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July 18, 2025

Hon. Stephen Crawford  
Minister of Public and Business Service Delivery and Procurement  
5<sup>th</sup> Floor, 777 Bay St.  
Toronto, ON M7A 2J3

Dear Minister Crawford,

**RE: Request for fair access to increased TARION claims cap**

When the purchaser of a new home initiates a warranty complaint under TARION, resolving the issue can sometimes take years. When the recent increase in the maximum statutory warranty coverage for freehold homes came into effect on July 1, 2023 it had an exclusionary impact on homeowners whose claims were initiated prior to the increase.

Homeowners with pre-existing active claims remain bound by the previous cap of \$300,000, yet continue to face significant repair costs and challenges as a result of defects. In today's inflationary environment, many homeowners are left unable to recover the full cost of necessary repairs under the new cap.

The Ministry has a duty to oversee TARION and ensure that warranty coverage is appropriate and adequate. In the interest of fairness and equity, I strongly urge the Ministry to **extend the increased warranty coverage to all homeowners with active claims, regardless of when the claim was initiated.**

This adjustment would ensure that all homeowners are treated equitably under the enhanced protections, without discrimination based on the timing of their agreements. Furthermore, as costs continue to rise, more homeowners are reporting that even the updated cap does not make them whole and I encourage the Ministry to re-evaluate it to ensure that homeowners are not forced to bear additional financial burdens due to outdated coverage limits.

I would welcome the opportunity to discuss this further and provide additional information.

Sincerely,

Tom Rakocevic  
Member of Provincial Parliament  
Humber River – Black Creek