



BUYER'S GUIDE TO

NEW HOMES

A how-to guide
on what to expect
when buying new





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E. & O.E.

Buying a home is the biggest purchase most of us will ever make. Are you ready? If you're buying new, it can be a long, complicated and overwhelming affair. Arming yourself with as much knowledge as possible before you start is key to smoothly navigating the process. That was the inspiration behind a year-long project in which I followed buyers as they built new tract homes with Ottawa building companies. I also got to act as a buyer myself to get a first-hand experience. The result? This comprehensive how-to guide on buying a new home that takes you step-by-step through the process with real buyers. From getting your financial ducks in order to knowing what questions to ask and understanding what's involved along the way, cover all the bases in one handy publication. Then, happy home buying.



Anita Murray
Homes Editor,
Ottawa Citizen

All articles written by Anita Murray, unless otherwise indicated.

Design: Chris Macknie



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FIRST-PERSON

Ottawa Citizen Homes editor Anita Murray spent a year acting as the buyer of a new home being built by Cardel in Kanata. She writes about her exhausting but rewarding journey.



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JULIE OLIVER, OTTAWA CITIZEN

The home for which I acted as the buyer, Cardel's new Chesapeake model. It's a three-bedroom with just over 2,000 square feet.

The house that Anita built

Ottawa Citizen Homes editor Anita Murray spent a year acting as the buyer of a new home being built by Cardel in Kanata. She writes about her exhausting but rewarding journey.

I think Greg Graham was reading my mind.

"How would you like to have a first-hand experience building a home?" the Ottawa president of Cardel Homes asked me in early 2014. His company was ready to build a

move-in ready home at the Blackstone community in Kanata, and he thought letting me act as the buyer would give me valuable insight — and his company some publicity.

His timing was uncanny. I was just making plans for this guide and here was a perfect chance to be a buyer myself, without having to fork over hundreds of thousands of dollars to do so. I have bought houses before and grew up in a new home but I have never bought a newly built home.

So while I spent most of last year shadowing buyers as they had a new home built, I also got to build one myself, making all the decisions and experiencing many of the

feelings those buyers did: excitement, frustration, stress, anxiety and, finally, pride in what I had accomplished, even if I wasn't going to move in.

Buying a new home is very different from purchasing resale. With a resale house, you can see what you're getting. Usually you're buying in a well-established community and the process is generally pretty quick.

But buying new is a drawn-out affair that many find overwhelming. You may have to visualize from plans what the home will look like, and chances are it will be built in an area that is years away from being finished. The big advantage is that you get to make all



HARLEY WALLIN

The yellow dot means I've reserved my lot.

the choices, creating a home that has just what you want and has never been lived in by anyone else.

You just have to be prepared to put in a lot of work. For me, the process took nine months, and that didn't include the time a real buyer would spend at the beginning laying the groundwork (researching communities, builders and locations and financial planning) or at the end (closing the deal and moving).

It was surprisingly stressful. The goal was to create a home another buyer would want. Referred to as an inventory home, it was for buyers who want a new home but don't want to wait several months to have one built. What if I made a "mistake" and chose finishes that wouldn't appeal to others? Making all those decisions, and the time pressures involved, left me frazzled at times, but it was also rewarding and gave me unique insight into the process.

Here's my journey.

MARCH 10, 2014

Meet with sales manager Harley Wallin. I have three single-family houses to choose from and four possible lots. We tour a model to look at upgrades, options, pros and cons, and he tells me things to keep in mind, like the popularity of adding a window in the mud room.

MARCH 16

The floor plans and site plan have gone virtually everywhere with me. My family has given their opinions and my husband has gone with me to look over the lots and check out the models. I list the pros and cons for each.

MARCH 19

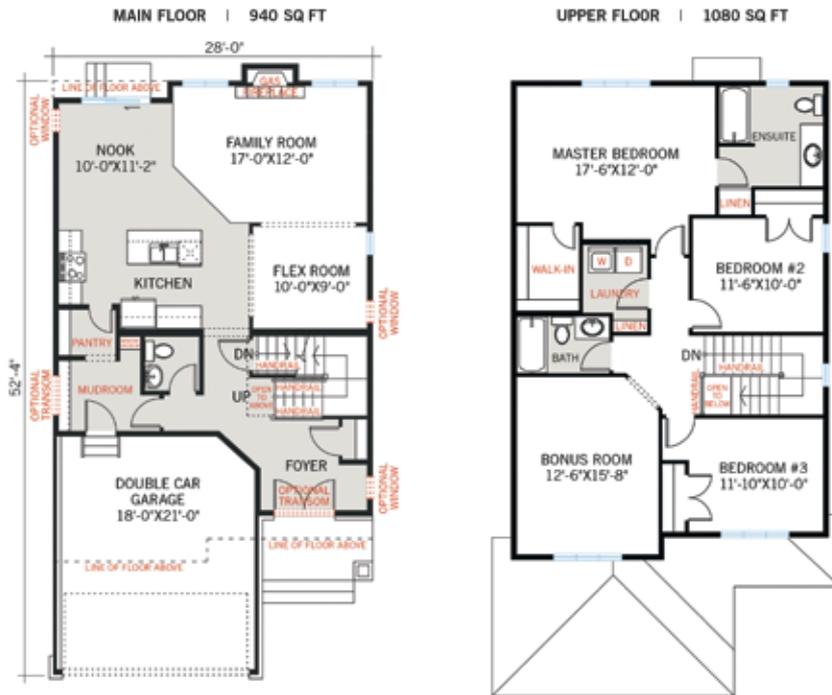
I reserve my lot, which is the widest and closest to the park. It's the last of the "block" to be built, which can limit exterior choices, but also means less construction disruption once it's occupied. If I were paying, this step would require a \$2,500 deposit that goes toward the purchase.



The homes to choose from: Chesapeake (main), Inverness (upper left), Newport (upper right).

"Buying new is a drawn-out affair that many find overwhelming. You may have to visualize from plans what the home will look like, and chances are it will be built in an area that is years away from being finished. The big advantage is that you get to make all the choices, creating a home that has just what you want and has never been lived in by anyone else."

FLOORPLAN



Floor plan of Cardel's Chesapeake model.

MARCH 24

Wallin and I see a home under construction that has features of the model I have chosen, called the Chesapeake, which is so new none have yet been built. That's one of the reasons I chose it, along with it being the narrowest model, giving lots of elbow room between the neighbours. I also like the "flex" room on the main floor next to the kitchen and great room: it can be turned into a dining room, an office or an extension of the great room.

MARCH 26

Meet with design consultant Lindsay Pasch to get an idea of finishes and upgrades. I've been given a \$40,000 budget to cover structural changes I want to make (like adding that mud room window) as well as exterior and interior upgrades. Cardel buyers generally spend \$30,000 to \$50,000 on upgrades.

APRIL 1

I decide on about \$10,000 worth of structural upgrades: Since they are the most difficult and expensive to change once you're in the home, to me they are key. I put that window in the mud room, another in the flex room, and increase the size of a basement window so it could be finished

for a bedroom down the road. I also opt for open stairs to the basement with painted walls and carpeting, which creates a cleaner main-floor look; plumbing rough-in for a basement bathroom; and alternate layouts for the master ensuite and pantry.

APRIL 7

Sign the sales agreement. Going over it with Wallin takes two hours as he points out key things I need to know, like the tentative closing date (Dec. 5) and ramifications of not meeting deadlines on decisions about finishes (it'll cost me extra and could delay the closing date). The step after this, which I did not do, is to review the agreement with a lawyer before bringing in the deposit that's now owed (\$37,498.68, or 10 per cent of the current price of the home before taxes are added, minus the \$2,500 lot deposit). Once Cardel has that cheque, the plans get drawn up and a permit request goes to the city, starting the whole building process.

MAY 3

To prepare for design appointments to decide on a huge checklist of potential upgrades, it's back to the models to check out things in more detail. Where

are the media outlets? How much taller than standard are the kitchen cabinets? I drive the neighbourhood, noting addresses and taking pictures of exterior finishes I like: mostly greys and browns.

MAY 5

Audio/visual appointment with Orbital. This is easy. It includes things like where media outlets, speakers and security pre-wiring will go. I add a few small upgrades, such as a connection above the fireplace for a TV, because they offer the most bang for the buck, would be difficult to do later, and keep things flexible for buyers. I'm in and out within an hour and spend \$522 before taxes. I've now spent \$11,056 of my \$40,000 budget. I'm nervous about having enough left for interior changes.

MAY 6

Exterior options meeting, where design centre manager Jenny Black expertly guides me through the choices. I settle on mostly standard options: a brown-sand combo for the stone and stucco with white trim, a roof with black architectural shingles, plus a few upgrades such as painted doors and insulation. I'm starting to get a sense of what kind of personality "my" home might have.

MAY 7

Three-hour session at Deslaurier Custom Cabinets to go over all things cabinetry for the kitchen and bathrooms, which sounds more daunting than it is. In fact, it's quite fun. Designer Myra Flipsen shows me a mock kitchen with standard finishes in a Cardel home — like laminate counters and raised panel oak cabinets — but says buyers rarely go with the status quo. She tells me how much extra it would be to add pot drawers, upgrade cabinets, extend the island and add valance lighting. The meeting caps an exhausting week.

MAY 22

I sign off on exterior upgrades, spending about \$2,300. I went with many standard finishes, but added a few options, including a second sink in the ensuite and adding doors to the ensuite and bonus room.

MAY 29

Just as the cabinetry meeting was surprisingly fun, so too is a potentially even more

intimidating one: my 3.5-hour interiors consultation with Black. I have vague ideas about what I want: quartz counters, wider hardwood flooring, different faucets, more potlights, standard trim. But I don't know how or where to start. Black patiently guides me through a pile of choices. I ask for prices on 30 items, from adding electrical outlets to air conditioning and a barbecue gas line. I suspect the hardest part will be taking things off the upgrade list that I would really like but can't afford.

JUNE 5

Follow-up meeting at Deslaurier. I make lots of changes but keep the upgrades in check — I want to make sure I have enough money for other interior upgrades. I upgrade the cabinets to birch, add pot drawers, a recycle/compost centre and soft-close drawers, and change the door style to a more timeless Shaker. The cost, \$6,658.36, is slightly less than the average for kitchens and bathrooms that Deslaurier does for Cardel homes, Flipsen says.

JUNE 17

Final interior upgrade meeting. Decisions come down primarily to budget. I've already spent half my allotted \$40,000. But it turns out my budget was not meant to include structural upgrades (such as those extra windows), which are grouped with the initial price of the home, giving me an extra \$10,000. Cha-ching. All of a sudden, I don't have to cut the gas line for a barbecue or settle for narrower hardwood floors, although I do have to give up quartz counters in the bathrooms. Many papers are signed. This is where I would hand over the next cheque, for \$3,932.30, representing 10 per cent of the upgrade total. After this, I switch from a very active role into a passive one. It's a bit of a letdown.

JUNE 20

The hole has been dug for the basement. A good thing, too, as I've become impatient for signs of life on my lot. The long watch begins.

JULY 4

This is the time when it's most satisfying to drive by frequently as change happens daily. In the space of a week it's gone from a hole in the ground to walls starting to go up.



ANITA MURRAY, OTTAWA CITIZEN



From top: June 20 - The hole that's been dug for the foundation; July 4 - Walls start to go up; July 9 - Second floor is up.



JULY 11

Second floor is up. I'm surprised by my reaction to seeing something concrete (other than the actual concrete!) of "my" home. Excitement, anticipation, ownership. Kinda weird since I will not move into this home. I feel very much like an impatient buyer eager to see what everything that I've been imagining, in 2D, actually looks like. I'm pleased with how much space there is between my home and the neighbours, since choosing the largest lot and the narrowest home was primarily done to maximize elbow room. But the garage seems tiny and I'm having trouble picturing how two cars will fit.

JULY 25

Roof is up and shingles are on.

AUG. 9

Windows and doors are in and the house is fully wrapped in Tyvek, meaning interior work can begin.

AUG. 20

My first look inside at the "framing walk-through." I'm excited to finally get to walk around and check out the rooms. The layout works well. Site foreman Tom McCurdy points out the mechanical systems and we make sure nothing is missing before the walls get closed up. And we catch a mistake — in the placement of the media outlet in the master bedroom.



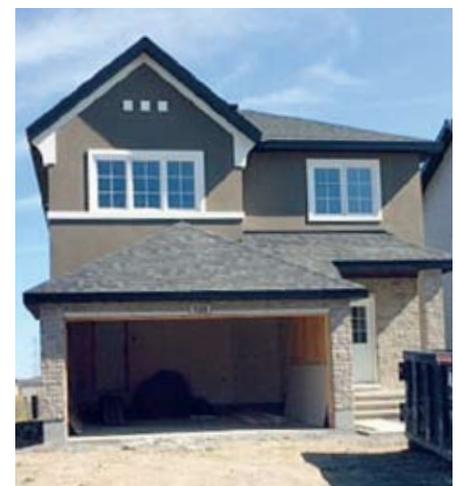
JENNIFER DEAN

SEPT. 19

Stone and stucco are finished.



JULIE OLIVER, OTTAWA CITIZEN



Sept 19: Stucco and stone on the façade is finished.

From top: July 25 - Roof is up and shingles are on; Aug. 9 - House is fully wrapped in Tyvek, meaning interior work can begin; Aug. 20 - My first look inside at the "framing walk-through."

SEPT. 25

There's little change outside, but lots going on inside — walls and trim, for instance, receive their first coat of paint. I chose neutral beige walls to be unobtrusive, along with white trim.

NOV. 25

The pre-delivery inspection. Part of the Ontario New Home Warranty Program, it's one of the last big steps before moving. Cardel's David Wincherook and I spend three hours going through the home looking for deficiencies while he shows me how everything works. Anything we don't like (mostly wall blemishes and minor scuffs and scrapes) is marked. It's long and tiring and I certainly can't remember everything, but it's a thorough introduction to my home.

DEC. 5

Closing day. If I were really buying this house, items on the PDI report would have mostly been dealt with, money would change hands and I would get the keys. I'm very happy with how it turned out. My only disappointments are the counter/backsplash combination I chose (the colours go great with cabinets and flooring, not so much with each other) and that the house didn't sell before we finished. But this has been a surprisingly rewarding experience.

POSTSCRIPT

Six months later my home sells to a young family who immediately fell in love with the home, including the counter/backsplash combo.



TANYA BUCKLEY

Checking the ensuite window during the pre-delivery inspection.



JULIE OLIVER, OTTAWA CITIZEN

Anita Murray, second from left, with Cardel's team that helped build 'her' home. They include, from left: sales rep Jennifer Dean, design co-ordinator Lindsay Pasch, design centre manager Jenny Black, Deslaurier design consultant Myra Flipsen, area manager Harley Wallin and pre-delivery inspection foreman David Wincherook.



JEAN LEVAC, OTTAWA CITIZEN

Mark and Lise Thaw knew eight years ago that they wanted to make one more move and gradually started researching until the right home and location became available.

What you need to know before you decide to buy

Do your research before diving in, experts urge

When veteran new home buyers Mark and Lise Thaw knew they were going to make another move they started planning. They wanted to stay in their beloved Bridlewood neighbourhood in Kanata South and they wanted this home — their fourth new home purchase — to be their last. That was eight years ago.

“We did a lot of homework ourselves,” says Mark, a 57-year-old account manager

for Dell Canada. “We had a lot of time to work out our space and I think work out a lot of details.”

They started slowly, drawing on their experience to help them define what they wanted in a house, visiting model after model to check out spaces, features and finishes and waiting for the right opportunity.

That opportunity finally came in 2013, when Urbandale Construction released its last phase in Bridlewood, including bungalow options the Thaws wanted on a 60-foot lot.

Standing in their large and inviting new

kitchen on a cold January evening almost two years later, they couldn’t be happier with the result. Although they had not yet moved in, taking their time while waiting for the sale of their current home to close a month later, Mark says, “We’re excited to move in finally.”

While the Thaws’ experience is not the norm, it underlies a key point when you decide it’s time to buy: Do your research and be prepared.

“Really do your homework,” urges Judy Vaughan, who moved into a new Tamarack home at Cardinal Creek Village in the spring

with husband Gord.

It's advice echoed by many in the industry.

"Really understand what you want; this is one of those times you can get something tailored to you," says Claridge vice-president Shawn Malhotra.

Adds Tartan president Ian Nicol, "Visit model homes, visit communities, ask lots of questions, be patient."

The key is knowing what questions to ask — both of yourself and others, says author Katherine Salant in *The Brand-new House Book*.

"Before you become overwhelmed, remember: You don't have to become an expert in home building to get a good house. You just have to know enough about the subject to make good decisions."

Buying a home is the single biggest purchase most of us will ever make and, as such, should not be a decision made lightly. Is it the right time? Can you afford it? Do you

know what you want and where?

"Planning is so critical. It's like preparing to paint a house; it's all about the preparation," says Realtor Patrick Morris of Royal LePage Performance Realty.

The first step is determining your financial health (see page 15). Many builders recommend prospective buyers get pre-approved for a mortgage so they'll be in a better position to buy when the time comes.

Once you know what you can afford, it's time to think about what you need, what you want and where. You don't need to research for eight years like the Thaws, but being prepared before you dive in is a smart idea.

Think both short and long term, Canada Mortgage and Housing Corp. says on its website, a great resource in the new home hunt (cmhc.ca). If this is not going to be your forever home, you need to keep resale in mind. CMHC recommends buying a home that will meet most of your needs for five to 10 years, or that can grow and change with you.

When starting your search, Salant says to give yourself a month to "get your feet wet" and another two to three months to learn who the builders are, where they're building, what their price ranges are and what their houses look like.

While many builders agree buyers are much more savvy and have typically done at least some online research before going to the sales centre, they caution that that's only the first step.

"This is a touch and feel type of purchase," says Domicile's David Chick. "Any prior preparation is superseded by the experience in the sales centre."

Adds Salant: "Spending so much time thinking about what you want may feel like you're just standing in place when you could be out there checking all the new home communities ... But the more that you can articulate to yourself what you want in a new house, the happier you will be with the final results."

Making sense of floor plans

It can be tough to look at a two-dimensional floor plan and get a sense of space, especially for first-timers. How do you overcome this? Walking through lots of models, with floor plans in hand, is one way.

Start by using where you live now as a comparison, says author Katherine Salant in *The Brand-new House Book*. Make a rough sketch of your current floor plan, listing measurements for each room, and take this with you when you look at models and study floor plans.

Learn to look past the furnishings and finishes to what the rooms themselves offer, she says. Rooms to study hardest are ones you'll use the most, like the kitchen.

Don't have an eye for floor plans? Show your friends, says Lise Thaw, who recently moved into her fourth new home with husband Mark. Although very familiar with the new home process, the Thaws didn't hesitate to show their plans to others. "Everybody sees things differently," Lise says.

If you have the chance, bring along someone with experience. First-time buyers Dominik Rozman and Alexandra Dicks did just that before buying a Valecraft townhome at Trailwest. They had a family friend who's a real estate agent tour model homes with

them to point out key things to consider, particularly for resale.

Take photos and find a way to organize sales brochures to help remember models you like and individual details that you might want to add to your home, Salant says.

And don't be afraid to talk to the sales centre staff, adds Darice Greene, sales manager for Longwood Building Corp. "We are your best information source, even by email, which I encourage if someone does not want to visit the office right away."

Sometimes people get caught up in the glamour of the models, adds Melissa Boudreau, Urbandale Construction's marketing manager, but it's important to find out what the standard features and finishes are.

If there's a model you like but would like to see something closer to the starting price, ask if there's a nearly completed house being built for another buyer that you can see, as most buyers will choose something closer to the base price, says Salant.

Although you want to see past the furniture when you're first looking, at some point you'll need to look at it carefully, she adds. It's meant to best show off the space, not necessarily how real people with real furniture live. Don't assume your furniture will work.

Resources

- CMHC offers a wealth of information on home buying, including worksheets and calculators for defining your needs: cmhc.ca
- Tarion, which administers Ontario's new home warranty act, has information on all registered home builders in Ontario, including their customer service record: tarion.com
- The Better Business Bureau has builder ratings and any complaints against them: bbb.org/Ottawa
- www.buildinghomes.ca is an online discussion site on everything from home maintenance to what's happening in specific communities and with specific builders
- katherinesalant.com is the website of author and columnist Katherine Salant, who specializes in new homes
- The Financial Consumer Agency of Canada gives financial advice on owning a home, mortgages, and more: <http://www.fcac-acfc.gc.ca/Eng/Pages/home-accueil.aspx?WT.mc=ItPaysToKnow>
- Zillow.com is a real estate website that includes surveys, trends, creative ideas and advice



PAT MCGRATH, OTTAWA CITIZEN

You really need to do your homework before you buy, say Gord and Judy Vaughan, who moved into a new townhome at Cardinal Creek Village in the spring.

Location, location, location

A key factor in the decision to buy is where. A lot can go into the choice and it's important to decide what your priorities are.

"Make sure you love the location and that it makes sense for your lifestyle," says designer Ulya Jensen, who has decorated for Urbandale Construction. "Being dazzled by new home construction can happen. But if it takes you to a neighbourhood you don't want to live in, it isn't worth it."

Some things to consider:

- Do you want to live in the core, the suburbs or the countryside?
- How easy will it be to get to work?
- Is the community near highways and public transit?
- Where will your children go to school and how will they get there?
- Are there parks or recreational facilities nearby?

- How close do you want to be to family and friends?
- Are there amenities such as stores, restaurants and health facilities nearby?
- Check out the community at different times of day to get a feel for it. Is it well lit and landscaped? Are streets wide or narrow?
- What are resale values in the neighbourhood?

And closer to your potential lot:

- What is the zoning around your home, particularly if it's vacant land? Could you end up with an arterial road or 24-hour drive through behind you?
- Where are utility boxes, super mailboxes, catchments basins, etc.?

Choosing a builder

The right builder can be key to a positive home buying experience.

Canada Mortgage and Housing Corp. and the builders themselves offer these tips:

- Visit builder websites. Most will have at least basic information about communities, floor plans and elevations, pricing and site plans.
- Assess the builder's reputation, through Tarion (it has information on all registered home builders in Ontario, including their customer service record; 1-877-9tarion or tarion.com), the Better Business Bureau (bbb.org/Ottawa), social media and forums such as www.buildinghomes.ca. "Social media has proven to be a very quick way to share information as to the track record of a builder and building," says Windmill Development Group's Rodney Wilts.
- Visit models, noting what you like and don't like. Make note of the quality of construction.
- Visit other developments the builder has done, both recent and older. Does it appeal to you? "Does it still look relevant, well kept; does it maintain a level of quality in design and materials many years later?" asks Uniform Urban Developments' Ryan MacDougall. Ask residents if they're happy with their home, neighbourhood and the service.

QUESTIONS TO ASK

- What makes your homes different from other builders?
- Can you predict what my energy costs might be?
- Ask people you know if they've recently bought new, or know someone who has. What was their experience with that builder like?
- How long have they been in business?
- What are the builder's standard features and specifications (this may change with different models)?
- How seasoned are the staff?
- How much can you customize and at what cost?
- What is their after-sales service like?
- Do they build just to code or beyond? If so, how and what?
- What kind of communication will you receive and how?

Money matters

Getting your financial ducks in order is key

By Patrick Langston

Buying a home is about the design, the neighbourhood, the thrill of a fresh start. It's also about money. And lots of it: According to Canada Mortgage and Housing Corporation's fall 2014 forecast, the average price of a new, single detached home in Ottawa this year is expected to hit \$519,000.

Prices like that make understanding the money end of home buying critical.

And understanding has to start by saving for your down payment long in advance of actually house hunting, according to Barry Gollom, vice-president of mortgages and lending at CIBC.

Many first-time buyers "start thinking about saving too late in the process," he says. Gollom urges potential buyers to create a savings plan with a financial advisor and to talk with the "bank of mom and dad" to see what financial support they can lend.

And think long term, he advises: How will housing costs impact your current lifestyle? Do you want children and will you be able to afford house payments and save for their education? "You can't just think in the moment," says Gollom. "You have to have that bigger conversation."

When you've got that sorted out, there are plenty of online tools to help you calculate



JAMES PARK, OTTAWA CITIZEN

Living with her parents for a year allowed Alexandra Dicks and Dominik Rozman to save for the down payment on their Valecraft townhome at Trailwest. Even still, they did not spend the maximum that they qualified for when getting mortgage pre-approval.

what you can afford. CMHC has an exhaustive section on its website (cmhc.ca) that helps you calculate everything from what you spend each month on books, magazines and newspapers to your monthly credit card and student loan payments.

The CMHC site also has a calculator that tells you how much you can afford for a house. Most banks also have online afford-

ability calculators, but don't take them as gospel truth; check with your lender before you start even preliminary house hunting.

Figuring out affordability, sorry to say, is barely scraping the surface of home ownership and finances. The following will help you navigate some of the myriad other things you need to know about yourself, your money and that dream home.

Fixed and variable rate mortgages

What's the difference between a fixed and variable rate? Fixed means your interest rate stays the same over the term of the mortgage. A variable rate means the interest rate fluctuates as the prime rate set by the Bank of Canada changes.

A fixed rate, which most Canadians opt for, gives you peace of mind and may make it easier to budget. However, it's generally higher than a variable rate.

Depending on what happens with the prime rate, a variable mortgage rate may cost you more or less in interest payments over the term of the mortgage, and could affect your monthly payments when you renew your mortgage.

For example, if interest rates go up during the term of the mortgage — and since they're

already at historic lows, that's probably the only direction they can go — and you keep your payment amount the same, you end up paying more in interest and less in principal with every payment.

That means that when you renew your mortgage, you may have to increase your payment amounts to eliminate that unpaid principal and keep to your amortization schedule.

When it comes to variable rates, buyers have to understand their budget restrictions, says Laura Parsons, a mortgage specialist at the Bank of Montreal. "You need to go online or meet with your banker (regularly) to see what's going on with your interest and principal."

Unfortunately, "People are intimidated to go in and ask for more detail." Parsons' advice: Don't be.



JULIE OLIVER, OTTAWA CITIZEN

Buying a home was the next step for Matthew King, manager for Mac Cosmetics at Bayshore. Still, he turned to his parents for help with his down payment on a Claridge townhome at Summerhill.

Brokers versus lenders

What's the difference between a mortgage broker and a lender?

Basically, a mortgage broker has access to multiple lenders, including banks and credit unions, and uses that access to negotiate the mortgage on your behalf. It costs nothing for a home buyer to use a mortgage broker because the broker is paid by the lender based on the loan amount.

By contrast, a lender — typically a bank or other institution — will have mortgage officers representing only one source of funds.

Brokers stress their industry knowledge and customer service in a market where mortgages are competitive and complex. “I see my role as your mortgage coach,” says Nick Bachusky of mortgageinottawa.com.

Brokers also stress their ability to negotiate better interest rates on your behalf. “People get lower rates when they use brokers,” says Alyssa Furtado, founder of ratehub.ca (a good source of information on all things mortgage).

However, Laura Parsons, a mortgage specialist at the Bank of Montreal, cautions not to focus on a single item like interest rates. “If you're getting a really low interest rate you may be giving up something else.” BMO does not deal with brokers.

Rookie mistakes

We learn from our mistakes, but when it comes to money matters it's better to learn from others'. The experts tell us about common financial blunders when buying that first home.

- Not allowing enough time for your deposit money to be moved from one bank to another or for your bank to produce a cashier's cheque. Get your ducks in order before seriously house shopping because you may need to move quickly if you spot a great deal.

—Nick Bachusky,
mortgageinottawa.com

- Neglecting to check the details of the Home Buyers' Plan that allows first-time buyers to withdraw up to \$25,000 from their RRSP to buy a home.
—Alyssa Furtado, ratehub.ca
- Not taking into account utilities, property taxes, upkeep and other costs of owning a home that renters do not face. And don't forget about the federal tax credit of up to \$750 for first-time buyers.
—Michelle Snow, TD Bank
- Not realizing that monthly condo fees need to be factored in when calculating how much you can borrow.
—Eric Manherz, Royal LePage Performance Realty

Closing costs

First-time buyers may find their budgets blindsided by closing costs such as lawyer fees and land transfer taxes that they hadn't anticipated and that have to be paid at the time of purchase. (They can't be rolled into your mortgage.)

Here's how they can add up. (The following are estimates only, and some may not apply.)

- Bank's property valuation fee:** \$250
- Land transfer tax:** \$4,100 for a \$375,000 home*
- Lawyer's fees (all inclusive):** \$1,500
- Title insurance:** \$250
- Moving costs:** \$800
- Home insurance:** \$600
- TOTAL:** \$7,500

*Rebates are available for first-time buyers; amount depends on purchase price

There may be other closing fees, including a mortgage processing charge. If your down payment is less than 20 per cent of the purchase price, you'll be charged a high-ratio mortgage fee; buyers usually add it to the mortgage principal because it can run into thousands of dollars.

HST and government rebates on HST may already be included in the selling price. Ask your builder. Also ask about HST on upgrades.

In Ottawa, figure 1.0 to 1.5 per cent of the total purchase price for closing costs.

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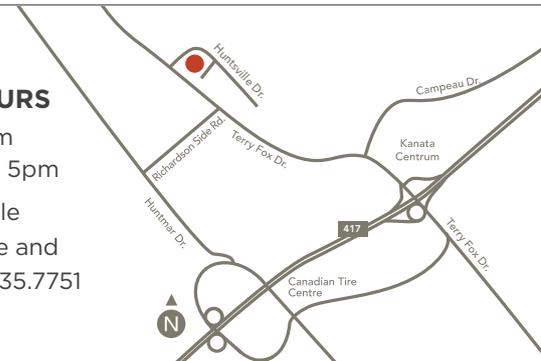
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Signing the sales agreement

Do you know what is — and isn't — in your sales agreement?

Sophia Hamilton admits she became “a little bit obsessive” when it came to buying her first place. Although barely 24 and waiting for a permanent job while working as a special education supply teacher at Sir Guy Carleton Secondary School, she knew she was ready to become a homeowner.

It was November 2012 and as she started looking, she quickly noticed signs for The Eddy, an ultra-green six-storey condo building by Windmill Development Group in Hintonburg.

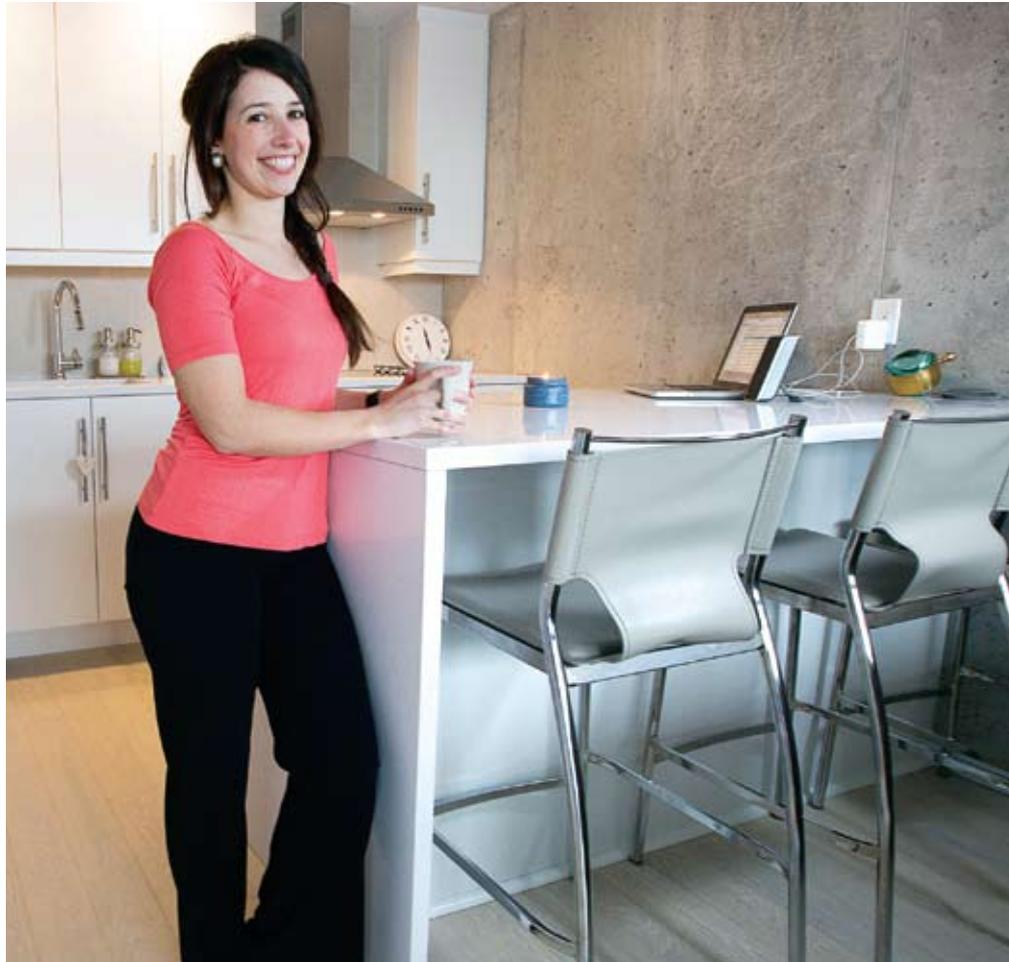
“I loved their whole marketing (as a) trendy up-and-coming spot,” perfect for first-timers, she says. She liked that it was a smaller building, wasn't overloaded with amenities to increase the cost to buyers and that Windmill is a local company. The building's eco-friendly aspects such as geothermal heating and cooling and using products from sustainable sources were an added bonus.

Growing up in Westboro, she knew she wanted to stay in the area where her parents still live and considered both Ashcroft's Q West and Minto's UpperWest on Richmond Road — “I wanted to stay close but not that close,” she says — but ultimately had her heart set on Hintonburg.

She was intrigued by The Eddy, but did her due diligence before diving in, getting advice from her parents, and spending at least two months researching condo buildings, going over floor plans and having a real estate agent take her to some resale homes to get a sense of room sizes.

“It's so hard to buy from a floor plan.”

She saw a mortgage broker, who warned she might be house poor if she chose the larger floor plan that she liked, so she went with a much smaller 504-square-foot one-bedroom instead, but not before meeting with the architect, Rick Shean of the Christopher Simmonds team, to see renderings



WAYNE CUDDINGTON, OTTAWA CITIZEN

First-time buyer Sophia Hamilton researched condo buildings, floor plans and resale properties before choosing a one-bedroom unit at The Eddy in Hintonburg, which she sees as a ‘trendy up-and-coming spot.’

of what the natural light would be like in all seasons.

“It's small, there's no doubt about it, but it was all I could afford,” she concedes. “At this point in my life it definitely won't be luxury living, but it'll be good for me.”

She thought about waiting and saving for another year, but was concerned the cost would go up and liked being able to choose her features and finishes.

She made sure to have a lawyer go over her purchase agreement, a step that some buyers forgo, although it's highly recommended by just about everyone in the industry.

“There's a lot of stuff in (the agreement) and even a client who reads it meticulously might not pick up on all of the relevant things,” says lawyer Leslie Kirk, who specializes in real estate.

While most builder contracts are fairly standard, there are key elements that need to be pointed out, such as extra costs on top of the purchase price for things like upgrades and transferring the deed, potential delays in building and a warning that there could be substitutions in finishes such as counters or flooring if the builder is having supply issues.

“It’s about being informed and having the right information and knowing what you’re getting into,” Kirk says. “They’re going to build you a home that can be pretty close to what you agreed to buy and the quality’s going to be pretty good but it’s not going to be perfect.”

For Hamilton, the big issue became the long wait to move in. She signed her agreement in January 2013 and had initially thought she would be able to move in about 18 months later in July 2014.

But there were “challenging” winters and complications building an innovative sliding “puzzle parking” system — it replaces traditional ramps and parking stalls with automated platforms that take the car underground and slide it into an available space — says Windmill’s Rodney Wilts. That delayed her closing to this past April.

That was both a blessing and a frustration for Hamilton. The extended wait gave her more time to save for her \$277,000 unit, and join the permanent staff at Sir Guy, but it also drove her crazy.

“I’m packed and I’m ready to go,” she said in January. “I’m really looking forward to finally seeing the space and being in the space that I’ve talked about now for two years.”

What happens when you’re ready to buy?

1. Usually, you’ll put down a refundable deposit (it could be as low as \$1,000) to reserve your lot or condo unit, giving you time to make a firm decision.
2. You’ll need to decide on your floor plan and certain structural components that will become part of the house plans to be filed with the city.
3. Within about a week, the purchase agreement will be ready. Have your lawyer review it, then sign. (If you’re asked to sign before it’s reviewed, make sure it’s conditional on approval by your lawyer.) You’ll be required to put down a deposit at this point, amounts will vary.
4. Shortly after your deal is firm, your builder will probably require a letter from your lender saying you qualify for a mortgage.
5. If your builder gives you an information package on signing that spells out the next steps, take the time to read it. There’s important information in there.

Avoiding rookie mistakes

If people have the right team — a good mortgage advisor and a good lawyer — who communicate well with you, you won’t make too many mistakes buying a new home, says lawyer Leslie Kirk.

“The biggest thing is the mortgage,” she says. “Sometimes people leave it to the last minute and it causes problems or their circumstances change in such a way that they can’t get the mortgage that they wanted.”

Finances aside, there are other common mistakes new home buyers will make. Knowing what they are can help you to avoid them.

Falling in love with the model: Builder model homes are often loaded with upgrades that can lure a buyer into spending significantly more than the base price that originally attracted them to the home. If you don’t want to fork over a lot on upgrades, find out which features are standard and which are

not and make sure you’ll be happy with the standards if you can’t afford to upgrade.

“The cost for upgrades can really add up,” says first-time buyer Yanmeng Ba. Ba was surprised to discover that granite counters were standard in the singles by Glenview at Monahan Landing, but not in the townhome she was looking at. “You might end up paying quite some money on design options that you really want later after you sign.”

Trusting the floor plan: Particularly with condos, builders have the discretion to alter the layout and amount of square footage to a degree. Don’t assume that what you see in the brochure is exactly what you’ll get.

Not getting your agreement reviewed by a lawyer: It’s a legally binding agreement full of fine print and legal-speak, and if you sign without legal representation, you risk being bound to terms you don’t understand or don’t want.

Keys to your sales agreement

Once you sign an unconditional contract, it’s binding. “For freehold there’s no cooling off period,” says real estate lawyer Leslie Kirk, so buyers “have to be prepared to know that even if their life circumstances change, they are bound to buy this house, so they have to be committed to it.”

If you’re being pushed to sign the purchase agreement before showing it to your lawyer, which Kirk says doesn’t typically happen in Ottawa, you need to make sure a provision is added that makes it conditional on your lawyer’s approval.

Condos are different. The condominium act requires a 10-day cooling off period to go over legal information provided on signing — known as the disclosure statement — during which the buyer can back out.

That made a difference for Dan and Janice Kennedy, who were looking to downsize from a four-bedroom house to a much smaller condo.

“We signed the very afternoon we went out, almost on a whim, to take a look and visit the model,” says Janice. They signed so quickly, she says, because the unit they wanted at Brigil’s Petrie’s Landing II happened to be the only unit still available. “And with a two-week grace period, we didn’t feel trapped.”

Make sure anything that is agreed to verbally by the sales agent is reflected in the contract, says Tarion Warranty Corporation on its website (Tarion protects the rights of new home buyers and regulates builders). If it’s not in writing, you can’t hold the builder to it. That means it’s crucial to know what is standard and what would be considered an upgrade.

“In our case, what was included was fairly bare-bones,” says Kennedy, “but that was made clear to us from the beginning.”

When you sign your agreement, you’ll need to put down a deposit. Tarion protects deposits on freehold homes up to \$40,000. Condo deposits are covered up to \$20,000 by Tarion, and deposits over that amount are protected by provisions of the Condominium Act.

What will a lawyer cost? It varies, but Kirk charges between \$175 to \$225 to look over an agreement. If she also handles a buyer’s other legal costs, typically at closing, that initial charge gets rolled into her overall fee of about \$900 plus tax. (That assumes it’s a new home, with one mortgage, and it will be the primary residence, and does not include costs such as title searches and document registration.)



PAT MCGRATH, OTTAWA CITIZEN

Cardel design centre manager Jenny Black learned how buyers feel when she bought a new home. 'It definitely gave me a much better appreciation for what I put my customers through,' she says.

Diving into the design

Navigating the sometimes overwhelming process of options and upgrades

Overwhelming. When it comes to the design process for a new tract home, that's the feeling that comes up time and time again. It can be daunting to face the flurry of decisions that need to be made about cabinets, flooring, counters, backsplashes, wall tile, paint colours and more, and all in a very short timeframe.

Jenny Black knows this. As the design centre manager for Cardel Homes, she has guided more than 1,600 clients through their option and upgrade selections in the past 13 years.

But the tables were turned a few years ago when it came time for her to design her own home.

"It definitely gave me a much better appreciation for what I put my customers through," she says. "I saw what I was like trying to get through these selections and I am in the field, so I can only imagine if someone's coming in here with no vision, no

experience in design or colours and they're trying to select all of these things in a four-hour period of time. It's challenging."

Absolutely, agrees designer Ulya Jensen, who has decorated Urbandale models in Kemptville. "No one is prepared for the amount of decisions they have to make."

The job was a little easier for Mark and Lise Thaw, who have just designed their fourth new home — all from Urbandale and all in Bridlewood in Kanata South — and knew what to expect. But even for them, the pressure of having to make decisions quickly to meet construction timetables was stressful.

The key was being prepared.

"We were used to it," says Mark before acknowledging, "I still think we may at one point have got overwhelmed."

Do your homework, go into the design centre during their open house hours to have a look at some of the selections avail-

able, says Kelly Maiorino of Unique Spaces, which has designed Tartan Homes' models for more than a decade. "Save images of inspiration, finishes that you love, look for a style that you would like to recreate. Bring the images with you to the design appointment to help keep you on track."

Even before you sign your purchase agreement, if there's the option of going to the design centre and seeing what the upgrades are and what they cost, take advantage of it, says Black. Once you sign your agreement, the design process needs to happen quickly and "that's probably not the time to find out prices for the first time."

Buyers are often overwhelmed by the multitude of options and tend to not see the "big picture," notes designer Linda Nolan, who has outfitted hundreds of builder models over the years. While there is always the option of going with a professional designer to help create your look, she points out that most builders will have a trained designer to help with the selection process.

Just don't think of the design centre staff as the enemy. Although Black finds some buyers will be initially tight-lipped about their budget, seeing her more as a salesperson trying to take advantage of them, once she knows what they're working with she can help them get more bang for their buck and not waste time on options that are frivolous.

And you don't have to have a huge budget to fully upgrade a house in order for it to look spectacular, adds Maiorino. "Most builders have a great lineup of standard selections."

First-time buyer Sophia Hamilton had little wiggle room for her one-bedroom condo at The Eddy.

"I was really trying to not do too much just because I'm on a tight budget and everything was so expensive," she says. After much deliberation, she spent about \$4,000, mostly in the kitchen, and focused on those items that were most important to her.

Dominik Rozman & Alexandra Dicks were also careful about where they spent. Also first-time buyers, of a Valecraft townhome at Trailwest, they wanted to maximize the resale potential.

"We picked everyone's brains," says Rozman, from friends and family to a real estate agent who took them through homes, and a friend of the family who had bought an earlier version of their model and showed them

what she did and changes she would have made in hindsight.

"There's just so many decisions," says Dicks.

"Probably the scariest thing so far was picking the colours," adds Rozman.

They ultimately spent about \$9,000 on upgrades, which included a \$5,000 design centre bonus. They chose mostly smaller upgrades, focusing on the kitchen, ensuite and stairs.

If you're not sure where to put your upgrade dollars, Ashcroft's Christia Zachariou recommends doing those items that are challenging or fixed, such as cabinets and flooring. "Anything else can be done with ease at a later date."

Black agrees.

"It may sound surprising coming from a person who sells the upgrades, but if you have a very strict budget, make sure that you're spending the money where you need to and that is the bones of the house, the structure, because that you can't change," she says. "If you can't do the granite or quartz today, you know what? It's not the end of the world."

Not sure of your style or how to

articulate it?

"Many of us can appreciate so many different styles (that) committing to one can sometimes be challenging," says Maiorino, who encourages buyers to check out websites such as houzz.com and Pinterest to help determine the style they like.

Also check out showrooms to see what they have on display and take pictures, says Black.

Bring as much information with you as you can to give your designer an idea of what sort of style you're looking at.

Even if you don't understand what it is in the picture that you like, the designer can find a theme. Black tells of a client who brought in an oceanscape, with sand and a few pebbles. When Black looked at her other pictures it became clear that she liked a coastal feel in her decorating, as well as the neutral tones of the sand and stone.

You can also get inspiration from the furniture in your home, says Jensen. If all your furniture is ultra modern, you need to consider that when making selections.

And, says Black, telling your designer what you don't like is as important as what you do like.



WAYNE CUDDINGTON, OTTAWA CITIZEN

First-time buyer Sophia Hamilton kept her upgrade budget low, spending about \$4,000 for things like extra kitchen cabinets and upgraded flooring in her condo at The Eddy.

Rookie mistakes

Even veterans of the new home game can make mistakes. Mark and Lise Thaw, who just moved into their fourth new home in Kanata, got caught when they stole a bit of space behind the fridge for a built-in cabinet in the dining room.

Too late, they realized there was no longer enough room for their fridge to fit flush with the cupboards. It meant having to buy another fridge to fit the new space.

The fridge opening also tripped up first-time buyer Yanmeng Ba, who thought she had the dimensions correct for her Glenview townhouse but realized too late that the french doors on her counter-depth fridge were not zero clearance and didn't have enough room to fully open without pulling the appliance away from the wall so that it was no longer flush with the counter.

"I got a counter-depth fridge but I'm not using it as a counter-depth one," she says.

While hindsight might be 20-20, building and design industry professionals offer some tips for avoiding rookie mistakes:

- Don't go overly ornate in the permanent interior features and finishings and don't simply have floor tiles and counters look the same, says designer Ulya Jensen. "It is boring and predictable."
- Don't get caught up with fads, adds Ashcroft's Christia Zachariou. Select a timeless style and colour.
- Often buyers will try to save money by deciding to add upgrades themselves once they move in, says Kelly Maiorino of Unique Spaces. But often other expenses



JEAN LEVAC, OTTAWA CITIZEN

Mark and Lise Thaw stole space behind their fridge for a built-in dining room cabinet, only to realize later their fridge no longer fit. They bought a new one.

arise after closing and life gets busy. Many of the planned upgrades get put on hold or replaced with the expense of window treatments, fencing and other new home necessities.

- Buyers are often influenced by the comments and opinions of friends and family members when it comes to making their selections, notes Laurie Jarvis, also of Unique Spaces. "Although advice is usually well intended, it's important to make decisions based on your own taste and needs of your lifestyle."
- If you really want your laundry room on

the bedroom level, where there might be space for just a laundry closet, consider a stackable set so there's still room for a laundry tub, says author Katherine Salant in *The Brand-new House Book*.

- Don't get too caught up at the individual prices of items, says Cardel's Jenny Black. "Think overall budget and whether or not that fits in." Something you think you can get cheaper at Home Depot can often come with the added expense of someone to install it properly, and it means paying for things twice. "Why buy a brand new home and then get into renovation?"

Some upgrades are better than others

The experts agree — upgrades that give you the most bang for your buck when it comes to resale are kitchens, ensuites and main-level flooring.

"(They) are the top three areas that tend to give the best return on investment and what most purchasers tend to invest in," says Minto's Anthony Minchella, although he notes that a larger issue to keep in mind is the lot size and location.

While everyone will have an opinion about what works and what doesn't, choose function over cosmetic and neutral over unusual, says author Katherine Salant in *The Brand-*

new House Book.

"If you have a yen for the exotic, exercise it with your furnishings, not your house."

And if your budget is tight, the one area where upgrading almost always pays off is the kitchen, says designer Linda Nolan. "You can't really lose on investing in a kitchen."

Think upgraded cabinets, tall uppers, pot drawers, valance lighting, larger island. Focus first on those elements that are difficult to change later. Counters and backsplash, although important for resale, can be done afterwards.

After that, replace any main-floor carpeting with hardwood. In the ensuite, the big thing is glass showers with a tile base, free-standing vanities that look more like furniture, vessel sinks and quartz counters, says Cardel's Jenny Black.

Colour is also important. Choosing neutral finishes and colours will have maximum appeal, notes Ryan MacDougall of Uniform Urban Developments.

"If a buyer selects timeless elements, classic finishes, custom components that could serve anyone — then the value holds."

Can you upgrade too much?

Can you have too many upgrades? Yes and no, builders and designers say.

It depends on how long you plan to stay in your home, says Ashcroft's Christia Zachariou.

"If a purchaser intends on living in their new home for the next 10 years, then the answer is, no. They should design their home for their lifestyle."

But the resale value of the house won't necessarily reflect the cost of all those upgrades, says Urbandale's Peter Weiss. "You need to find the balance between what you want and

what another buyer will also value."

Buyers are unlikely to pay substantially more for all your bells and whistles when they can get the house across the street for much less, even if it has fewer upgrades, says author Katherine Salant in *The Brand-new House Book*.

But the difference between adequate and overboard is a fine line, she says. While you may not get all of your money out, you may sell your home much faster than the one across the street.

You also need to look at your enjoyment factor. If soaking in a whirlpool tub after a long day hits the spot for you, then it may be

worth it, just don't expect the next buyer to pay for that upgrade.

"It is important to understand the market value of the homes in your neighbourhood," says Richcraft's Shawn Bellman.

A good way to see what the market standard is for the neighbourhood is to look at resale properties three to six years old, Salant says. Also ask what options other buyers have chosen.

At Claridge, typical upgrade amounts are roughly 10 per cent of the purchase price, says vice-president Shawn Malhotra. "If done correctly, \$15,000 to \$20,000 in upgrades can look as good as \$50,000."

Time crunch

It's not just about budgeting your finances when it comes to building a home; you also need to budget your time.

"One of the biggest complaints that we have from homeowners is that they don't want to have to take time off from work or have so many appointments," says Cardel's Jenny Black. "These are not small invest-

ments. This is a big investment and probably one of the biggest you're ever going to make and with that is going to come a considerable amount of time."

Although it ranges from builder to builder and housing type, you can expect to set aside anywhere from four to 20 hours for various appointments. And they usually need to be done during the work day.

For some, there may be just one appoint-

ment for options and upgrades, particularly if you're choosing from a pre-set package of finishes, while others may have several appointments, each focusing on a specific area.

"Be reasonable and realistic regarding timelines," advises Laurie Jarvis of Unique Spaces. "Making your selection decisions according to schedule will assist the builder to remain as committed as possible to your move-in date."



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A production-built home will typically take six to 12 months to build, from signing paperwork to the possession date.

Hurry up and wait

Watching your home being built is fun,
but there's still work to be done

When you buy a new home that's to be built for you, there's a flurry of activity in the first couple of months — choosing the lot and floor plan, attending design appointments to pick all the features and finishes. The end of these design appointments marks a new phase in the home-building process, one in which you shift from a very active role in making all the decisions to being shunted to the sidelines, where all you can do is hurry up and wait for the house to be built.

It's one of the biggest issues that builder



Longwood hears about from buyers. “They are finished with the sales process, and now do not have much interaction with the sales staff, and feel left out of the process of the building of their new home,” says sales manager Darice Greene.

Communication is key, adds Domicile’s David Chick. It’s a “source of irritation” for buyers when they aren’t kept in the loop about what’s happening. That’s particularly true for condo towers, which typically have a much longer timeframe from the sale to completion.

“The construction process can be lengthy, so it is sometimes a challenge to keep everyone up to speed on construction milestones,” notes Windmill’s Rodney Wilts. “The more information we can provide the better.”

The average home takes six to 12 months to build, although that includes the time needed for things like paperwork and permits before construction begins.

Townhome builds can be shorter or longer: a builder may wait until most of the block of homes has sold before beginning construction. Alternatively, they might go ahead and build a couple blocks and sell those before moving on to the next block.

And condo towers can stretch two years or more because, in most cases, the developer needs to pre-sell a majority of units to secure financing before construction can begin.

Some builders will keep buyers engaged with regular updates. Cardel Homes, for instance, emails regular photo updates to buyers to show them the progress on their home, while Windmill posts updates to Facebook.

But be warned, while your builder will give you a tentative closing date when you buy your home, construction delays happen. The rules and dates regarding potential delays will be spelled out in your sales agreement.

One exciting milestone for buyers is the framing walk through. It’s not offered by all builders or for all home types, but for those who do, it’s the first opportunity for buyers to get a look inside their home (unless they’ve snuck onto the property on their own, which for health and safety reasons they’re not supposed to do).

The walk through happens when the exterior is enclosed, interior walls are framed and things like the mechanical systems and electrical and plumbing are in place.

It’s a chance for buyers to learn about the construction of their home and make sure things are where they are supposed to be, especially if they’ve made structural changes.

“I really enjoyed going there and walking through, just making sure everything is OK,” says Michel Blais, who moved into a new Tamarack home at Cardinal Creek Village at the end of May. “And we did find three items that needed to be addressed, nothing major, but still.”

The waiting game

Although the time pressures may be diminished now that you no longer have a crush of design appointments to deal with, there are still things to do while you wait for your home to be built.

- Declutter and start packing. “We did a lot of purging,” says Mark Thaw, whose family accumulated a lot in the 15 years they were in their home. Much of it they gave away to charity. A garage sale is another option.
- Sell your current home. Resale buyers look for an average closing date of 60 to 120 days, says Patrick Morris of Royal LePage Performance Realty. If it takes an average of 60 days to sell a home, then sellers should put their home on the market four to six months before closing on their new home. “Many buyers feel more comfortable selling their current home first before committing to a new home. It may mean going into rental accommodation and making two moves but there is more certainty.”
- Furniture/appliance shopping
- Research movers and find out how far in advance you may need to book. You won’t yet have a firm move-in date but you should have a good idea.
- Read over any material your builder has given you about the next steps.
- Take advantage of any information or meet-the-neighbours sessions your builder offers. “We have parties for all of our existing buyers throughout the process,” says Urban Capital sales agent Max Damour. “The social aspect is a huge part of our company and any excuse to throw a party we will take.”
- Closer to your closing date, you need to firm up your mortgage. “The usual place where things fall apart on my end is the client not getting their mortgage stuff finalized soon enough,” says real estate lawyer Leslie Kirk. It needs to be done three weeks before closing to make sure there’s time for your lawyer to get the paperwork from the banks.
- You’ll also need to arrange for home insurance. Proof is needed for the mortgage company.

What to expect at the framing walk through

The framing walk through can range from an informal peek to a detailed examination of the guts of the home. It depends on the builder and the inquisitiveness of the buyer.

First-timers in particular often don't know what to expect or what to ask, says Valecraft site supervisor Mark Hubble, and guiding them through is a necessary step. "I find that they're completely overwhelmed by the process."

Often the home will seem much bigger than they thought, perhaps because it's empty, unlike the model. But "they get to grasp what their house is," he says, although he finds they're more looking up in awe than asking questions.

He finds that most take up the offer to do the walk through, including first-time buyer Dominik Rozman, who was seeing his Trailwest townhome for the first time on a June morning last year.

"It's exciting coming in here, not ever doing it before," says Rozman. "I didn't even know what questions to ask."

Although he's been through the model home of his plan, the Barcelona II, many times, seeing his own home at this stage is different. "Looking in the main area here, it's the biggest space and it's hard to see where everything's going to go."

He appreciates being able to see the inner workings of his home. "It's cool to see how everything comes together and the reasons why things are done the way they are."

Another first-time buyer, Yanmeng Ba, also felt she didn't know what to ask during her framing walk through. "It's my first house so there's a lot of things I don't know



PAT MCGRATH, OTTAWA CITIZEN

Some buyers, especially first-timers, don't know what to expect or ask during a framing walk through, says Mark Hubble, right, site supervisor for Valecraft Homes at Trailwest in Kanata, as he takes buyer Dominik Rozman through his home.

about," she acknowledges on a steamy July day last year after spending two hours going meticulously through her Glenview townhome at Monahan Landing.

"I know it can be overwhelming," says Matthew Finne, Glenview's senior site supervisor. "It's important that we work you into the house slowly."

Since she's unlikely to remember much of what he's telling her, he stresses that she'll

hear it all again both before and after she moves in.

He points out everything that has been done so far and tells her what will happen next (drywall will start going up the next day, for instance).

At the end, although still overwhelmed, she's excited about how things are coming together. "Lots of good information," she says before heading off to a softball game.

The long and the short of it — selling your home

Buyers Mark and Lise Thaw were getting anxious. They thought they were planning ahead when they put their two-storey family home in Bridlewood up for sale in March 2014.

Considering they didn't take possession of their new bungalow until December, it should have given them plenty of time to sell. But their possession date came and still no sale.

"It's nerve-racking to know you have one house and sitting with another, and we wanted to move in," says Mark. "We were quite anxious, we were ready."

Their home finally sold in mid-January, 10 months after they listed it. "We can sleep peacefully now," says Thaw.

At the other end of town in Orléans, Michel Blais and Michèle Houle-Blais were

much luckier. Four months before their scheduled move in May, they listed their two-storey home. It sold in a day.

The bottom line? It can be difficult to predict how long it will take to sell your current home, so be prepared. Homes were expected to average 44 days on the market this year, according to industry analyst PMA Brethour Realty Group.



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JEAN LEVAC, OTTAWA CITIZEN

Nicholas Ramsay, service manager for Claridge Homes, second left, takes home buyer Matthew King, left, and his parents, Greg and Kelly King, through the inspection of his townhome in Summerhill.

In the home stretch

Checking out your new home and spotting last-minute fixes

Matthew King is walking up to the second floor of his new townhome for the first time. Built by Claridge at Summerhill, the home is just about ready for him to take possession and he's doing what's called a pre-delivery inspection on a surprisingly warm Remembrance Day last fall.

But it doesn't feel like it's his place yet. "It feels so weird; I feel like I'm in the model home."

"Did you pick a lot of things from the model, Matt? Is that why it feels like the model home?" asks his mother, Kelly, who, with his father, Greg, is along for this important step in the new home buying process.

Maybe, says the 28-year-old manager for Mac Cosmetics at Bayshore, since the model is the same floor plan.

"Once I get all my stuff in here it'll feel like mine," he adds an hour later when the inspection is done.

"And if you have pizza I'll help you move in," jokes Claridge service manager Nicholas Ramsay, who has taken King and his parents (who are helping him with the purchase) meticulously through the home from top to bottom.

The pre-delivery inspection, or PDI, is a critical step in the process of buying a new home. It's the first time the buyer will see their home in its finished state and an opportunity for the builder to show them the home's features and systems.

But more than that, it's when the builder and the buyer will go through everything in the home looking for anything that is damaged, missing or incomplete.

With very few exceptions, all new homes and condominiums in Ontario are required to register with the Tarion Warranty Corporation, which administers Ontario's new home warranty act, and the PDI is a mandatory step in fulfilling the warranty obligations of the builder. It acts as the official record of the condition of a home before the buyer moves in.

The PDI is usually done a week or two before the closing date, which gives the builder time to fix any deficiencies, although some may have to wait until after the buyer moves in.

"We're literally going to flush every toilet, run every tap, open every cabinet. We're looking for problems, basically," Ramsay tells King at the start of his PDI.

They start in the basement, where Ramsay points out the mechanical systems and how they work, where things like water shut-offs are and what maintenance King will be responsible for. A half hour later, they're still in the basement. For someone coming from an apartment who hasn't had to deal with home maintenance issues, it's a lot to take in.

"It's a little overwhelming," says King, "but it's interesting, it's exciting."

Moving into the finished areas of the

home, Ramsay sets out an inspection pattern to follow to make sure nothing is missed. "Anything that you think doesn't look right, it usually isn't," he says.

"Should I be totally picky?" King asks.

Ramsay explains that Tarion sets guidelines on just how picky a buyer can be. If you can see a wall blemish from five feet away or one on the floor when you're standing, then it's warrantable.

"This stops people from getting about two inches from the wall," he says, recalling one couple who brought a magnifying glass to their PDI.

Anything they find is marked on a special form that is sent to both Tarion and Claridge (King will also get a copy).

The big thing they all notice is the stain job on the kitchen cupboard doors, which doesn't seem right. (The doors would later be replaced.)

More than an hour and a half after they started, they've made it to the second floor, where King's father jokes that that's where the inspection should have started since he's not as critical now. "I'm like, 'Yeah, whatever, let's get the hell out of here and get lunch,'" he quips.

Ramsay usually allots an hour per 1,000

square feet for a PDI, which is also what Tarion recommends, so King's inspection is on target for his 1,920-square-foot home.

"Overall I think the house turned out quite good," Ramsay says when they're done and filling out the required paperwork. They've found 26 items, which he says is acceptable.

"If I walk into a house and I cannot find 26 items, there's a problem, with me or with the house . . . no house could be that perfect and that's why we do this."

He explains about the Tarion homeowner information guide that must be given to the buyer either before or on PDI day and Tarion's role as a regulator of builders and mediator for any builder/buyer disputes.

"I find most people read more about the insurance on their car or their dishwasher than they do their home," he says. "This is one of the largest purchases of someone's life so I really recommend you read (the guide). This tells you what's covered under your warranty."

Tarion offers a PDI checklist and a brochure on getting ready for your PDI at tarion.com or 1-877-982-7466. The homeowner information package can also be found here and Tarion recommends you read it before your inspection.



CHRIS MIKULA, OTTAWA CITIZEN

Buyer Dan Kennedy uses his pre-delivery inspection — the first time he's seen his new condo — to take some measurements.

Should you hire an inspector for your PDI?

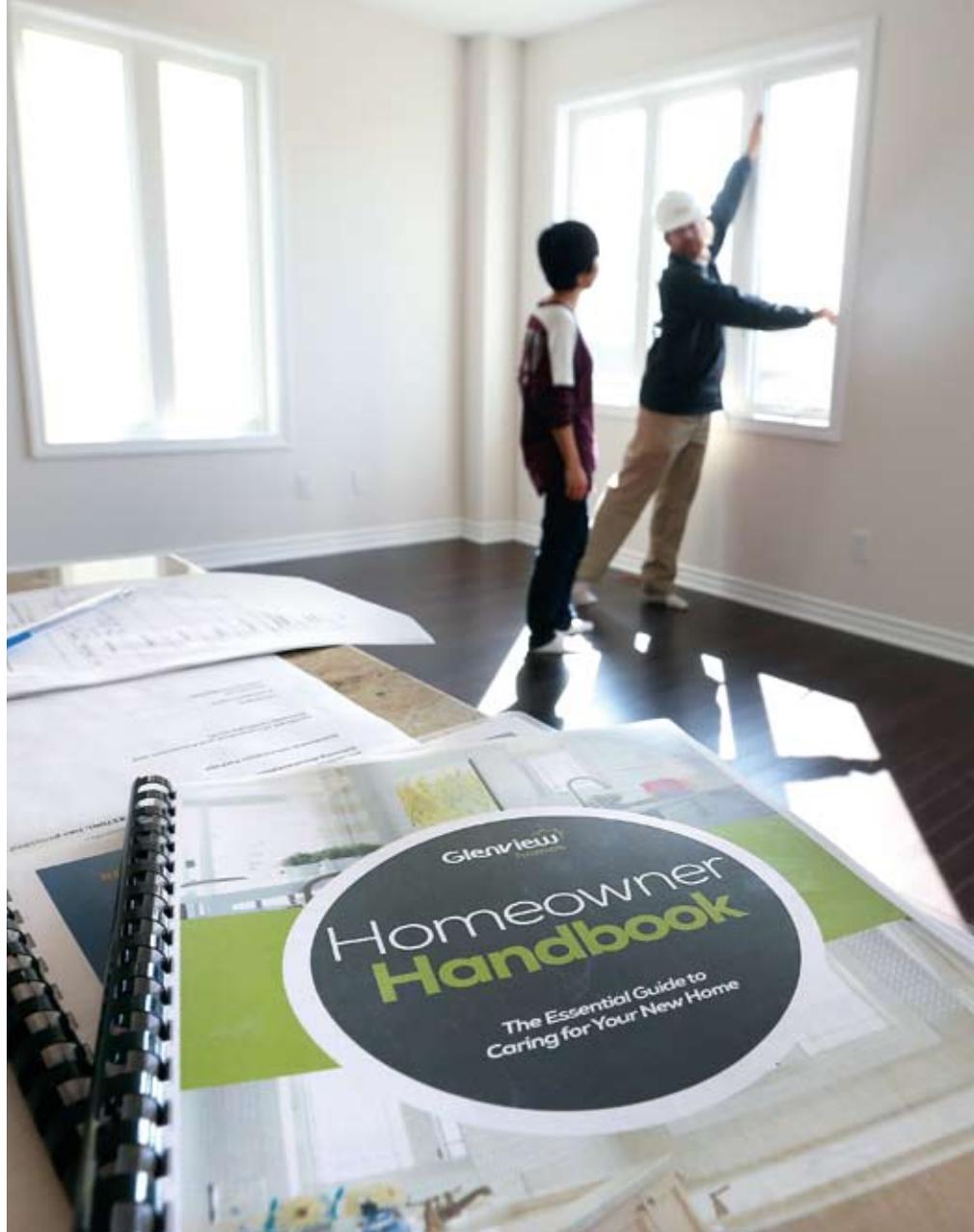
When you're buying resale, it's a smart move to get a home professionally inspected before you make the deal. But is the cost justified during the pre-delivery inspection for a new home?

Probably not, says Tarion Warranty Corp. New homes are inspected by the city at various stages of construction to make sure there are no building code violations. And because of the Tarion new home warranty, any defects in materials or workmanship will be covered.

However, you are allowed to bring an inspector with you if it will make you more comfortable.

"We recommend that should a new home buyer decide to use a third party inspector, they use them after they have moved in to assist with their 30-day warranty list," says Ryan MacDougall of Uniform Urban Developments. "This is a better use of their time and expertise." (Once you've been living in your home you'll have a better indication of any potential problems that you might want a home inspector to look into.)

Most builders see few buyers bringing inspectors to their PDI. At Claridge, for instance, about five per cent of buyers will bring one, although about 15 per cent of buyers will use them for their 30-day or year-end warranty reports.



JEAN LEVAC, OTTAWA CITIZEN

Senior site supervisor Matthew Finne, right, shows buyer Yanmeng Ba the proper way to open her windows during the pre-delivery inspection of her Glenview townhome at Monahan Landing.

Next steps

Scheduling your pre-delivery inspection means you're close to taking possession of your home. It also means a lot of last-minute things you need to do:

- Contact utilities to make sure accounts are set up in your name and have the closing date.
- Re-route your mail. Canada Mortgage and Housing Corporation offers a handy worksheet on its website to help you remember who should be notified (cmhc.ca) and Canada Post offers a mail forwarding service, for a fee (canadapost.ca).
- Finalize your mortgage, if you haven't yet. This should be done three weeks before closing, says real estate lawyer Leslie Kirk, to make sure there's enough time for your lawyer to get the paperwork from the bank.
- Arrange home insurance. Proof will be needed for the mortgage company.
- Stay in touch with your lawyer, who will be starting to do some of the paperwork, like a title search and reviewing documents from the builder's lawyer. A few days before you close, your lawyer will be able to give you final figures for closing costs and will need a bank draft or certified cheque for that and your downpayment. If you're cashing in any investments to help cover costs, note that it can take a couple of days for those funds to be available to you as cash.
- Confirm your moving date with your moving company.

2

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JEAN LEVAC, OTTAWA CITIZEN

Yanmeng Ba is thrilled to play her drums again. They were in storage for four years while she lived in an apartment.

Settling in

Getting your home,
moving and what to expect
from your new home warranty

The walls in Yanmeng Ba's new town-home look like they have chicken pox. The floors and backsplash, too, for that matter, all covered in dots of green painter's tape.

It's been six weeks since she moved into her end unit by Glenview Homes at Monahan Landing in Kanata and she's been getting ready for workers to come in to fix things.

She has taken to heart the builder's recommendation to mark any deficiencies she sees for her 30-day inspection report, which is part of the Tarion warranty program.

Any outstanding items from the pre-delivery inspection (PDI) just before closing, as well as anything new that is spotted since taking possession, are listed on the report



and submitted to Tarion within 30 days of taking possession.

“I’m not sure if this is normal, but I just found a lot,” she says. She realizes she’s being picky, but would rather be thorough and if there are some things that are not deemed worthy of fixing, that’s OK.

So how does being a homeowner feel to Ba, a 31-year-old software engineer for Ciena?

As she makes tea and washes grapes she laughs, then says, “The initial three days were kind of stressful because you need to buy a lot of things. ... I feel in the first 30 days I spent every day shopping,” along with trying to look for all the deficiencies in her home by the deadline.

“I didn’t do anything. I didn’t go to the gym. I didn’t play badminton and didn’t do anything after work. I just (thought), ‘Oh my God, I need to shop.’ ... I’m really tired of going to shop.”

Yet her home is surprisingly empty. There’s no living room furniture beyond her TV, nothing on the walls (except all that green tape), no window coverings.

But she has bought a lot of basics such as dishes, which she didn’t need before while living with a roommate who had all those household staples. There’s still no teapot, though, for which she apologizes.

Besides, she wanted to keep her home as clear as possible for workers coming in to fix the issues from her PDI and 30-day report.

And she wants to wait on some of the furniture decisions until her husband arrives. Newly married over Christmas on a trip back home to China, she’s now working to bring him to Canada. Friends for many years, they began a relationship on her last trip back a year and a half ago, right after she signed the agreement for her home.

One thing she has unpacked is her drum kit, which had been stored at a friend’s place for four years because her apartment neighbours would complain about the noise.

Now when she wants to relax, she can drum, “even though I suck—I really suck at it,” she laughs. Her new next-door neighbour can hear her, but that’s OK, she says.

“He has a drum, too, so he doesn’t really mind.”

What to expect at closing time

It’s finally arrived. After months of waiting, your home is about to be yours. It’s an exciting moment, but closing day is also a flurry of last-minute activity. Here’s what to expect.

Your lawyer will have been busy getting everything ready for the transfer of ownership from the builder to you. That involves checking the title, reviewing documents from the builder, figuring out what your down payment and closing costs will be and bringing you in to sign a stack of papers, says real estate lawyer Leslie Kirk. Then everything is sent to the bank.

On closing day, unless there are any glitches, the mortgage company will send your lawyer the money, which is combined with the down payment and closing costs you’ve provided, and sent to the builder’s lawyer, along with all signed documents, says Kirk.

Typically, the keys to your home will be sent to your lawyer, although sometimes they can be picked up on site. When your lawyer has the keys and the builder’s lawyer has the money, they register the documents with the province, which is when the ownership changes, says Kirk. At that point, the keys will be released to you.

Generally, the process won’t be completed until later in the day, which is why builders recommend you hold off on any deliveries or service calls until the following day. Ditto for your movers.



JULIE OLIVER, OTTAWA CITIZEN

Getting ready to move meant countless trips back and forth from old place to new for Janice and Dan Kennedy, plus a healthy dose of Murphy's Law.

'An absolutely crazy month'

By Janice Kennedy

Editor's note: Janice and Dan Kennedy downsized last year from a four-bedroom home to a 1,200-square-foot condo at Petrie's Landing II, an experience that was both draining and cathartic. Janice offers a first-person reflection of the move.

We had arranged to take possession in mid-June 2014 and give ourselves a month to get the condo completely ready for move-in on July 23. That involved painting, as well as installation of appliances, wall-mounted television, lighting and plumbing fixtures, wall bed and shelving.

It was an absolutely crazy month, involving so many trips back and forth from our Ottawa home (which we were daily and frantically denuding) to our new OrLéans

condo, that we set shocking new records for monthly gas consumption.

Besides all that, there was the ongoing money and accounts headache — taking ownership, arranging for new utilities while closing old accounts, setting up new plans while terminating old ones. And nothing seemed to go as it should have — ever.

When we took possession, there was confusion about balance amounts, though this was eventually settled. Dealing with Reliance for the new furnace and hot water system, we made numerous repeat calls to settle what we thought we'd already settled. (There must be a codicil to Murphy's Law for moving: whenever you're most overburdened and you think, with relief, you can check something off your to-do list, you can't.)

At our condo development, we were offered an attractive new-construction promotion from Rogers. (I assume Bell offered

something similar, but we were already Rogers customers, and they contacted us. Bell never got in touch with us until long after we had moved in and had our services up and running). We accepted it, but only after getting everything in writing, spelled out with crystal clarity — especially the amounts due AFTER the promo period was over.

I tried not to get too distressed when I got different answers from different Rogers departments, including one billing agent who denied what Rogers had originally offered with the comment, "I'm not responsible for what other agents say." Still, it all got sorted, eventually. And it was a good promotion.

After we took possession and before we moved in, we made various discoveries — not all of them welcome. We found a scratch in the kitchen granite, a chip in the tile under the microwave, a towel bar placement that would have had towels hanging over

the toilet paper. A couple of doors were too tight, and a shower seal didn't stay in place. We'd mention them to Brigil, and nothing seemed to happen — until all of a sudden it did. Foreman Gord Pickup would show up, reassure us and send someone over to take care of the problems. Everything got resolved. Eventually.

Then there were the frustrations that stemmed from a single word we came to hate: "code." It seemed to be at the root of some of the most annoying inanities we faced in our new condo. Because of the Ontario Building Code, our windows could only be cranked out a teeny little space (to protect toddlers, no doubt, or possibly suicidal condo owners at the end of their rope).

Our hot water could not be set above 120 Fahrenheit (49 Celsius), a temperature that actually conflicts with public-health recommendations for properly washing dishes. Pricey stair lifts — with costly post-installation maintenance — were installed in some common areas, technically to make a proportion of the buildings accessible. Trouble was, they only led to basement units. Pity the disabled would-be purchaser who didn't want a basement unit, if one was even available.

But despite some of the unwelcome surprises that come with condo living, I am getting used to it.

Tips from CMHC and Tarion

Not sure if something should be noted on your 30-day or one-year warranty form? Minor cracks and squeaks, for instance, are usually not covered, but a large crack could be. To find out what is covered, check tarion.com.

In many cases, your builder would rather work with you than go through Tarion, says past board chairman Chris Spiteri. Keep communication open with your builder to get deficiencies resolved.

Your home will require regular maintenance that you are responsible for. If you don't take care of it, your warranty could be affected. Your Homeowner Information Package gives an outline of maintenance reminders.

As well, CMHC has a monthly e-newsletter of tips and advice on a variety of homeownership interests (cmhc.ca).

TARION'S TOP 10

Materials and workmanship in the first year made up the largest claim type in 2014. Here are the top 10 items buyers had issues with:

1. Paint
2. Doors
3. Floors (hardwood and tile)
4. Drywall
5. Stairs
6. Water/moisture
7. Concrete cracks
8. Baseboards
9. Trim
10. Cabinets and vanities

BY THE NUMBERS

49,890

Homes enrolled in Tarion in 2014

3,890

Requests from homeowners or builders for conciliation by Tarion in 2014

419

Claims paid out in 2014

\$9.8 million

Amount paid out for 2014 claims

\$4.6 million

Amount paid out for materials and workmanship, the top claim type in 2014

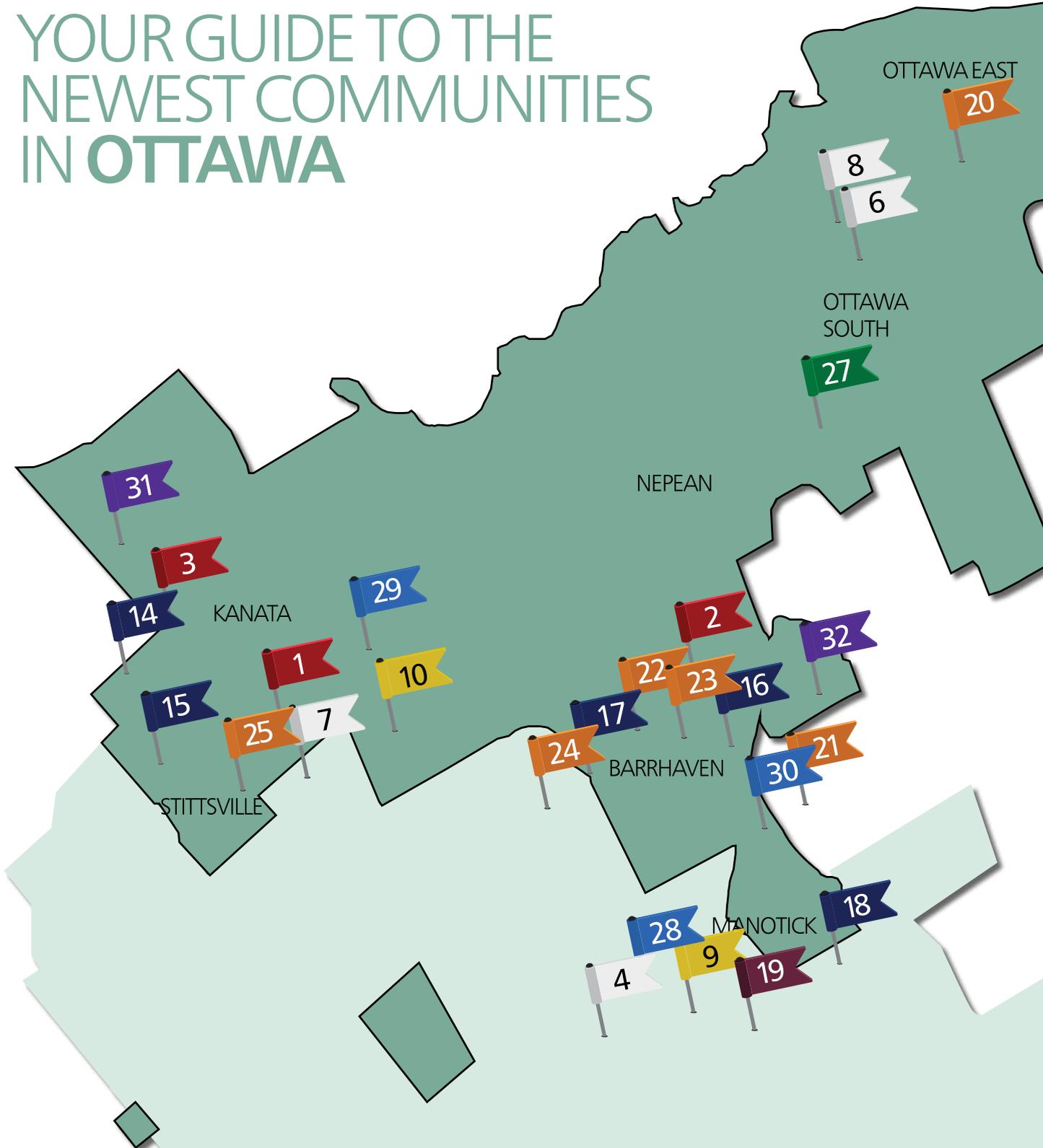
Time to get moving

If you're using a professional moving company to get you into your new home, Canada Mortgage and Housing Corporation offers the following advice:

- Friends or relatives may be able to recommend a good company, but don't forget to ask the mover for references. Note: You can also check the Canadian Association of Movers (mover.net) and the Better Business Bureau (bbb.org/Ottawa).
- Ask for an estimate and outline of fees (do they charge a flat rate or hourly fee?). Once you've chosen a mover, ask them to come to your home to see what will be moved in case the estimate needs to be changed.
- Make sure your belongings are insured during the move. Your home or property insurance may cover goods in transit, but check. Many moving companies offer additional insurance coverage. But be aware that professional movers are not responsible for items such as jewelry, money, or important papers. Move these yourself to keep them safe.
- If you do your own packing, get the proper materials and remember that packing is labour intensive.
- On moving day, go through the house with the van supervisor if you have any special instructions. The supervisor will note the condition of your goods on an inventory list. Go through the house with the supervisor to make sure the list is complete and accurate. When the van arrives at your new home, mark off the items on the mover's list as they are unloaded.
- If you paid for the movers to unpack boxes and remove packing materials, remember that they will not put dishes or linens into cupboards.
- Two Men and a Truck offers several moving tips on their website, twomenandatruck.ca.

NEW HOMEBUILDER'S MAP

YOUR GUIDE TO THE NEWEST COMMUNITIES IN OTTAWA





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139 Westphalian Avenue, Kanata
- 2. LONGFIELDS
435 Sweetflag Street, Nepean
- 3. RICHARDSON RIDGE
288 Huntsville Drive, Kanata

EQ HOMES

- 4. EQUINELLE
88 Equinelle Drive, Kemptville ON
LEGENDS
88 Equinelle Drive, Kemptville ON
- 5. CLARENCE CROSSING
8616 County Road 17, Clarence-Rockland
- 6. CANAL EAST
48 Concord St. N., Ottawa
- 7. FERNBANK CROSSING
339 Bobolink Ridge, Stittsville
- 8. Greystone Village
175 Main Street, Ottawa

GLENVIEW HOMES

- 9. TEMPO
2623 Highway 43, Kemptville
- 10. MONAHAN LANDING
287 Meadowbreeze Drive, Kanata
LIV TOWNS
287 Meadowbreeze Drive, Kanata

MINTO COMMUNITIES

- 11. AVALON ENCORE
2370 Tenth Line Road, Ottawa
- 12. ENCLAVE AT TRAILSEDGE
2370 Tenth Line Road, Ottawa
- 13. QUARRY GLEN
2370 Tenth Line Road, Ottawa
- 14. ARCADIA
380 Huntmar Drive, Kanata
- 15. POTTER'S GLEN
380 Huntmar Drive, Kanata
- 16. CHAPMAN MILLS
4005 Standherd Drive, Nepean
- 17. QUINN'S POINTE
4005 Standherd Drive, Nepean
- 18. MAHOGANY
108 Moretto Court, Manotick

OLD TOWN REUBEN CRESCENT (LA GROUP)

- 19. KEMPTVILLE LANDING
139 Prescott Street, Kemptville

RICHCRAFT

- 20. BROWNSTONES
1220 Ogilvie Road, Ottawa
- 21. RIVERSIDE SOUTH
744 Brian Good Ave., Ottawa
- 22. JADE FLATS BARRHAVEN
190C Hornchurch Lane, Ottawa
- 23. FIELDSTONE BARRHAVEN
302 Longfields Drive, Barrhaven

- 24. STRANDHERD MEADOWS
187 Maravista Drive, Ottawa
- 25. FERNBANK CROSSING
332 Bobolink Ridge, Kanata
- 26. NOTTING HILL / TRAILSEDGE
6151 Renaud Road, Ottawa

RND CONSTRUCTION

- 27. RIVERPARK GREEN
781 Fielding Drive, Ottawa

URBANDALE CONSTRUCTION

- COUNTRY WALK
- 28. 128 George Street West, Kemptville
- 29. BRIDLEWOOD
300 Sugar Pine Crescent, Ottawa
- 30. RIVERSIDE SOUTH JAZZ CONDOS
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