of the corporation or any part of it, except as permitted under its bylaws in relation to the assignment of parking spaces and exclusive use areas to individual units;
- to authorize any substantial change in or addition to the common facilities, services units or any other assets of the corporation;
- to amend the condominium plan;
- to amend the bylaws of the corporation;
- to amend the bylaws to create or dissolve sectors; and
- to terminate the condominium status.

If the answer is “no” to any of the above, you have to provide further particulars.

Number 36, Form GG of the Regulations

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What additional items do we have to make available upon request under Meetings and Other Proceedings in the estoppel certificate?

None.

Numbers 31-36, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Meetings and Other Proceedings in the estoppel certificate?

None.

Numbers 24-26, Form GG of the Regulations

Property

What does a condominium corporation have to disclose on an estoppel certificate under Property?

The estoppel certificate has to include the following:

- whether the corporation is managed by a property manager;
- whether the unit owner is prohibited from using some of the common property, common facilities or services units; and
- whether the corporation owns real property outside of the condominium plan that the unit is in.

Numbers 37-39, Form GG of the Regulations

What does the condominium corporation have to advise in regards to real property owned outside of the condominium plan?

The corporation has to provide a list of the real property owned, including the street address and value. In order to own additional real property, the corporation has to have passed a special resolution that allows them to acquire real property.

Subsection 34(5) of the Act

Number 39, Form GG of the Regulations

What additional items do we have to make available upon request under Property in the estoppel certificate?

None.

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Numbers 37-39, Form GG of the Regulations

What items may we charge an additional cost recovery fee for under Property in the estoppel certificate?

None.

Numbers 37-39, Form GG of the Regulations

Development

What does a condominium corporation have to disclose on an estoppel certificate under Development?

The estoppel certificate has to include the following:

- whether the construction of the common property, common facilities and any services units is complete;
- if the unit is complete, a copy of the final inspection reports by the local authority detailing compliance with the zoning requirements and building and fire code requirements; and
- whether or not the corporation has apportioned the unit factors among the units included on the condominium plan by the approximate area of that unit.

Numbers 40-42, Form GG of the Regulations

What is required if the common property, common facilities and any services units are not complete?

If the common property, common facilities and any services units are complete, you may answer “yes” and nothing further is required. This would be the case for older, completed condominiums.

If the condominium is still under construction, it might be the case that the common property, common facilities and any services units are not complete. If they are not complete, you will have to attach:

- a copy of the any developer’s declaration or developer’s reservation for the plan in Form J;
- a detailed list of the expected attributes of those facilities that need to be completed; and
- a proposed schedule of the construction and completion of any unfinished common property, common facilities and services units.

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These items should be provided by the developer. A copy of any developer's declaration or developer's reservation can also be located by doing searches at the land registry at [Information Services Corporation](#). You can obtain assistance in how to search for the developer's declaration or developer's reservation by calling ISC toll free at 1-866-275-4721 or submitting an email to ask@isc.ca.

Number 40, Form GG of the Regulations

What do we do if we do not have copies of final inspection reports from the local authority?

There are times that condominium corporations do not have copies of final inspection reports from the local authority. In that case, you may wish to consider whether attempting to obtain copies from your local authority is appropriate as it is good information to have on file for your condominium.

If you do not have copies available, you may answer "n/a" if the unit is not complete. You may also answer "no" for a completed unit and provide your reasons why they are not available. It will be up to a potential purchaser to evaluate whether the reasons provided by the corporation are acceptable.

Number 41, Form GG of the Regulations

How do we determine whether the unit factors among the units have been apportioned for each unit by the approximate area of that unit?

You should look at your condominium plan. Plans are available for a fee at [Information Services Corporation](#). You can obtain assistance in how to search for a plan by calling ISC toll free at 1-866-275-4721 or submitting an email to ask@isc.ca. If you need assistance in the interpretation of the plan, you could seek legal advice or advice from a land surveyor.

Number 41, Form GG of the Regulations

What additional items do we have to make available upon request under Development in the estoppel certificate?

None.

Number 40-42, Form GG of the Regulations

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What items may we charge an additional cost recovery fee for under Development in the estoppel certificate?

None.

Numbers 40-42, Form GG of the Regulations

General

Who may sign an estoppel certificate?

An estoppel certificate is required to be signed by an officer of the corporation that is a member of the condominium's board. Exactly which board members are officers of the corporation does not have a standard answer as it will depend on your corporation's bylaws. Your corporation may be acting under the default bylaws contained in the Regulations or may have a unique set of bylaws filed at the Corporate Registry at [Information Services Corporation](#). You may contact the ISC Customer Support Team toll free at 306-787-2962 or by email at corporateregistry@isc.ca for assistance in determining what bylaws have been filed.

If your corporation is acting under the default bylaws contained in the Regulations, the officers of the corporation will be the president, vice-president, secretary and treasurer.

Number 43, Form GG of the Regulations

Section 12 of Part II, Bylaws, of the Appendix to the Regulations

Why do we have to provide a contact name and information?

You need to provide a contact name and information in case the purchaser or the purchaser's lawyers have questions about answers provided in the estoppel certificate. Therefore, the person whose contact information is provided should be a person that is familiar with or has completed the estoppel certificate.

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