

OLLRA News

Volume 2, Issue 3

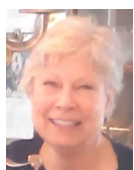
September 2025



OLLRA's Board of Directors

In February of this year, our association was formally incorporated. We thought you might like to get to know your board, so here are our 'bios.' — *Kathy Walker*

Janet Epp St. Catharines



Janet became involved with OLLRA at the inaugural information session led by Kathy Walker and Lois Marsh-Duggan in 2023. She has extensive experience as a project manager leading technology initiatives in Canada and the U.S. and culminating in a career with the Technology & Operations Division Project Management Office at one of the Canadian "big six" financial institutions.

Janet then transitioned to the Corporate Audit division where she was Senior Audit Manager responsible for the Enterprise Operational Risk Management portfolio, Canada and U.S. While she enjoyed her work very much, she very happily retired in 2013 and moved into a life lease unit.

Amy Chong Markham, Ontario



As a seven-year resident of a life lease community and a retired banker, Amy understands both the security this housing model offers and the regulatory gaps that put residents at risk. Her 30-year career in the Canadian

banking industry centred on managing complex financial risks which can be useful in the scrutiny of critical improvements necessary for strengthening life lease governance.

Amy served on her Residents' Advisory Association for 3 years. This experience revealed how easily resident interests can be overlooked without unified advocacy. That is why she is committed to OLLRA, which is building a collective voice to ensure life lease communities are governed transparently, fairly, and with accountability.

Kathy Walker St. Catharines



Kathy is a retired Dental Hygienist who worked in clinical practice for 45 years, while also being elected to the College of Dental Hygienists and serving as its president for two years. Her experience at the College has put her in good stead for working with OLLRA.

Kathy finished her career by working in Northwestern Ontario on remote indigenous reserves, delivering dental hygiene services and participating in projects led by the University of Toronto to explore innovative ways of delivering better oral health care to remote communities. Before co-founding OLLRA, Kathy served as Chair of her residents' committee.

.../continued on Page 4

Inside this issue:

Government Affairs **2**
Update

What's Next with
Life Lease Legisla-
tion

Report on Life **3**
Lease Insurance

OLLRA's Board of **4**
Directors, contin-
ued

Government Affairs Committee Summer Activity Report

In August, OLLRA's Government Affairs Committee began contacting members of the provincial parliament (MPPs) to solicit their support for life lease legislation. The Committee asked OLLRA members to request a personal visit with their MPPs. Other MPPs were contacted by email.

Gerry Meade developed a detailed contact package of information for our members to use for personal visits. Carol Dijkman established a data system to track contacts and responses. Dave Wellock sent emails to the remaining MPPs with relevant information attached for their perusal.

As of August 28th, we had contacted 94 MPPs. Ten of these were in-person or telephone calls and the remainder were

emails. 20 MPPs responded, with many agreeing that legislation is needed for life lease and stating that they would support such legislation.

Those 20 probably represent the tip of an iceberg as we assume many will recall reading our information when legislation is announced.

Of the respondents, two were cabinet ministers who requested a virtual meeting with us. Lois and Dave met with one and Kathy and Dave with the other.

The interest our efforts generated will benefit us when life lease legislation is next proposed, hopefully this fall.

— Dave Wellock

What's Next for Life Lease Legislation?

When the Ontario government called an election in January 2025, Bill 141—A Life Lease Act ceased to exist. This happens with all proposed legislation when the current parliament ends. So what's next?

As Dave Wellock says in the article above, OLLRA's members and leadership team worked tirelessly over the summer to encourage our government to propose a new bill. But with summer over and the government soon to resume, our members are all wondering: what's going to happen next?

We were somewhat reassured when, on September 18th, MPP Matthew Rae of the Ministry of Municipal Affairs and Housing hosted a virtual meeting with members of OLLRA's leadership team.

Joining Mr. Rae were several staff members who were interested in learning more about life lease housing and the issues that concern us most.

After highlighting our primary issues, we asked what message we might take back to our members. Because bills that are not yet tabled are confidential, we didn't learn anything specific. However, Mr. Rae's office later provided the following quote:

"The government of Ontario continues to explore ways to improve the transparency, accountability and governance of life lease communities. MPP Rae still plans to bring forward a private member's bill that will protect life lease residents while allowing for future life lease communities to be built."

— Lois Marsh-Duggan

Report on Life Lease Insurance

By Mabel Hui, Chair, OLLRA Ad Hoc Insurance Committee

Obtaining appropriate insurance for life lease residents is challenging — some brokers recommend tenants' insurance while others recommend condominium coverage. Neither may protect us fully.

As Chair of OLLRA's Ad Hoc Insurance Committee, I would like to provide an update on our recent work.

We sent a letter on July 16th to Ontario's Financial Services Regulatory Authority (FSRA), addressed to Beata Morris (Director, Market Conduct – Property & Casualty Insurance). Two weeks later, we received a reply referring us to Amanda Dean, VP of the Insurance Bureau of Canada (IBC). FSRA asked us to provide Amanda with an overview of the issues and to explore whether a market solution might exist. IBC is the industry association that represents Canada's property & casualty insurers.

We did not treat this referral as a rejection. Rather, we understood FSRA's intention to try an industry-led approach first. If the market can provide a solution, the problem is resolved. We therefore replied to Beata that we would follow her guidance, but if the problem remained unresolved, we would circle back to FSRA.

Following FSRA's advice, we sent Amanda Dean a detailed letter outlining the insurance issues life lease residents face. A meeting with her was held on August 6th.

In preparation for the meeting, we compiled and submitted samples of six life lease agreements' insurance provisions, along with a side-by-side

comparison of condo owner versus tenant insurance policies.

At the meeting, the main sticking point was that life lease has no legal definition, which leaves the market without a clear product. There was concern that offering life lease residents a condo-owner policy might create "double insurance."

After the meeting, we followed up with a proposal showing that the risk of double insurance could be avoided if a life lease endorsement were added to the condo-owner policy. This would allow life lease residents to carry coverage equivalent to condo owners while clearly recognizing their legal status as life lease holders. We also drafted a Best Practice Guideline Bulletin that IBC could share with its member brokers and agents.

IBC acknowledged receipt and advised that they would review our proposal and respond. That was on August 12th.

We have given them one full month for review and will be following up with IBC before the end of September. If IBC's reply comes back indicating they cannot take meaningful action, I will circle back to FSRA as planned.

At the heart of the problem is the lack of regulatory clarity around life lease housing, which leaves the insurance industry without a clear framework. Compounding this, the life lease market is too small for insurers to prioritize developing solutions on their own.

— Mabel Hui

- ***"...the main sticking point was that life lease has no legal definition, which leaves the market without a clear product..."***

**Ontario Life Lease
Residents
Association, Inc.
(OLLRA)**

**For more information,
see the Resources page
at ollra.ca**

Inquiries: info@ollra.ca

**Canada Post Mailing
Address:**

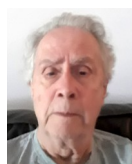
OLLRA
PO Box 20015
ST CATHARINES RPO
GRANTHAM
ONTARIO L2M 7W7

Newsletter Editor:

Lois Marsh-Duggan

Introducing OLLRA's Board of Directors, continued...

Dave Wellock Niagara-on-the-Lake



Dave retired as a small retail business owner and operator. Prior to that, he was General Manager of a duty-free store and sales and marketing manager for an Ontario winery's retail division. A past-chair of his community's Residents' Council, he has a keen interest in getting life lease legislation passed and is active on OLLRA's Government Affairs Committee.

Dave has written position papers on the topic of life lease legislation and is OLLRA's primary contact with the Ontario Government, regularly meeting with a number of MPPs including representatives of the Ministry of Municipal Affairs and Housing.

Ron Leamen St. Catharines



Ron was born in Winnipeg and has lived in Ottawa, Chatham, Oakville and St. Catharines. He had a long career with A&P and Metro Food Stores from 1977 to 2023. Ron has served on OLLRA's Executive team since its original formation in 2023.

Due to his years living in Ottawa and long involvement with Ontario's Conservative party, Ron advises OLLRA's Executive team on 'how

government operates.' He works closely with Dave Wellock and others on the Government Affairs Committee to promote life lease legislation.

Lois Marsh-Duggan St. Catharines



Lois enjoyed an early career as a professional soprano soloist in the 1970s and early 80s. In the early years, she supported her music habit proof-reading legal documents in English and French with a law firm.

She then worked with a number of computer software companies and eventually joined management consulting firms Ernst & Young and then Andersen Consulting as a process analyst and project manager. Lois joined the Bank of Montreal's Institutional Risk Management division as manager of technical communications and retired from there in 2012.

She served as Co-Chair of the Residents' Council in her life lease community for 3 years and was inspired to form OLLRA along with co-founder Kathy Walker.

Note: *The current directors will serve as an interim board until we hold an election at our first Annual General Meeting in 2026. At that time we hope to elect directors from a wider geographical area.*

Disclaimer

The content in this newsletter is general in nature and is for information purposes only. The information is provided by non-experts on a best effort basis. It should not be considered expert advice, and as such, it is recommended that you seek legal advice