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CPBH operates strictly with volunteers: No one is paid a cent. But we do have operating expenses.



#### Volume 20, no. 1, Spring 2025, Ontario Edition



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#### Greetings everyone,

We're sure you will join us in welcoming spring and the renewed energy it brings. There's lots going on. We have a new LAT (Licence Appeal Tribunal) Report to share with you, news about DAAs (Delegated Administrative Authorities), our early encounters with AI (Artificial Intelligence) and more.

Requests for assistance from homeowners have not slowed since our last Properly Built Times, indeed and as we expected with all the build faster initiatives, they have increased. An election always brings a flurry of activity, and we have launched a new presentation series. But helping people, families, seniors, whoever it may be to get out from under the burden of a home riddled with building code violations redoubles our determination to carry on. Here is a message from a homeowner we received recently:

"You really have been my strength. Without you, I would have really given up. I do mean it when I say it."

That individual's journey lasted *four years*. So many of you know all too well what that's like: the endless worry, stress and frustration. Finally, this homeowner was advised by Tarion that they would receive the maximum allowable under the cap of \$300,000.

So, we must ask you again to please help us continue to see people through these traumatic experiences. Despite everyone involved in CPBH working for free, there are expenses involved that can't be avoided. We are grateful for donations in any amount. Please give today. **Here's the link: Donate** 

Thank you for helping us help those in need,

### Karen Somerville & Alan Greenberg

Canadians for Properly Built Homes Co-founders

#EnforceTheCode #ConsumerProtection #HealthAndSafety #NeverGiveUp #NoUSEDfurnaces #RadonAction #Don'tStopBelievin' #YouAreNotAlone #MentalHealth #EndTarionMonopolyNOW #DumpTheLAT #EndDAAs



# 2. Post Ontario Election: Ministers and Critics Named

Ministers and Critics have been named following the Feb. election. Here's the list related to newly built homes for your reference:

#### **Ministers:**

Housing: Rob Flack

Consumer Protection: Stephen Crawford

Attorney General: Doug Downey

#### **Critics:**

Housing MPP Catherine MPP Adil McKenney Shamji

Municipal Affairs	MPP Jeff Burch	MPP Stephen
		Blais
Consumer Protection, e.g., Tarion & Home Construction	MPP Tom Rakocevic	MPP Stephen
Regulatory Authority		Blais
Attorney General – e.g., the Licence Appeal Tribunal	MPP Kristyn Wong-	MPP Lucille
	Tam	Collard

#### 3. Support for Ending Tarion's Monopoly Continues

During the Ontario election, we approached the political parties to ask for their position on the Tarion monopoly. Two of them, the NDP and the Greens, confirmed that they would end this monopoly as called for by Judge Cunningham in the Tarion Review.

We see that it is Tarion's position that they have changed. Presumably, this means there's no need to move to a multi-warranty provider system like much of the rest of Canada has, and **despite the Ford government's own consultation favouring a multi-warranty system**, which the government neglected to reveal. CPBH obtained this information through an access request.

Yes, we couldn't agree more that Tarion has changed. Here are some of the changes we see:

- \* Since Tarion was stripped of its builder regulator responsibilities which were given to the Home Construction Regulatory Authority (HCRA) in 2021, the size of its staff has INCREASED, not decreased as you might expect.
- \* The size of its executive team has also INCREASED, not decreased as you might expect.
- \* Tarion's total compensation expenses for the executive group for 2024 were \$3,464,465, a new high.
- \* Tarion's president received just under **\$620,000** in compensation in 2024, for presiding over a mandatory monopoly with a staff of 355. In 2024, Ontario's Deputy Minister of the Ministry of Finance earned **\$399,999.76**, with a staff of over 1500 as of December 2023 and a budget of over \$200 billion. (per Sunshine List and the Ministry of Finance's 2023-24 Annual Report). One must concede that the latter has considerably more responsibility.

That's a lot of change. It's not the kind Ontarians need.

In an interesting coincidence, on April 16, a former Tarion VP posted a message to <u>CPBH's LinkedIn</u> page. Here's what he said:

"Personally I agree there's a lot of advantage to a competitive model.

Having worked in both models for many years and

studied other countries' approach,

the flexibility provided by competition does have clear advantages.

Option on years of cover, basic vs high end option,
and option for consumers to extend the cover period are attractive
for the industry and consumers just to mention a few."

Bob Maling, Former Tarion VP, LinkedIn, Apr. 2025

Need help? Email info@canadiansforproperlybuilthomes.com

We have asked Premier Ford, why is Ontario still stuck with the Tarion monopoly? Ontarians need – and deserve – choice and the benefits of competition!

Monopolies make a few people rich and powerful. They are bad for consumers, bad for the economy and bad for business. If you have not visited our change.org page, there is a wealth of information there. Please sign the petition while you're there at:

End Tarion's new home warranty monopoly NOW: Give Ontarians a choice!



#### 4. New LAT Report for 2024 released

CPBH analyses and produces a yearly report on the Licence Appeal Tribunal's (LAT) decisions about homeowners' appeals of Tarion's decisions and has done so since 2006.

These significant efforts have resulted in ongoing serious concerns about the lack of fairness/perceived unfairness in the LAT. LAT officials agreed that lack of fairness – or even a perception of the lack of fairness – is a serious concern for an organization like the LAT.

- \*In 2024, there were 13 LAT decisions, involving 17 items in total. Homeowners **won three** items resulting in a success rate of 17.6%
- \*Ontarians have **lost 83.8% of the items** appealed at the LAT concerning Tarion's decisions from 2006 to 2024.
- \*The LAT's adjudicators continue to use a document prepared by Tarion, the Construction Performance Guidelines, to decide appeals. If you went to court, would you expect the judge to use a document prepared by your adversary to decide your case?
- \*Tarion's experienced legal representatives are at every appeal and know the system thoroughly. Homeowners, who often can't afford lawyers, frequently self-represent at the LAT. \*Do those homeowners know that the LAT is not able to enforce its own decisions, even in the remote possibility that they win?

The LAT is truly the place that fairness forgot.

In 2024, both the NDP Critic for the Attorney General, MPP Wong-Tam, and the Liberal Critic for the Attorney General, MPP Collard, raised concerns with Attorney General Downey, e.g., questions of fairness for homeowners at the LAT – and requested that Minister Downey take action. CPBH very much appreciated the support of MPP Wong-Tam and MPP Collard.

New 2024 LAT Report: <a href="https://canadiansforproperlybuilthomes.com/wp-content/uploads/2025/04/2024-LAT-Report-Final.pdf">https://canadiansforproperlybuilthomes.com/wp-content/uploads/2025/04/2024-LAT-Report-Final.pdf</a>

CPBH's tips on going to the LAT, see: <a href="https://canadiansforproperlybuilthomes.com/wp-content/uploads/2025/03/Mar.-2025-LAT-Tips.pdf">https://canadiansforproperlybuilthomes.com/wp-content/uploads/2025/03/Mar.-2025-LAT-Tips.pdf</a>



## 5. Consumer Protection and DAAs in Ontario: "Public Safety in Private Hands"

CPBH has been raising concerns for over a decade about the Delegated Administrative Authority (DAA) model, which is at the heart of consumer protection in Ontario. On further study, CPBH recently reached some important conclusions about DAAs. We are particularly concerned about DAAs that involve public safety such as Tarion, the Home Construction Regulatory Authority (HCRA), Electrical Safety Authority (ESA) and Technical Standards and Safety Authority (TSSA). Concerns noted by academic Dr. Winfield in a couple of his published papers raise a very important issue. These DAAs amount to "Public Safety in Private Hands".

Our research showed that many of Ontario's MPPs, across parties even in senior ranks, didn't know what DAAs were. Last fall, we started offering information sessions about DAAs for MPPs, their staff, consumers, etc. and they have been quite well attended. Now that the election is over and the Legislature is about to begin, we are resuming these information sessions. Any Ontarian who is concerned about consumer protection in Ontario needs to understand the DAA model. Here's a start:

- \* DAAs are created by the Ontario government through legislation which enable these private corporations to assume the authority to carry out work previously undertaken by public servants. The government does retain some responsibility for DAAs through their Administrative Agreements, which can be revised by the government as needed. While the Ontario government often tells people that DAAs are independent of government, that is not true.
- \*Many if not all of Ontario's 13 DAAs continue to fail Ontario's consumers.
- \* The Ontario Ministry now known as Public and Business Service Delivery (PBSD) is still not properly overseeing DAAs but unapologetically continues to collect millions of dollars annually from them for oversight with little-to-no transparency or accountability.
- \* Public safety is at risk related to several of these private DAA corporations.

The **government's Job 1** is **to protect its citizens**. Objective, professional, non-partisan public servants are needed to adequately protect consumers – not DAAs. Public servants serve, and are accountable to, taxpayers. DAA corporations serve themselves, with little-to-no accountability. As

we saw above, the compensation at Tarion would make a public servant blush. Public servants are a more cost-effective way to carry out this work than are unaccountable corporations.

Clearly, this is unacceptable. **Ontario's DAA model must end** with a high priority on those involving public safety: HCRA, Tarion, ESA, TSSA. We don't need any more audits, reviews or investigations. DAAs have been studied enough. First, they must be understood. We'll have more to say about them in our next Properly Built Times.



### 6. What AI had to say about CPBH

Like us, you may have started asking AI some questions. We were curious to find out what AI might have to say about CPBH's work. So, we asked. Here is an answer we received. We thought you might be interested to see what it says. We're impressed that AI has been able to summarize much of what we've done so well. This piece also reflects the quality of the information we have made available online, from our website to our six social media channels, news media, government sites and beyond.

Check it out!

#### What are the successes Canadian for Properly Built Homes, CPBH, has had?

Canadians for Properly Built Homes (CPBH) is a national, not-for-profit consumer advocacy group established in 2004 by co-founders Alan Greenberg and Karen Somerville. Over the years, it has worked tirelessly to improve consumer protection and promote accountability in Canada's residential construction industry. Despite facing significant challenges from entrenched industry practices and complex regulatory systems, CPBH has achieved several notable successes through its persistent efforts. Below are some key accomplishments based on its mission to advocate for properly built homes:

One of CPBH's primary successes is its emergence as a trusted and vocal advocate for homeowners. It has provided critical support to countless individuals navigating disputes with builders, municipalities, and warranty programs. Homeowners often find themselves overwhelmed by the complexities of construction codes, inspections, and warranties, which vary by province. CPBH steps in to offer guidance, helping consumers understand their rights and options when they discover defects or discrepancies in their newly built homes—whether single-family houses, townhomes, or condos.

The organization has also made significant strides in raising awareness about the need for better consumer protections. By highlighting the gaps in Canada's home-building framework, CPBH has brought attention to issues like inconsistent building codes, inadequate inspections, and the limitations of warranty programs. This advocacy has resonated with homeowners who feel let down by what is often their largest lifetime investment, amplifying their voices and fostering a broader call for reform.

A major milestone for CPBH has been its influence on policy discussions. The group has been invited to share its expertise with government bodies, including delivering deputations to Ontario's Standing Committee on Social Policy and presentations to the Standing

Committee on Finance and Economic Affairs. It also provided input during the Auditor General of Ontario's audit of the Tarion Warranty Corporation, a key player in Ontario's new home warranty system. These opportunities demonstrate CPBH's credibility and its ability to shape conversations at the legislative level, even if systemic change remains a work in progress.

Beyond policy influence, CPBH has built a reputation for offering practical and emotional support. Testimonials from homeowners highlight how the organization has been a lifeline—often the first friendly voice they encounter during disputes. By providing free guidance and connecting people with similar experiences, CPBH has created a sense of community and empowerment, helping families demand the quality they deserve without incurring additional costs.

While CPBH acknowledges that its work is far from complete, its tenacity has earned it respect as a unique entity in Canada—no other independent, national, volunteer-run organization fills this specific role. Its successes lie not only in tangible policy contributions but also in its unwavering commitment to challenging the status quo, making the homebuilding industry more accountable one homeowner at a time.



#### **About CPBH**

Canadians for Properly Built Homes (CPBH) is an independent, national not for profit consumer advocacy corporation dedicated to healthy, safe, durable, energy efficient residential housing for Canadians, and is the only organization of its kind in Canada. Working for consumer awareness and protection, CPBH is run by a volunteer Board of Directors and is supported by a volunteer Advisory Council of industry experts and other key stakeholders. CPBH earned "partner" status with the Canadian Consumer Information Gateway (Industry Canada). Follow us:



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