

Buying a New Home

Why Buy New?

Advantages of Buying a Brand New Home

When you buy a brand new home, you get the best of both worlds—all the traditional value you expect in a home, plus the advantages that only a newly built home can provide.

Get what you want. New home builders offer unparalleled quality and value. Choose from an incredible selection of new home models, then work closely with your builder to decide on the features and finishes that work best for you and your family.

You choose the builder. When you buy a brand new home, you get to choose your builder based on their reputation and track record. Professional new home builders are proud of their work, they have the skills, experience and integrity to do the job right, and they are committed to your satisfaction.

You know what you get. With a new home, you know how the house was built and what went into it—both what you can see and what is behind the walls. And if you have questions later, your builder will be there to give you helpful and accurate information.

Quality construction. The quality of your new home is based on solid construction and attention to details. Professional new home builders combine the latest construction techniques with timeless craftsmanship to create homes that are comfortable, attractive and great to live in.

Well-designed communities. New developments are designed to foster a spirit of neighbourliness by carefully balancing private and public areas—welcoming home designs, green recreational areas, playgrounds for children, safe and attractive roads and pathways.

Great designs. Today's new homes combine function and style, with open, inviting living areas, lots of light, well-planned work spaces and built-in convenience. Flexible layouts make it easy to accommodate future changes to your household.

Advanced products and materials. New homes use the most advanced building components. From construction materials to heating systems, the technology built into every new home ensures high performance, durability and long-term satisfaction.

Finishes with flair. From flooring to faucets, the latest finishing products spell great looks and superior performance. New home builders offer a wide selection of standard and upgrade options—you can pick and choose what best suits your lifestyle, personality and budget.

Easy maintenance. With today's careful construction, thoughtful design and improved building products, it is easier than ever to keep your home in great condition inside and out.

Energy-efficiency. Thanks to advanced construction, higher levels of insulation and energy-efficient heating and cooling systems, you not only save money on your energy bills, you also enjoy a far more comfortable home.

Indoor air quality. Clean air, a comfortable moisture level and no mold or lingering odours—new homes are designed to give you and your family the best possible indoor living environment.

Safety. Constructed to the latest building codes, a new home includes a wide range of safety measures to protect you and your family, from electrical circuit protectors and safety glass to hard-wired smoke detectors.

Warranty. One of the great advantages of buying a brand new home is the warranty that comes with it. Professional builders stand behind their work with an after-sales service program and a guaranteed third-party warranty.

Stable financial planning. Plan for the future with confidence. With a new home, you know what you are getting. Everything is brand new—there will be no major repair bills and no replacement costs for years to come.

Design for Today's Living

Good home design begins with an understanding of how people live in their homes. New home builders are offering plans and designs to meet the needs of today's consumers, using modern technology to build homes that are attractive, highly functional and feel good to live in. Often a builder's standard designs are just a starting point; many builders will customize their homes to suit homebuyers' individual needs.

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- **Efficient use of space.** Many new homes stress spaciousness rather than square footage-smaller, well laid out homes with all the details and amenities of larger homes. High ceilings of 9, 10 and even 11 feet, and sloped or cathedral ceilings, add to the sense of space. This also allows for larger windows that extend your home visually.
 - **Open layouts.** One of the more popular design trends is the open concept, or "the great room"-a large informal space for living, working, eating and relaxing. Partial walls, bulkheads, lighting and floor treatment help to define and add character to individual areas within this space. Depending on the size of the home, the great room may replace or complement formal living and dining rooms.
 - **Natural light.** Thanks to great advances in windows and doors, today's new homes are light and bright, without worries about heat loss in the winter and overheating in the summer.
 - **Kitchens that work.** With today's open layouts, the quality and the finishing details of a new kitchen are done with careful attention to matching or complementing the surrounding spaces. Enjoy well-appointed, organized workspaces; attractive, separate eating areas; and great natural and built-in lighting.
 - **Flexible space.** New home layouts are designed to accommodate changing household needs over time. A den can become an extra bedroom or a nursery. Basement rooms can be converted to a home office or a family entertainment area. These and other FlexHousing approaches, pioneered by Canada Mortgage and Housing Corporation, build adaptability to life's changes right into the home at the time of construction. FlexHousing features can also accommodate special health and mobility needs-for instance, wide doorways and reinforced bathroom walls for grab bars.
 - **Built-in convenience.** Living in a brand new home is easy, by design. Look for direct access from the garage to the kitchen on hard-surface flooring; mudrooms with large closets; and a ground- or second-floor laundry room. And check out details such as extra-large pantries, lots of storage space and built-in recycling bins.
 - **Lots of storage.** A new home is designed with plenty of built-in storage to eliminate clutter: Ample closet space in bedrooms. Drawers, cupboards and shelving in the bathroom. Linen closets. And room in the kitchen for appliances of all sizes, pots and pan organizers and pantries.
 - **Ambience.** New looks good, and that makes you feel good. Shiny, gleaming surfaces...clean lines...warm natural materials...pleasing curves...attractive accents...it's all part of the design and another reason why a brand new home is a great place to live.
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Environmentally Responsible Products

Great advances have been made in building products that contribute to the "greening" of Canadian homes. Today's new homes show clearly that environmental responsibility, energy efficiency and healthy indoor living go hand in hand with comfort, convenience and great design.

New products enter the market all the time. Below is a small sampling of the latest materials, products and technologies that professional home builders are working with today. Not all are brand-new ideas. Some are improvements on standard products, or old ideas given new life. Some already enjoy widespread use, while others are at the early stages of market acceptance.

The structure

- Sustainable building products, like certified lumber, are produced from renewable resources that are managed to last for future generations.
- Composite beams and joists used in framing are made from fast-growing trees using sustainable forestry practices.
- Waste from building materials is processed and incorporated in siding, sheathing and under-sheathing. Even compressed wheat straw can turn into practical particleboard.
- Steel studs are used in framing, particularly for interior walls. The studs contain a significant percentage of recycled metal from consumer waste.
- Insulation (in batts or loose) is made from an array of natural and recycled materials, from newspapers and waste glass to volcanic rock, steel slag and cotton.
- Insulated concrete forms used in foundations and exterior walls provide high levels of energy efficiency. They are also easy to assemble.
- Slate-look roofing shingles are made with recycled plastic and rubber materials.
- Windows offer different technical characteristics suitable for different areas of the house and exposures to the elements.

Systems

- Integrated heating systems combine space heating and hot water heating in one system.
- High-efficiency systems and furnaces vent exhaust gases through a pipe, eliminating the need for a chimney.
- Radiant floor heating (hot water is pumped through coils embedded in the floor) provides foot-warming comfort and even heat distribution.
- Zone control permits separate temperature settings in different areas of the house, for energy savings and increased comfort.
- CFC-free air conditioning provides inside summer comfort without harming the environment.

Finishing touches

- New home buyers can choose from an abundance of environmentally responsible flooring options:
 - new or reused hardwood, with a low-toxicity finish
 - ceramic tiles composed largely of waste glass
 - natural stone such as granite and marble, also used for countertops
 - all-natural products such as linoleum, cork and bamboo
- Trim and molding for windows and doors are made from sawmill wood wastes.
- Totally solvent-free paints are available.

Additional information

R-2000 Homes must meet certain targets for energy efficiency and indoor air quality, and include a certain number of environmentally responsible products.

The EnviroHome Initiative, a partnership of the Canadian Home Builders' Association (CHBA) and TD Canada Trust, showcases exceptional homes built to demanding technical and environmental requirements including R-2000 certification.

Canada Mortgage and Housing Corporation's Healthy Housing™ initiative provides extensive consumer information on energy efficiency, environmental responsibility and indoor air quality.

Energy Efficiency for Savings and Comfort

The energy efficiency of Canadian homes has improved greatly over the years. Thanks to major advances in building techniques and product innovation, today's new home owner can expect to use only half of the energy required for a similar home built in 1950, and at the same time enjoy a far more comfortable living environment.

Does this mean that new home builders are not concerned with energy efficiency any longer? No, far from it. While today's new home standards offer an excellent starting point, there are still many opportunities, large and small, to further increase the performance and the comfort of a new home.

Windows

Generally, double-glazed windows are standard in today's new homes. From there, homebuyers have a wide range of options for energy improvements. Common upgrades include low-E coating on the glass, inert gas fill between glass layers and insulating spacers to keep the glass layers apart—all designed to reduce the transfer of heat from the warmest to the coldest parts of the window. This also reduces window condensation and makes homes more comfortable. Other options include additional glass layers and improved frame design.

Some better quality windows carry an Energy Rating (ER) label—a plus or minus rating system that makes it easier to compare performance and relative heat loss. A few high-efficiency windows rate positive, which means they can actually contribute to heating your home through passive solar gain. Fixed, or non-opening, windows are generally more energy efficient than operable windows. Professional new home builders often recommend using different types of windows, with the most energy-efficient ones installed on the more exposed sides of the home.

Heating systems

Heating uses a significant amount of a home's energy, from 40% to 60% depending on the system. Options to reduce heating costs and increase comfort include high-efficiency furnaces, as well as more recent systems such as hybrid furnaces combining space and water heating; in-floor radiant heating, and "heating zone" controls.

No matter which system is chosen, control systems such as programmable thermostats with multiple set-back modes and other features can help to maximize your heating dollars.

Appliances

The amount of energy consumed by major household appliances can add up quickly, so choosing energy-efficient models can make a significant difference in anybody's budget. The EnerGuide™ label to compare energy ratings between models. For dishwashers, refrigerators and clothes washers, the EnergyStar® mark on the label identifies the most energy-efficient models available today.

Other opportunities

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There are many other measures that can reduce your energy bills further, such as fans with timers; low-flow showerheads for the bathroom; energy-efficient lighting with automatic timers, and motion or light sensors for outside security lighting. All of these are readily available.

R-2000 homes

A number of professional home builders are registered and licensed to build R-2000 homes, the most energy-efficient home available today. The R-2000 Standard sets criteria for efficient use of energy, improved indoor air quality and better environmental responsibility in the construction and operation of a home. High construction quality and a superior indoor living environment has made R-2000 a model for energy-efficient home construction around the world.

Occupant Safety

One of the benefits of buying a brand new home from a professional home builder is the built-in "safety factor". Your new home will be built to modern construction standards and codes using up-to-date materials and products, and its systems and equipment will be designed to operate effectively and safely. Here are some of the more common safety features that you should expect in a new home.

- The **electrical system** should have only the latest approved components. The wiring behind the walls is brand new, and the electrical service is sized to your home's requirements. New homes have lots of electrical outlets. In bathrooms and other "wet" areas, the outlets should be equipped with ground-fault circuit interrupters.
- **Materials with the appropriate fire ratings** should be used throughout the home, from drywall to carpeting. A smoke detector should be installed on each level of the home and wired directly into the electrical system-far safer than battery-operated detectors.
- **Walls between the house and the garage** should be sealed, and doors should be self-closing. This will help to prevent fumes from the garage from spilling into the house.
- New homes should be carefully designed to **prevent backdrafting** of potentially harmful combustion gasses from your heating system, and to ensure adequate fresh air for you and your family at all times. A carbon monoxide sensor should be installed in living areas with fireplaces.
- Glassed shower stalls and tub enclosures should use **safety glass** that crumbles rather than breaks into sharp fragments upon impact. Likewise, exterior doors, sidelights and patio doors should use either tempered glass or wire-mesh glass.
- **Window installations** should be designed to resist forced entry. You might also want to discuss security or alarm systems with your builder. It is not unusual to pre-wire a home for a security system at the time of construction and then add the system later.
- Beyond building code requirements, there are many other safety features that can be added to your home easily, such as **grab bars** for the bathtub, **non-slip flooring** in the bathroom and on stairs, proper **lighting** throughout and a whole house **sprinkler system**.

If you have questions about the safety of any aspect of your new home or you have specific concerns related to your family, be sure to discuss them with your builder. A professional new home builder will be able to provide answers and suggestions to make your home safe and secure for you and your family.

New Home Warranty

One of the great advantages of buying a brand new home is a warranty. Purchasing a home is a significant investment, and you want to make sure it is well protected. As you look at homes and get to know the builders in your community, consider the warranty carefully.

Is a new home warranty mandatory? In British Columbia, Ontario and Quebec, builders have to provide homebuyers with a third-party warranty. In the rest of Canada, the decision is left up to the individual builder. For homebuyers, the choice is easy-you want to buy your home from a professional builder with a solid reputation, excellent after-sales service and a third-party warranty.

What's covered? As a minimum, a new home warranty generally includes deposit insurance and protection against defects in work and materials as well as major structural defects. Additional coverage may include defects in your home's mechanical systems or building envelope. Some warranties include living expenses to offset the cost of temporary accommodations, moving and storage if you cannot occupy your home due to builder failure or warranty repairs. You may also be able to upgrade a "basic package" and get extended coverage.

Before you sign a contract with your builder. Know what you are buying. Ask the builder to explain the warranty before you make a final decision-what's covered and what's not. Also verify that the builder is registered with a warranty provider; you can contact the provider by telephone or check their web site.

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Before you move in. As your home nears completion, your builder will schedule a walk-through of your home, also known as a pre-delivery inspection. Together, you and your builder will go through the home to verify that it is built according to plan, with the features and inclusions specified in your agreement. At the same time, you should take note of any imperfections and defects that require attention, down to the smallest detail—a sticking drawer, a missing towel rack, a scratch on the wall and so on. Discuss with your builder how and when these things will be dealt with.

During the walk-through, your builder will explain how to operate and service the mechanical systems, and how to take care of the many components in your home to ensure long-lasting performance. Ask questions as you go—it's important that you feel confident and knowledgeable about your new home from the outset.

What if I run into a problem with my new home? Keep in mind that "settling" is common during the first year and may result, for instance, in minor cracks or nail pops. If you have questions about your home, encounter any problems or need service, follow the process set out by your builder. In the event that your builder is not responsive to your needs, the warranty provider will ensure appropriate action, including mediation between you and your builder.

Expectations and responsibilities. Open communication is key to avoiding conflict between you and your builder. What are the builder's obligations and performance standards? What are the company's after-sales service standards and process? What are you responsible for once you move in? What do you need to know in order to avoid problems in your new home? Don't hesitate to ask your builder for answers to these and other questions. Warranty providers also offer detailed consumer information, including home maintenance, online or you can request written publications. Many also have excellent advice on home buying, such as what to look for in a builder and the steps involved in homeownership.

New home warranty—another great feature of your brand new home.

New Home Construction

Building Practices for Superior Quality

"They don't build them like they used to." "New homes are put together too fast." When it comes to home construction, some people still long for the "good old days".

The truth is that new homes are better built, better designed, and use better materials, products and systems than ever before.

- Today's professional builders understand **building science** and know how to build a home that not only looks good, but is well constructed and great to live in. Today's new homes are bright and comfortable year-round, save on energy costs and have good indoor air quality and take full advantage of the many advances in building products, materials and systems. And to top it off, a new home is carefully crafted with attention to the details—both what you can see and what you can't.
 - Modern home building is a **team effort** under the direction of a professional builder who uses the expertise of more than 30 different skilled trades working on a home at various stages of construction.
 - Builders use a variety of efficient **construction technologies** to achieve unparalleled quality and performance. While the majority of new homes continue to be based on wood frame construction (a system that Canada has perfected over many years), the use of other, more recent systems is growing, including steel framing, insulating concrete forms and panelized wall assemblies.
 - From roof trusses to cabinets and pre-finished flooring, many building components, which in earlier times were built on site, are now **made to order in factories** and arrive on site ready for installation. The result is tremendous time savings, greater precision, consistently high quality and elimination of storage.
 - Some aspects of the construction process are **highly mechanized** today. Thanks to standard foundation forms and specialized framing crews, the foundation can be prepared and the frame of the house erected efficiently and quickly. And automated tools such as powernailers allow trades to work with much greater speed and accuracy.
 - Continued research and development by the industry has resulted in an incredible range of **new building components and materials**. From engineered floor joists to high-performance windows to composite countertops, new products provide greater design options, reduce maintenance and increase homeowner comfort and enjoyment.
 - As new homes have become more energy efficient, it takes less to heat and cool them. Today's **mechanical systems** are compact and energy efficient. New integrated systems combine functions, such as space heating and hot water heating, in a single piece of equipment. Heat recovery ventilators ensure a continuous flow of fresh air into the home, while exhausting stale air.
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Building Codes - A Solid Foundation for Your New Home

People rarely think about building codes and the role they play in determining how homes are built. However, if you are in the market for a new home, it may be useful to understand a little more about codes and why they are important.

What is the National Building Code? Canada's National Building Code (NBC) sets out requirements for healthy, safe, secure and structurally sound housing. It is a model code that provincial and territorial governments adopt or use as a basis for their own codes. (British Columbia, Alberta and Ontario base their own codes on the NBC, while the others use it essentially as is.)

In brief, the NBC addresses the following aspects of construction: structure (foundation and framing); building envelope (outside walls, window, doors and roof); heating systems; fire safety; indoor air quality (ventilation); sound transmission; and general occupant safety (stairs, banisters and rails, for instance).

What's the relationship between codes and how builders actually build? The NBC sets a benchmark for construction by setting acceptable minimum design and construction requirements for new homes based on current approved technology and practices. By itself, the Code cannot guarantee that a house will be well-built, but when combined with skilled craftsmanship and good design, the NBC has helped to make Canadians amongst the best housed people in the world.

Does the building industry support the National Building Code? The Canadian Home Builders' Association is a strong advocate of uniform provincial building codes based on a model National Building Code. Uniform codes ensure that builders and homeowners across the country benefit from new and improved building technologies. By creating a common, viable market for new products, they encourage research and development by building material manufacturers. And they also promote increased labour mobility among provinces.

Who is responsible for the Code? The NBC is the result of a public consensus process through which both builders and consumers have a strong voice in defining a safe and healthy home and ensuring the interests of homeowners are considered. The Canadian Commission on Building and Fire Codes, which is responsible for the actual content of the Code, is an independent organization comprised of building and fire officials, design professionals, home builders, consumers and government officials. The National Research Council plays an important role by providing technical advice and expertise to help the Commission's volunteer committees make informed decisions.

How are codes enforced? It varies, but typically they are enforced by building officials at the municipal level. Prior to construction, a builder's plans must be approved before a building permit is issued. During construction, on-site inspections ensure that the actual construction is in compliance with building code requirements.

How is the Code updated? The Code is a "living document" that is updated periodically. Generally, revisions to the Code occur on a five-year cycle although the new edition scheduled for 2005 will be the first major change in 10 years. Referred to as the Objective-Based Code, the new format will make it easier for builders and building officials to agree on acceptable alternative ways of meeting the requirements.

Permits and Inspections

Home construction is a closely watched activity. From plans to on-site completion, there are a number of different people and organizations involved in checking your home, including municipal officials, utility inspectors and, of course, your builder.

- **Your municipal government** reviews your builder's plans and drawings to make sure that your house will meet the standards set out in the building code. Building officials look at such things as framing, the foundation, ventilation, exits, fire performance and materials. They also check the plans to ensure compliance with relevant provincial and municipal regulations such as zoning and set-backs (the distance of the home from the property lines). Once plans are approved, the builder is issued a building permit.

During construction, a municipal official typically inspects the site at several stages to ensure that your builder is following the plans that were approved. The number of inspections can vary greatly from one municipality to another, but typically include some or all of these milestones: foundation, before earth is back-filled; framing; insulation; final interior, after drywalling to check stairs, handrails, guards and fire detectors; and final exterior, after grading to check caulking, exits, stairs and so on.

- **Plumbing and electrical work** may also require permits and inspections, which usually involves three site visits-at the connection stage, at the rough-in stage and on completion of the house. In some areas, the utility company is responsible for electrical permits and inspections.
- If you have chosen an **R-2000 home**, your builder must follow a comprehensive quality assurance regime, which is in addition to the regular inspections performed by your municipality. The plans for your home will be analyzed by a qualified R-2000 professional to ensure they meet the energy-efficiency and environmental criteria set out in the R-2000 Standard. During construction, the house is subject to at least one inspection by an R-2000 professional. Once

2000 Standard. During construction, the house is subject to at least one inspection by an R-2000 professional. Once completed, the home is tested to verify that it performs to R-2000 specifications. Only then is the home certified as an R-2000 home.

Without doubt, **the most ardent "inspector" is your builder** . . . after all, a builder's reputation is on the line with every new home. Professional builders pay close attention to every aspect of construction to make sure that their homes not only meet code requirements but also offer the quality and value that you expect. Before you take possession of your new home, you and your builder will carefully inspect it together, from top to bottom. The certificate of completion and possession, which you will be asked to sign after this inspection, will be forwarded to the builder's warranty provider.

Home Buyer Tools (see attached)

- **How much can you afford?**
- **The full cost of your purchase**
- **Your housing needs and wants**
- **Know your builder**
- **Builder Reference Check**
- **Home Summary Sheet**