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



Volume 21, no. 1, Spring 2026, Ontario Edition



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Greetings everyone,

The environment we find ourselves in continues to evolve at breakneck speed. International developments are inflicting hardship on a scale that no one would have envisioned a year ago and experts are saying we should expect worsening conditions. Challenges are coming from every direction.

For the many of you who have lived the nightmare of a home that doesn't meet code, we know the years-long experience is life altering, even if it is the only challenge a family is facing at the time. There's the daily worry about health impacts both physical and emotional, the frustration of being unable to get the builder, the municipality or Tarion to fix the code violations, the non-stop interactions that lead nowhere, the concern that you may never be able to get your money out of this, your biggest investment, and the multiple financial implications. It is enough to produce a nervous breakdown. It frequently does. We've seen it.

Today, families are going through this with the added worries gripping us all now — galloping gas and food prices, economic uncertainty, job security and more, with no end in sight. We've helped thousands of people since 2004. We can help these people too, but we can't do it without your help.

We are asking for your support. Please make your donation to CPBH today, in any amount, so we can keep our doors open.

Here's the link: [Donate](#)

Note that we are now accepting bank e-transfers rather than Pay Pal. All this means is that, to make a donation, go to your online bank portal and use the e-transfer function. Enter Canadians for Properly Built Homes as the recipient and use our email address in the “To” field: info@canadiansforproperlybulthomes.com .

We continue to accept donations by cheque. Mail to: Canadians for Properly Built Homes, PO Box 11032, Stn “H”, Ottawa ON K2H 8Z0, Canada.

Thank you for helping us help others,

Karen Somerville & Alan Greenberg
Canadians for Properly Built Homes Co-founders

CPBH's lasting impact: Protecting homeowners today, influencing better housing for tomorrow.

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



2. CPBH's Submission to the Standing Committee:

After 50 long years, it's time for the Tarion monopoly to finally end

The [Winter 2026 edition of Ontario Home Builder](#) magazine included an article, “Rethinking Tarion”, by Ted McIntyre. It discussed the outcome of the Ontario Home Builders’ Association’s (OHBA) 2025 survey which revealed that many builders advocate for a multi-warranty provider system that provides the benefits of competition and innovation.

After 50 years of Tarion monopoly that many call tyranny, even the builders are looking for a modern regime like many other provinces have.

The article quoted Tarion’s president taking aim (p. 44) at the of idea of consumer choice under a multi-warranty system. He contends that there is no choice of warranty provider for consumers because the builder and the warranty provider relationship is established between the two of them. CPBH points out that this very narrow view is simply incorrect.

CPBH made a submission to [Ontario's Standing Committee on Finance and Economic Affairs on January 27, 2026](#), following Mr. McIntyre's article, pointing out that the builder survey results should be the "...final nail in the coffin for Tarion's monopoly...". In response to the Tarion president's claim, CPBH stated in its submission, p. 4, that:

"In a competitive multi-provider model, homebuyers would have real options to choose builders who partner with reputable, consumer-friendly warranty providers. This choice for consumers would improve accountability, coverage options, coverage quality and overall warranty protection for newly built homes. This approach empowers homebuyers rather than limiting their influence on builder selection alone."



3. The Ministry’s Response to the Submission and CPBH’s response to the Ministry

CPBH received a response to the Standing Committee submission above, from the Ministry's Director of the Policy and Governance Branch, Consumer Protection Ontario, who did not support moving to a competitive warranty model, providing three reasons:

"Based on research and consultations, the ministry found that a multi-provider insurance model could make housing more expensive for Ontarians. In addition, information about the claims history of builders would be more difficult to collect. In addition, the auditor General's 2019 audit of Tarion did not find clear benefits of replacing the single administrator model with a multi-provider insurance model."

CPBH responded:

"Our understanding is that **competition typically lowers prices** so your ministry’s findings are surprising. Can you please share your research and consultations that found it could make housing more expensive for Ontarians?

Considering the current situation, we do not regard this as an issue. Regrettably, **the Ontario Builder Directory (OBD) continues to be highly misleading for many builders given Tarion’s**

nine loop-holes that result in the claims history of builders not appearing in the OBD in many situations anyway. Are you aware of Tarion's nine loop-holes?

While the AG did comment on this, **the AG's 2019 audit of Tarion did not explicitly include the multi-provider insurance model in the scope of the audit** as we understand it. Given this, there were questions/concerns about the validity of what was said in relation to this matter in that 2019 audit report. We wonder why your Ministry continues to ignore Justice Cunningham's 2016 report delivered to former Minister Lalonde that recommended the multi-provider model that much of the rest of Canada enjoys."

Given this exchange, it seems the Ministry lacks a credible foundation for its position on a multi-provider warranty regime. Even the builders supported it in the OHBA 2025 survey.

While the Ministry, Tarion and its sister DAA (Delegated Administrative Authority) the Home Construction Regulatory Authority (HCRA), continue to protect industry instead of consumers, we look forward to the Ministry's response to our questions. DAAs are not-for-profit organizations created by the Ontario government, to which it assigns authority to administer and enforce specific consumer protection and public safety laws.



4. Peer-reviewed research shows poor results for Ontario

When it comes to consumer protection, knowing where you stand compared to other jurisdictions is crucial.

In 2023, a peer-reviewed article was published in an academic journal by Royal, S., Lehoux, N., & Blanchet, P. (2023). **Comparative case study research: An international analysis of nine home warranty schemes.** International Journal of Building Pathology and Adaptation, 41(4), 789–824. <https://doi.org/10.1108/IJBPA-04-2021-0058>

Of the countries and warranties included in the study, three were from Canada: Ontario, BC and Alberta.

Among the nine warranty programs considered, this research found that the three from Canada "manifest the lowest compensation limits when compared to the provinces' average construction costs".

CPBH applauds this line of investigation and we're looking forward to more research like this. Canadians deserve to have this kind of information.



5. Survey says!

The spring issue of the Ontario New Home Builder magazine provides insights into the responses builders gave to the survey conducted by Ontario Home Builder in January 2026.

You'll find the article, "What's keeping your fellow builders and renovators up at night?" on p. 31:

https://issuu.com/ohbmagazine/docs/ontario_home_builder_-_spring_2026 .

Here's a notable builder quote from p. 34:

"Tarion Warranty Corporation needs to be overhauled or dismantled!"

We couldn't agree more.



6. Did You Know? CPBH is on an advisory committee at Natural Resources Canada

Our President, Dr. Karen Somerville, accepted an invitation to serve as a member of National Resources Canada's New Housing Program Advisory Committee. Her knowledge and experience with the consumer perspective will no doubt make an important contribution to the Committee's work.



7. Inside new homeowners' hearings at the LAT as they fight Tarion decisions: You can attend hearings online

Check out the weekly posts on our social media platforms about upcoming hearings at the LAT (Licence Appeal Tribunal).

You can attend these hearings online to learn the details and process homeowners are working through as they fight Tarion decisions. You will find that they are a real eye-opener; most people have no idea of what goes on there. You don't have to sit through the whole thing – even an hour or two is enlightening. How to register is included in the CPBH's social media posts.

Homeowners have told us that the hearings provide good insights for anyone who may themselves be planning to fight Tarion at the LAT.



8. Queen's Park Update

In a letter dated March 23, 2026, NDP Housing Critic, MPP **Catherine McKenney** wrote to Housing **Minister Flack** related to “ongoing concerns regarding the quality and safety of newly constructed homes in Ontario, as well as the effectiveness of the current oversight framework intended to protect homeowners”. The letter also included reference to factory-built or modular housing. CPBH appreciates MPP McKenney’s efforts. They are one of the only politicians in Canada to focus on the quality of newly built homes. Thank you MPP McKenney!

In March 2026, CPBH met with Ontario Green Party Leader **Mike Schreiner** related to a number of issues including: ongoing problems with Tarion, ongoing problems with HCRA, and ongoing problems with the Licence Appeal Tribunal. CPBH also highlighted particular concerns about factory-built housing and the need to focus on housing quality. CPBH appreciates MPP Mike Schreiner’s interest and support!

In March 2026, CPBH met with MPP **Terence Kernaghan** and some of his constituents from London, Ontario regarding ongoing serious problems that his constituents are having with Tarion. Thank you MPP Kernaghan for your interest and support!

NDP Consumer Protection Critic MPP **Tom Rakoczevic** continues to advocate to the Ontario Minister currently responsible for consumer protection, Minister Stephen Crawford, that newly built homes should come with new furnaces. CPBH agrees that it is unacceptable that new homes in Ontario are secretly delivered by some builders with used/damaged furnaces.



9. Almost a million dollars – Is this a good use of new home buyers’ money?

Tarion, a delegated administrative authority created by the Davis government of 1976, is a mandatory monopoly that is authorized to collect fees from new home buyers. They are supposed to provide consumer protection through a back-stop warranty if the builder fails to deliver a properly built home.

HCRA, another DAA, this one created by the Ford government, is the Home Construction Regulatory Authority in Ontario. It is supposed to protect consumers by regulating builders and providing a builder directory consumers can use as a source of information when choosing a builder. It collects fees from builders — which of course comes from their customers, new home buyers.

Both organizations are under fire by consumers and auditors for failing to protect consumers. Many regard them as builder protection mechanisms.

Tarion's CEO compensation for 2025 was recently released: \$643,673.

HCRA's CEO compensation for 2025 was recently released: \$341,396.

One way or the other, the money came from new home buyers, putting almost one million dollars into the pockets of two individuals whose organizations fail them.

Ontario public servants could perform the tasks of these two organizations, without favouring industry, for a fraction of the cost.

Getting rid of Ontario's DAAs is long overdue. Consumers need a system that works for them, one that provides competition and integrity and unbiased administration to the new home construction, warranty and regulation regime.



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).

Questions | Comments | Sponsorship Opportunities:

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