



Submission to Ontario's Standing Committee on Finance and Economic Affairs

January 27, 2026

Please send questions/comments to: info@canadiansforproperlybuilthomes.com .

Founded in 2004, Canadians for Properly Built Homes (CPBH) is a national, independent, not for profit 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).

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Will the results of the Ontario Home Builder's Association's 2025 survey be the final nail in the coffin for Tarion's monopoly? We certainly hope so.

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As recently reported in *Ontario Home Builder* magazine¹, that survey found that many of Ontario's homebuilders are calling for competition and innovation, rather than the continued dominance of a single, monopolistic warranty provider. Those findings add to a long-standing chorus of voices urging the end of the Tarion monopoly.

Calls to end Tarion's monopoly date back to shortly after its creation in 1976. Over the past decade in particular, momentum for ending Tarion's monopoly has been clear:

- Following an extensive review in 2015-2016, Justice Douglas Cunningham concluded that Tarion's monopoly should end. He recommended the introduction of a multi-provider new home warranty model, like those operating in much of the rest of Canada.
- Canadians for Properly Built Homes (CPBH) agreed with Justice Cunningham's conclusion, as did many of Ontario consumers.
- The Progressive Conservatives supported ending Tarion's monopoly when they were the Official Opposition.
- Both the Ontario NDP and the Green Party supported Justice Cunningham's recommendation to end Tarion's monopoly, and have recently reaffirmed that commitment.

¹ McIntyre, T., (2026). Rethinking Tarion (Winter). *Ontario Home Builder* magazine.

Once the Progressive Conservatives formed government in 2018, instead of proceeding with their pre-election promise to end Tarion's monopoly, the government proceeded to conduct a consultation. Following that consultation process, the Progressive Conservatives decided to retain the Tarion monopoly.

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CPBH subsequently submitted a Freedom of Information (FOI) request related to that consultation. The FOI records obtained revealed that:

- Participants supported ending the Tarion monopoly by a two-to-one margin; and
- The building industry described itself as "agnostic" on whether Ontario should retain a monopoly model or move to a multi-provider system.

Some have suggested that the Tarion monopoly persists not because ending the monopoly is unwarranted, but because transitioning to a multi-provider model would require effort and resources that the Ontario Government has been unwilling to allocate. It is for this reason that CPBH has prepared this submission.

**CPBH is calling on the Ontario Government to commit the necessary resources
to end Tarion's monopoly
and provide Ontario's builders and new home purchasers
with meaningful choice in new home warranty options
via a multi-provider warranty model.**

CPBH has long advocated that in a competitive warranty environment, the warranty provider should be one of the key factors that homebuyers consider in their decision-making process. 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.

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After 50 long years, it is time for the Tarion monopoly to finally end.

It's long overdue for Ontario to catch up to what much of the rest of Canada offers - choice - via a multi-warranty provider model.