

Before you visit a new home sales centre

A builder's sales representative works for the builder. You can have your own agent working for you. This checklist helps you get ready.

Before you go

- Tell the sales representative on your **first visit** that you have an agent. Many builders ask buyers to register an agent at or before the first visit. Contact us first so we can be named.
- Ask whether the builder has registration rules or deadlines for buyers with an agent.
- Get a mortgage pre-approval so you know your range. Ask how a new-build closing date can affect your rate hold.
- Bring photo ID and a list of what you must have in a home.
- Do not sign or pay a deposit on your first visit. Take the paperwork home.

Questions about the price

- What is the full price, including HST, development charges, lot or grading fees and any utility connection fees?
- Which upgrades are included and which cost extra? Get the list in writing.
- Is the price protected if the builder's prices go up before closing?
- What is the deposit schedule, and when is each deposit due?

Questions about timing

- What is the firm occupancy and closing date? What happens if it moves?
- What compensation applies if the builder delays?
- Can I cancel, and under what conditions?

Questions about protection

- Is the builder licensed with the Home Construction Regulatory Authority (HCRA)? You can check on their public register.
- Is the home covered by Tarion warranty? What does it cover and for how long?
- When is the pre-delivery inspection, and who comes with me?

At the pre-delivery inspection

This is your chance to walk through the finished home and list anything that needs fixing before you take the keys. Bring this list, a flashlight and a phone for photos.

What to check

- Walls, ceilings and floors: scratches, dents, gaps, uneven areas.
- Windows and doors: open, close, lock, seal, screens.
- Kitchen and bathrooms: cabinets, counters, caulking, taps, toilets, drains.
- Electrical: switches, outlets, fixtures, smoke and carbon monoxide alarms.
- Heating, cooling and hot water: turn each on and confirm it works.
- Exterior: grading, driveway, steps, siding, sod, drainage away from the house.
- Everything promised in your agreement, including each upgrade you paid for.

After the walk-through

- Write every item on the builder's form. Take photos.
- Keep a copy. Ask when each item will be fixed.
- Talk to your lawyer before closing if anything is unresolved.

Have your lawyer review the agreement first

New-build agreements are long and often favour the builder. Have a real estate lawyer review yours before you sign. Ask about any clause that lets the builder change the closing date or the price.

Want us with you?

We can go to the sales centre with you, help you compare communities and read the agreement alongside your lawyer. In Ontario, before we work together as your agent, we explain how we are paid and ask you to sign a written buyer representation agreement. Book a free call at cheryldevenney.com/new-build-homes or call (905) 442-4062.