



# BC HOUSING



## Residential Construction Performance Guide

FOR NEW HOMES COVERED BY HOME WARRANTY INSURANCE  
IN BRITISH COLUMBIA



British Columbia is recognized for the high performance of its residential construction sector. Working with industry, the provincial government strives to ensure that BC homes are among the most comfortable, durable and energy efficient in the world. With this system of construction defect insurance to protect consumers, every new home built by a licensed residential builder in the province is protected by mandatory third-party home warranty insurance.

This Residential Construction Performance Guide, also known as **HPO Guidelines**, is a practical, online reference tool. It's designed to help homebuyers and builders better understand how warranty providers - **Travelers Insurance Company of Canada**, evaluate claims for possible design, labour or material defects in new homes. The Guide sets out the minimum performance required for new homes covered by home warranty insurance in British Columbia.

Warranty providers have agreed to use the Guide to help determine whether or not a defect claim is covered by their policy of home warranty insurance. Information in the Guide will help builders ensure that their work meets or exceeds the standards to which their new homes will be measured in the event of a claim. It's one of the most compelling reasons for builders to use the Guide.

Homeowners can learn more about the most common defect claims that might be submitted under a home warranty insurance policy. Finding out what is and isn't covered under home warranty insurance also creates realistic expectations when it comes to the performance of a new home.

Homeowners should be familiar with their policy of home warranty insurance and not rely solely on the Guide. Visit <https://www.bchousing.org/licensing-consumer-services/new-homes/> for more information.

Thank you,

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