

Welcome to your New Home.



NEW HOMEOWNER'S GUIDE

bmi Group 

Thank you.



We would like to thank you for choosing BMI Group as your trusted home builder. We are honoured to work with you on this exciting journey toward a carefully crafted home. BMI Group has a dedicated team of informed sales staff, professional interior designers, trained service coordinators, and skilled tradespeople eager to start building your new home.

Buying a new home is a remarkable experience in which you are an integral part of the process. You will be invited to meet with our team members at various stages of pre-construction as we actively seek your participation in creating a home that reflects your personal preferences. This process is diverse, and at times, overwhelming as there are numerous decisions to make and timelines to meet.

We have created this New Homeowner's Guide to provide you with peace of mind throughout this process. This step-by-step guide outlines what to expect and whom to contact before, during, and after the construction of your new home. Please review it carefully to understand important steps and milestones along the way.

We are thrilled to embark on this memorable experience with you and work together toward designing and building a house, townhome, or condominium that you will enjoy for many years to come.

Paul Veldman
CEO, BMI Group





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Contact us.



CUSTOMER CARE

customercare@thebmigroup.ca
9am-5pm / Monday-Friday

Contact with questions regarding construction schedule, closing inquiries, municipal address, warranty information, community inquiries and general inquiries.

SALES INQUIRIES

sales@thebmigroup.ca
9am-5pm / Monday - Friday

Contact with questions regarding agreement of purchase and sale, copies of your agreement, contractual questions, mortgages and financing, legal aspects of your agreement, and the referral program.

AFTER HOURS WARRANTABLE EMERGENCY

customercare@buildersolutionsgroup.ca
(647)560-2648 or 1-800-920-6550
9am-5pm / Monday - Friday
9am-5pm / Weekends & Holiday
After these hours please leave a detailed message.

DESIGN CENTRE

design@thebmigroup.ca
9am-5pm / Monday - Friday | By appointment only

Contact with questions regarding Design Centre appointments, the pricing of optional extras, your upgrade agreement(s), and copies of your amendment(s).

WARRANTY OFFICE

customercare@buildersolutionsgroup.ca
(647)560-2648 or 1-800-920-6550
9am-5pm / Monday - Friday



Upgrades + selections.



One of the most rewarding experiences in building a new home is making it your own through design selections and special features. You can make selections on colours, textures and materials that reflect your personal taste and lifestyle. At your Design Selections Appointment, your friendly and knowledgeable Design Consultant will guide you through the process of selecting finishes that complement your tastes, and meet exceptional standards and today's latest interior design trends.

Preparing for your decor appointment: It's never too early to start thinking about how you would like to personalize your home. Our expert team of home decor experts has carefully crafted exclusive packages that will enhance every element of your home. From entry-level finishes that far exceed industry standards to high-end fixtures, you won't be disappointed with your wealth of choices.

Our standard and upgrade package options are clearly outlined in a Look Book that you will receive when purchasing your home. Please take a moment to review these packages ahead of your appointment to help you narrow down your choices. This will allow us to make the most use of our time together.

- Start thinking about your wish list and must-have items that you want for your new home.
- Create a budget for these options and upgrades, and inquire with your mortgage broker how much you can add to your mortgage when selecting upgrades.



Decor Appointment: A member of our Design Team will schedule a personalized consultation with you and your dedicated sales representative.

If you purchased a Single-Family Home, you will be able to pick your Exterior Colours and Materials from a carefully selected colour palette preselected by our Building Design Team.

Appointments are set according to the scheduled dig date of your home. You will have one to two appointments (either virtually or in person), to finalize your new home features and finishes. Appointments are scheduled Monday to Friday within business hours of 9am to 5pm, and typically last 1-3 hours, depending on how prepared you are. Any appointments missed without prior 24 hours' notice, will be subject to a \$150 + HST fee.

Structural Selections Appointment: If you purchased a Single Family Home you will be invited to attend a Structural Selections Appointment. These appointments give you the opportunity to make final decisions as they relate to the basement, framing, wiring, and plumbing including:

- Finished Basement
- Stairs - rails, treads, pickets
- Enlarging windows
- Garage to House door
- Adding a second sink
- Gas fitting

Frequently asked questions.



Frequently asked questions to help you understand the home-building process.

Can I access the site during or after construction hours? We understand how monumental the home-building process can be, and we will do our best to keep you up to date as milestones throughout the construction process are completed. Insurance regulations stipulate that unauthorized visits to the construction site are strictly prohibited. Your purchase agreement stipulates two scheduled visits to review the construction of your home. The first is at the pre-drywall stage, depending on construction schedules, and the second (called a PDI) will take place just prior to the Closing Date.

Can I perform work of my own prior to closing? Due to safety and quality assurance reasons, we cannot allow you to do any work in your new home prior to your closing date. Any independent work will be removed immediately as it disrupts the production schedule, impedes the inspection process, and may potentially void your New Home Warranties.

Will my home be an exact replica of the one featured in the sales brochure? Floor plans and exterior elevations of your actual home may be a reverse image of what is shown in the sales brochure or wall display at the Sales Centre. Building lot and elevation can affect the configuration of the driveway, walkway, the number of steps, how much of the foundation is showing, and the space above the garage door. The exterior colour of townhome blocks may vary from the sales brochure as the exterior colour selection is chosen from various colour palettes to compliment the surrounding homes and community.

Are the employees working on my home all BMI Group employees? We take pride in working with trusted trade partners who value quality workmanship. To ensure the BMI Group standard of construction is met, only qualified suppliers, trade contractors, and BMI Group Employees are permitted to perform work in your home.

The frame walk.



You have spent hours pouring over your plans, staring at the brochures, and imagining what your home will look like. The Frame Walk is the first invitation to view your home during the construction process. The bones of your home have been set in place, and the heart of the home, including the heating, plumbing and electrical distribution systems, have been installed. This tour is an important and exciting step for all new homeowners as this will be the first time you step inside of your home.

This is your opportunity to:

- Meet the site superintendent.
- Learn and ask questions about the construction process.
- Review the framing of the home.
- Gain insight into how the mechanical system functions, including heating, ventilating and air conditioning (HVAC), plumbing and electrical.
- Review all selections and telephone, cable and audio/video locations to make sure they've been installed according to the construction documents.
- Verify that your selections/options have been installed as per the purchase agreement.

Frame walks take up to one hour and are scheduled in advance between 8am and 4pm, Monday through Friday. You will be notified by a BMI Group Representative as to your scheduled frame walk appointment. The window of opportunity for viewing your home at this stage is limited (prior to drywall).

It is important to note that the frame walk is not an opportunity to make any new changes to your home plan or design. Hard hats will be provided, and closed-toe shoes must be worn during this scheduled walk-through. We understand the importance of children and pets to our families; however for safety reasons, children under 16 years of age and pets are not permitted on the construction site.

Pre-delivery inspection. PDI



It's the moment you have been waiting for. From choosing the home and floor plan that best fit your needs to walking through your home before drywall went up, the moment to walk through your new home and inspect the fine details and craftsmanship that makes it truly your own is finally here. With your occupancy date just a few days away, there are inevitably lots of things keeping you busy as you wait to get the keys to your new home. While you patiently wait, a member of our team looks forward to welcoming you to a walk-through of your newly finished home. The PDI is an introduction to your new home and its many finished features and systems.

This is your opportunity to:

- View your home in its finished state
- Learn and ask questions about the various features, functions, and systems of the home
- Receive information about the maintenance of the systems in your home
- Receive your Tarion Certificate of Completion and Possession (CCP)
- Review your Home Warranties and BMI Group's Warranty Guidelines and Procedures
- Identify any pre-delivery deficiencies; damaged, incomplete, or missing items in your home
- Verify that your colour selections have been completed as per the purchase agreement

The Customer Care Coordinator will schedule the appointment with you as your home nears completion, typically 1-2 weeks before closing. Appointments are available between 8:30am and 2:00 pm, Monday to Friday.

The PDI follows a pre-planned agenda and a set route through the home to ensure that we cover everything (allotting approximately 1 hour per 1,000 sq ft). We ask that only purchasers attend the PDI as there is a lot of valuable information presented during the orientation and your undivided attention is required. Hard hats will be provided. We ask that everyone attending wear closed toe-shoes.



What if I cannot attend the scheduled PDI? We will do our best to arrange a mutually convenient date. However if you cannot attend the PDI, you may put forward any person as a designate. The designated person may be another member of the family or a friend. You must fill out a designate form and forward it to the Customer Care Coordinator prior to your PDI. If you cannot attend and no designate has been assigned, the PDI will be conducted on your behalf by a BMI Group representative.

Should I bring a home inspector with me to the Home PDI? New homes are inspected by the City at various stages of construction to make sure there are no building code violations, furthermore, the new home warranty covers any defects in materials or workmanship. Therefore, the cost may not be justified at this point. However, should you choose to bring a home inspector, you are welcome to do so. Our PDI will be conducted with you, as the home inspector compiles their own report which they will submit directly to you.

How detailed should I be during the inspection portion of the home orientation? Tarion sets guidelines on just how detailed a buyer can be during a home inspection process. For example, drywall scuffs must be visible from 5 feet away, in order to be considered warrantable. Our PDI representative will walk you through these guidelines at the start of the Home Orientation.

What happens with the PDI form after the completion of the pre-delivery inspection? The completion of the PDI report is a mandatory step in fulfilling the warranty obligations of the builder. A report of this official report is given to the homeowner after the PDI, and BMI Group retains a copy. This report will also act as a checklist, and you will be asked to sign off on items as they are completed.

When should I expect any items listed on the PDI form to be completed? We will try our best to complete all PDI items prior to your occupancy closing. However, items which may require our trades partners to come back (i.e. kitchen cabinets, tiles, hardwood, etc.) may have to be completed during a scheduled appointment with the homeowner post the occupancy date. PDI items are targeted to be completed within 30 days of completing the PDI. ***Please note, in the event an item has to be replaced (i.e. cabinet doors), manufacturing these items can take up to 4-6 weeks.***



Condominium Occupancy.



When it comes to a pre-construction purchase of a Condominium, it is important to understand the difference between Occupancy and Full Title Closing and be prepared for both. The two different closing stages are outlined here, along with other pertinent information related to condominium living.

Occupancy Date: The Occupancy Date is the day your home will be completed and ready for you to occupy. The date is also referred to as the Tentative Occupancy Date in your Agreement of Purchase and Sale. The time between your Occupancy Date and your Full Title Closing is referred to as the Occupancy Period. During the Occupancy Period, you will be responsible for paying occupancy fees, utilities, and insurance on your personal belongings. There is no way to say with certainty how long the Occupancy Period will last, but in our experience, it can range anywhere from 6-12 months. Once the Condominium Corporation is registered with the Land Registry Office, the Occupancy Period will end and the unit can now be transferred to the buyer, which is referred to as the

Full Title Closing: Full Title Closing typically takes place 2-4 weeks after the registration of the Condominium Corporation. In some cases, there may be no occupancy period, and purchasers could be expected to title close with sufficient notice.

Full Title Closing Date: The Full Title Closing Date is the date you will receive ownership of your home. BMI Group will notify your lawyer of the Full Title Closing Date, providing at least 2 weeks' notice to get your finances in place. Your lawyer will receive the Statement of Adjustments (SOA), deed/transfer of title to your home in exchange for your payment of the outstanding balance. At this point you will stop paying Occupancy Fees, your mortgage funds will be advanced, and you will begin paying your mortgage and maintenance fees.

Condominium Occupancy. cont'd



Occupancy Fees: Occupancy Fees are monthly payments made during the Occupancy Period.

Occupancy Fees are comprised of three components:

1. Estimated Property Taxes (apportioned monthly)
2. Maintenance Fees
3. Interest on the unpaid balance of Purchase Price – at a rate prescribed by the Condominium Act

Condominium Documents: As part of your Agreement of Purchase and Sale, we have included the Condominium Documents, which include the Condominium Declaration, by-laws & rules. Together, these documents detail the rights, responsibilities and rules each owner is required to adhere to. Therefore, it is important to familiarize yourself with these documents.

Property Management: BMI Group will contract an external company as the Property manager responsible for the condominium's daily operations. They are in place to assist you with any condominium-related concerns, and are responsible for the maintenance, repairs, and upkeep of all the common elements. Once the Condominium Corporation's Board of Directors is established, the Property Management will take direction from the Board of Directors.

Condominium Corporation/ The Board of Directors: Once the condominium is turned over to the Condominium Corporation by BMI Group, the Board of Directors will be elected by suite owners, and will be composed of volunteer residents. The Property Management will take direction from the Board of Directors. They will work closely together to enforce the Declaration-by-laws and rules set out in the Condominium Documents, prepare budgets, and address resident concerns.



Rules & Regulations: All condominium and common element subdivisions are governed by rules and regulations to ensure safe, comfortable, and enjoyable living. Specific rules can be found in the Condominium Documents, please note these rules and regulations are subject to change through the direction of the Board of Directors.

Maintenance Fees: When purchasing a condominium, you are buying one unit within a multi-unit residential community. Each unit is individually owned, but all unit owners share joint ownership of the common elements. Monthly Maintenance Fees cover maintenance of these areas. Common elements and the applicable maintenance fees are set out in the condominium documents/disclosure, provided to you along with your Agreement of Purchase and Sale.

Important: *As you do not legally own the unit during the Occupancy Period you cannot sell the unit within the Occupancy Period. It is also imperative to note that you are not permitted to lease during the Occupancy Period. Therefore, advertising of the unit for sale is not permitted until Full Title Closing. As the length of the Occupancy Period is difficult to determine and we understand the position of many of our investors wanting to lease the units, BMI Group will provide special permission to investors upon fulfilling the conditions set out in the Amendment for Tenancy Allowance. Conditions include, but are not exclusive to, the requirement of additional deposits, detailed screening of the tenants, etc. Please contact our Customer Care Department if you wish to review these conditions.*

Full title closing.



As your move-in date approaches the anticipation and excitement build and although this is a very exciting time; it is important that you are properly prepared. When you purchase a pre-construction home, the type of unit you have purchased will determine how you need to prepare for your closing. If you have purchased a Freehold Home, this checklist will ensure you are well-prepared for your Full Title Closing.

Lawyer

- Contact your lawyer to ensure all closing arrangements are well underway.
- Contact your BMI Group Customer Care Coordinator and ensure we have your lawyer's contact information.
- BMI Group will provide your lawyer with all final closing documents approximately 3 days prior to the closing date

Financing 2 months prior

- If you require an Amendment to the Agreement of Purchase and Sale to reflect the total price of the home including upgrades, please be sure to request this from your design consultant, please allow 5 business days for completion
- Contact your lender or mortgage broker to ensure all your financing is in place

Insurance 2 week prior

- Contact your insurance provider to set up your home insurance

Utilities/Services 1 week prior

- Contact all applicable utility companies (Water/Hydro & Gas) to update them with your new home address and set up your accounts
- As part of your Agreement of Purchase & Sale you have entered into a rental agreement with a supplier for your hot water tank or tankless water heating system. You must call the applicable supplier prior to closing to assume the monthly obligations.



Canada Post 1 week prior

- Notify Canada Post that you will be moving and set up any necessary mail forwarding measures
- If you don't already have it, you can obtain a postal code from the Canada Post website: www.canadapost.ca, or by contacting our Customer Care Coordinator
- Super-mailbox information and keys can be obtained by contacting the Canada Post Customer Service at 1-800-267-1177 who will then direct you to the appropriate local postal outlet

Phone & Cable 1 week prior

- Inquire with applicable providers regarding any current promotions for the new development
- All required installation arrangements must be scheduled after closing

Appliances

- Standard and Upgrade appliance packages (if included in your Agreement of Purchase and Sale) or appliances purchased through the Design Selection process will be delivered and installed prior to closing
- All independent appliance deliveries must be scheduled after closing
- You will receive a package with warranty details and instructions for the use of appliances. Your warranty is handled directly through the manufacturer of the appliance.
- We suggest that you make sure your appliances are working properly on the day of closing. If appliances are installed at the time of the PDI, surface damage must be reported on the PDI Report. If appliances are delivered after closing – surface damage must be reported to the Warranty Department within one business day so the appliances can be repaired or replaced.

Deliveries: Please note that you will not be able to store/install anything in your new home or on the property until you receive your keys.

Welcome to your new home.



Key Release: Closing day unlocks the keys to your beautiful brand-new home.

The following are preliminary details of what to expect that day and how to prepare for your key release: BMI Group can not release the keys until we officially receive notice from our Lawyer that all legal and financial requirements have been completed. This is usually finished late in the afternoon between 3-4pm. You will likely get a call from your lawyer stating that the transaction is complete. However, it is important to wait until you receive a phone call from the Site Supervisor before heading to the site.

You will receive a call from a BMI Group representative (usually the Site Supervisor) to inform you that your keys are ready for pick up and will schedule a time to meet you at your new home with the keys.

If for some reason, the transaction hasn't closed by 4pm, alternate arrangements will be made to pick up your keys the next day.

Moving: While settling into your home you may have questions about when items on the exterior of your home will be completed or when you can begin to make changes in your home, we have created a short list here of the most common queries, as always you can contact our Customer Care Coordinator.

Scheduling Moving Truck: Key release typically occurs in the late afternoon/early evening – please schedule your moving truck for the following day.

Active Construction: Depending on where your closing date falls in the overall schedule of the community, there may be ongoing construction activity in or around your home after you move in, while we complete neighboring homes and finish building your community. While we always try hard to minimize any inconveniences to our homeowners, heavy machinery, dust/debris, traffic, and noise are unavoidable during the community completion.



You should also be prepared for some temporary disruptions, limited site access, and possible road closures within the community. We ask that you exercise caution at all times and thank you for your patience. Should you have any questions or concerns regarding site conditions please do not hesitate to contact your site supervisor.

Driveway: BMI Group uses a 2-coat process for paving the drive- ways. The base coat will be applied within the first few months of the closing date. We'll schedule the paving of the top coat in the warmer months of the following year in order to deliver a better-quality product with a longer life expectancy. Please note you will not be able to park your vehicle on the driveway for at least 48 hours.

Sod: BMI Group will lay down high-quality sod during the seasonal months, between May and November. Regular care and maintenance will be the responsibility of the homeowner. The lawn should be watered generously daily.

Basement Renovations: We recommend that you wait at least two years after closing to do any basement renovations. Your home is warranted against water penetration for 2 years after your occupancy closing date. Therefore, any finishing will be removed and not restored if a leak should occur.

Garage Door Opener: Modifications to your garage door, such as installing a garage opener through a third party during the warranty period could possibly void the warranty on your overhead garage door(s). It is strongly recommended to wait one year before installation, and always ensure you hire a reputable and insured contractor.

Drawings/Survey: The survey of your property may or may not be included in your closing package. Drawings for your home are available at your local Municipality's Building Department Office.

Warranty coverage.



We will provide you with the details of your warranty coverage at the time of your Pre-Delivery Inspection (PDI). Here is a brief overview of the Tarion New Home Warranty, more specific details can be found at www.tarion.com.

30 Day Checkpoint; Your 30-Day Warranty Coverage forms part of the 1 Year Warranty Coverage. It's common to notice new items requiring warranty attention after you've moved in. We recommend that as you settle into your home and you keep a list of any items covered that may require warranty service and submit these items on the 30-Day Warranty Form. In addition to the new items discovered you may also include items that were listed on your Pre-Delivery Inspection Form that may not have been addressed yet, as well as new items that you have discovered. Items that are not covered under the 30-Day Warranty are but not exclusive to, hard surface damage, damage caused during moving, alteration made by the homeowner, and damage caused by lack of proper maintenance.

1 Year: During the first year the various natural materials in your home have conditioned and settled. As a result, you may find additional items that may need our attention under the one-year warranty coverage.

- Air Conditioning
- Carpets
- Flooring
- Cabinets
- Countertops
- Caulking
- Grouting
- Sinks
- Fireplace
- Bathtubs / Showers
- Suite Hardware / Locks
- Interior Doors
- Interior Faucets
- Interior Walls



2 Year: BMI Group warrants your home for two years from the date of possession, covering any: structural defects, water penetration, plumbing, electrical/heating distribution systems, and exterior cladding.

Examples of specific events covered under this warranty:

- Water penetration through the basement or foundation walls
- Defects in materials/workmanship in relation to electrical, plumbing, heating delivery and distribution systems
- Defects in materials/workmanship which cause the detachment, displacement, or deterioration of exterior cladding
- Major structural defects

This warranty coverage begins on the date you take possession and ends on the day of the second anniversary.

7 Year: Tarion warrants any major structural defects for 7 years from the date of possession. Once the two-year warranty provided by BMI Group expires, all structural claims must be submitted directly to TARION in writing. All warranty service requests must be submitted online at www.myhome.tarion.com

New as of May 1, 2024 - The Tarion 30-Day Statutory Warranty Form is now called Initial Form.

New as of May 1, 2024 - Mid-Year Form

Mid-Year Form

You can begin adding items on the 42nd day after your date of possession. The form will be automatically submitted on day 183.

This is your second opportunity to report warranty items to Tarion. Your next opportunity to report items to Tarion is using the Year-End Form.

The Year-End Form and Second Year Form remain the same.