

2026 Annual Public Meeting

Additional Questions & Answers

Why is there no consumer advocate on the board?

The composition of our board is skills-based and made up of individuals who have extensive experience and expertise that supports our mandate as a consumer protection organization. All of our board members consider consumer protection issues in their governance capacity. In addition, our Board is supported in its deliberations by advice from a Consumer Advisory Council, as well as from a Consumer Ombudsperson, and annual surveys which provide direct feedback from consumers. The organizations' governance structure is subject to oversight from the Ministry of Public and Business Service Delivery and Procurement.

You say Tarion supports homebuyers. Statistics show that more often it's the "builder" that Tarion is supporting.

Our most recent independent survey of consumers showed that 83% of homebuyers who escalated their claims to Tarion had a positive experience.

Below are examples from homeowners in their own words about their experience with the warranty:

"I just wanted to give a heartfelt thank you to you both for all your help during this process with my case. I could truly feel that you were listening and that you cared. You treated me with fairness and respect, and your professionalism and knowledge helped me get through a very stressful time. Knowing that someone was willing to look at things fairly and thoughtfully meant more to me than I can express. Thank you both from the bottom of my heart, for being professional and truly warm and compassionate. I'm truly grateful for everything you've done."

"I want to take this opportunity to sincerely thank you for all your support and efforts in helping to make this outcome possible. Your guidance and assistance throughout this process have been truly appreciated."

"Thank you very much for your guidance and assistance throughout this process. You've been incredibly responsive, informative, and helpful in clarifying my understanding of the process and my rights as a homeowner."

Who pays the warranty fee? You say it's the builder, but I got charged in my purchase contract over \$2,000 for the Tarion fee.

Under the Ontario New Home Warranty Plan Act new home builders are required to pay enrolment fees to Tarion. Tarion does not collect any enrolment fees from Homeowners. As a practical matter, builders will treat the enrolment fee as a cost of housing and typically either incorporate the fee into the purchase price of the home, like any other input cost, or may specifically disclose the fee on the statement of adjustments. In the case raised in this question, the builder chose to disclose the fee in the statement of adjustments as a cost to the buyer. Whether a builder should be allowed to pass enrolment fees on to a consumer transparently in the statement of adjustments on closing, or whether the cost should be embedded in the purchase price, is not something that Tarion regulates.

Why do warranty reps prohibit recording of the conciliation. You need to stop that! Where is the transparency? It could only be that your warranty reps can lie with impunity.

Tarion has a policy which sets out our expectations regarding audio and video recording but, in general, video or audio recording by builders or homeowners during inspections or meetings, without Tarion's prior consent, is not permitted. Our position in this regard is consistent with general principles of protecting the privacy of individuals. For further information, please see **Tarion's Audio and Video Recording Policy**.

Why do you have loopholes in the legislation that builders can use to get out of having to resolve an issue? E.g. maintenance

The warranty legislation lists exclusions to coverage, including where a defect is caused by a lack of reasonable maintenance by the homeowner. This is a reasonable exclusion which is consistent with warranty rules across many industries and products.

What measures are Tarion taking to ensure that builders act in good faith and do not rely on warranty coverage as a fallback for cutting or failing to construct homes properly?

By law, all new homes built in Ontario are provided with a warranty by the builder. Tarion's role is to ensure that buyers of these homes receive the coverage they are entitled to under their builder's warranty.

Several mechanisms are in place to help ensure that home buyers have consumer protection and confidence that their new homes are properly built. We do this through fair issues resolution, education, and outreach. For example, Tarion protects consumers if their builder fails to fulfill their warranty obligations. We have standards and consequences set out in public registrar bulletins if the builder fails to comply with the Customer Service Standard or other aspects of the new home warranty statute, which include conditions on future enrolments or refusing, revoking, or suspending applications or enrolments.

In addition, builders must be licensed by the Home Construction Regulatory Authority (HCRA), which has authority over licensing, competency, and conduct requirements. Failure to comply with warranty obligations, or other concerns about builder performance may be considered as part of the broader regulatory oversight framework. Warranty claims and builder performance information are also reflected on the HCRA's Ontario Builder Directory.

We have experience with items and compensation offers differ drastically for identical claims made by individual homeowners? How does Tarion ensure objective, fair, and comprehensive coverage for homeowners?

Warranty decisions are based on the specific facts and circumstances of each case, which results in case-specific warranty outcomes or coverage amounts.

Factors that can affect the outcome include the nature and extent of the defect, whether it falls within the applicable warranty coverage, the age of the home, the evidence available, whether the issue has caused consequential damage, and the reasonable cost to repair or remedy the condition.

The objective is to determine an appropriate warranty remedy based on the specific details of each claim and the coverage available under the warranty program.

CPBH has been hearing from a number of consumers that they are experiencing significant delays when they request their information from Tarion's access to info/Privacy Office.

1. Why is there such a delay in responding to some homeowners who are requesting information? We are hearing about delays from 4-6 months or longer
2. What is being done to provide faster service to homeowners requesting info from the Privacy Office?
3. What is the Tarion timeframe/standard that consumers should receive their info from the Privacy Office – 1 month, 2 months, etc.?

We acknowledge that there have been some delays in responding to document requests made under our access to information and protection of privacy code. We are reviewing our approach to handling such requests and are committed to providing fair responses to homeowner requests in a reasonable timeframe.

Tarion has been extending “gestures” to homeowners for decades, previously called “goodwill gestures”, and more recently called customer service gestures. Does Tarion currently have a policy related to customer service gestures? If yes, what is it? If no, why not?

For information on warranty coverage and compensation, please visit the **Tarion Homeowners page**.

It's again clear this year that Tarion has allocated insufficient time for homeowners' questions at the APM. Why does Tarion not provide additional time for the public portion of questions?

Everyone who attended the 2026 APM who wished to ask a question during the live portion of the Q&A had the opportunity to do so. In addition, as was the case last year, Tarion executives and staff stayed at the venue for close to an hour to address one-on-one questions from attendees who did not want to discuss their questions in public. In addition to the live portion, Tarion also took questions from individuals who submitted them online. If you wish to ask us a question, and you did not have the opportunity do so, you can send your question to [**events@tarion.com**](mailto:events@tarion.com).

Mr. Balasubramanian just provided statistics on mediation outcomes for last year. This is important information. Why is it not provided regularly on the Tarion website?

Tarion provides quarterly updates on mediation statistics that can be found on our [**Mediation Quarterly Reports page**](#). These reports are consistent with the confidentiality provisions in the mediation regulations. At the annual meeting Mr. Balasubramanian provided some additional information that the majority of mediations result in a consensual resolution.