TARION

Warranty coverage for your new freehold or contract home

Learn about the warranty that covers new homes in Ontario, your responsibilities as a homeowner, your builder's role and how Tarion can help.



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Buying a newly built home?

This guide explains the most important things to know about your new home warranty.

Whether you're buying your first home, your next home or an income property, a home is one of life's biggest investments.

The new home ownership journey can be exciting, but it doesn't always go as planned.

As part of Ontario's new home warranty program, your builder's warranty protects you from specific financial losses and construction defects, but getting the home you were promised also means knowing your rights and responsibilities.

As an independent, non-profit, consumer protection organization, our team at Tarion is here to help. We've supported thousands of homeowners like you in understanding their home warranty coverage and navigating the claims process.

Until the day you get your keys, and throughout your seven-year warranty period, think of Tarion as your partner in protecting your new home.

About Tarion

In Ontario, most newly built homes come with a warranty that's provided by the builder and supported by Tarion, an independent, not-for-profit organization established by the provincial government.

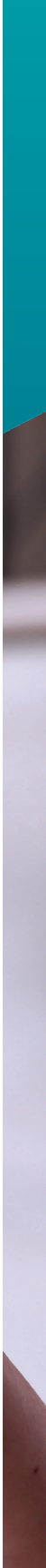
At Tarion, we believe that every new home buyer deserves the peace of mind that they're getting the home they were promised. Our role is to ensure that Ontario's new home buyers receive the coverage they're entitled to under their builder's warranty.

We support homeowners by:

- **Providing the MyHome online portal,** which helps you manage your warranty and report defects to the builder and Tarion
- **Facilitating fair dispute resolution** between homeowners and builders, related to warranty coverage, repairs or customer service
- **Assessing claims** to determine if they're warranted, either through an on-site inspection or an alternative method of investigation
- **Stepping in** when a builder fails to address a valid warranty claim, resolving the claim directly with the homeowner either through compensation or repairs by a third party
- **Managing a guarantee fund** to protect new home buyers, which covers compensation for warranty claims

Here for you at every stage of your new home warranty journey

We offer tools, resources and guides to help you understand your new home warranty and navigate the claim process with confidence – if and when you need it.





Your builder's role

Your new home warranty is provided by your builder, and they are responsible for:

- **Ensuring that your new home is built properly.** This means that it's constructed in accordance with Ontario's Building Code, is fit for habitation, and is free from defects in work and materials and major structural defects as set out under the statutory warranty
- **Providing you with information about your warranty coverage** at the time of your purchase
- **Conducting a pre-delivery inspection (PDI) with you,** on or before the closing date and explaining how the various systems in your home work
- **Providing you with a warranty certificate upon your home's completion,** which indicates when your new home warranty takes effect
- **Being reasonably accessible to you to address customer service issues,** including investigating issues with your home to determine if they're covered by the warranty
- **Resolving valid warranty requests in a timely manner** by performing repairs or offering an acceptable alternative resolution

Your role as homeowner

As a new homeowner, you play an essential role ensuring that you get the warranty coverage you're entitled to.

Your rights and responsibilities include:

- **Understanding your warranty coverage and the process** for making warranty service requests and claims
- **Participating in the pre-delivery inspection (PDI)** by making note of incomplete, damaged, or missing items, and learning how to operate your home's systems
- **Properly maintaining your home** to preserve your warranty coverage
- **Bringing any warranty service requests to your builder's attention** in writing as soon as possible
- **Providing your builder with reasonable access** to your home to investigate and address warranty service requests
- **Submitting your claim within the appropriate timelines,** if you need warranty assistance from Tarion

Deposit protection

The deposit you provide to your builder is protected up to certain limits if:

- Your builder goes bankrupt
- Your builder fundamentally breaches your agreement of purchase and sale
- You exercise your right to terminate the agreement

Deposit coverage limits

Protection includes the money you put down towards upgrades and other extras.

Purchase price $600,000 or less
> $60,000 in coverage

Purchase price over $600,000
> 10% of purchase price
to a maximum of $100,000 in coverage

Delayed closing coverage

Your builder guarantees that your home will be ready for you to move into, either by a date specified in the purchase agreement or by a date that has been properly extended if circumstances require a delay in the home's completion.

You can find information about your closing date and any extensions your builder is allowed in the Statement of Critical Dates in the Addendum to your agreement.

You may be able to claim compensation from your builder for an improper delay of your closing date.

Coverage limit: $7,500

Financial loss protection for contract homes

A contract home refers to a home built on land you already own. Under your contract with a builder, some or all of the money you give your builder may be protected.

If your builder fails to complete the work specified in the contract, you may be entitled to compensation for the difference between the amount you paid the builder and the value of the work and materials that were supplied.

Coverage limit: $40,000

Work & materials

The warranty on work and materials lasts for seven years from the date you take possession of your new home.

Coverage limit: $400,000

1 Year

- **Requires** that your home is built properly and free from defects in work and materials
- **Ensures** your home is fit for habitation
- **Protects** against Ontario Building Code violations
- **Safeguards** against unauthorized substitutions

2 Years

- **Protects** against water penetration through the basement or foundation walls
- **Protects** against defects in materials or work that results in water penetration into the building envelope
- **Covers** defects in work or materials in the electrical, plumbing, and heating delivery and distribution systems
- **Covers** defects in work or materials that result in the detachment, displacement, or deterioration of exterior cladding (such as brick work, aluminum, or vinyl siding)
- **Protects** against Ontario Building Code violations that affect health and safety
- **Provides** coverage against major structural defects



7 Years

Provides coverage against major structural defects, including:

- **Defects in work or materials** that affect a structural load-bearing element of the home, resulting in a structural failure, or that could materially and adversely compromise the home's structural integrity
- **Defects in work or materials** that materially and adversely affect the use of a significant portion of the home



Making a warranty claim

Who does what?

Claims begin with you and your builder



Your builder's role: as the provider of the warranty, your builder is responsible for resolving warranty claims directly with you. They are required to resolve your warranted items, regardless of whether you ask Tarion for help.



Your role: You must notify your builder when an issue arises and give them an opportunity to review it and address it. As part of this process, you will need to give them access to your home to make any necessary repairs.



Tarion's role: Tarion can help in the warranty claim process if your builder fails to resolve your claim, or there is a dispute about whether an item is covered by the warranty. We can assess your claim and, if it's covered by the warranty, ensure that the issue is resolved.

To be eligible for Tarion's assistance, you must report your warranty claim within the relevant warranty timeframe. Use the MyHome portal to keep track of your warranty due dates.

Managing your warranty claims

It's easy!

Tarion's MyHome online portal is an easy-to-use and convenient way to manage your warranty claims.

Use MyHome to:

- **Stay up to date** with important warranty timelines
- **Submit warranty claims** to both your builder and Tarion simultaneously
- **Request Tarion's assistance** if you need it

We recommend that you register for MyHome as soon as you take possession of your new home.

Register for MyHome at Tarion.com.



Your pre-delivery inspection (PDI)

Before you take possession of your new home, your builder is required to conduct a pre-delivery inspection (PDI) with you. The PDI's main purpose is to make a note of items in your home that are damaged, missing, incomplete, or not working properly. It's also an opportunity to learn how to operate and maintain parts of your home, like the ventilation, plumbing, and heating systems.

The PDI form

The PDI form is a formal record of your home's condition before you take possession, and may be used as a reference for future warranty requests. During your PDI, your builder will use it to note any items of concern and give you a copy for your records.

If warranted repairs are required

Your builder is required to address any items noted on your PDI form that are covered under the warranty as soon as possible. If necessary, you can ask Tarion for assistance in getting these items resolved.

If items of concern aren't corrected

If your builder doesn't address items identified on your PDI form, and you'd like to get Tarion's help through the warranty program, you'll need to complete a warranty claim form.

Use the MyHome portal to complete and submit your warranty claim forms and keep track of important dates.

What's next?

You've bought it – now own it

Protection is a shared responsibility. Visit Tarion.com to take 3 important next steps:

1. **Learn more** about the warranty coverage you're entitled to, and your responsibilities as a homeowner.
2. **Get ready** for your PDI with a PDI checklist, videos and other resources at Tarion.com.
3. **Be prepared** by registering for the MyHome portal at Tarion.com. After you take possession, this will help you file a warranty claim and ask Tarion for help if you need it.

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SUPPORTING YOUR NEW HOME WARRANTY

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