NORTHSIDE

GUELPH

Home Owner Manual

Congratulations and welcome to the Granite Homes family!

On behalf of our entire team, we would like to thank you for choosing Granite Homes to build your new home. For over twenty years, we have been building premium homes in communities throughout Southern Ontario. We are proud to work with a dedicated team of professionals who aim to consistently exceed the expectations of our homeowners. Our commitment to service and quality has been repeatedly recognized in the form of industry awards and nominations for design and building, including the Avid Gold Award for the highest customer ratings in Ontario.

Building a new home is an exciting journey. We would like to take this opportunity to share some information about the process, including building your home, after-sales service guidelines, home maintenance best practices and more. Please take time to review this manual carefully. Throughout the building process, you will also receive a series of emails that will remind you of key appointments and milestones. Our goal is to guide you through this journey and provide helpful information along the way.

Once again, congratulations and thank you for choosing Granite Homes!

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1.0

Home Buyer Journey



1. Construction Process

Once construction on your new home begins, it will be built in the following order: foundation, framing, exterior, rough-ins and interior.



2. Make Arrangements

Book movers, deliveries, arrange for utility hook ups, inform Canada Post of your new address and register for new schools, clubs and healthcare professionals in your new community.



3. Pre-Delivery Inspection

This is your chance to view your completed home. You will learn about the various mechanical components and their proper use/maintenance.



4. Appointment with Lawyer

Sign occupancy documents with the closing to take place at a future date.



5. Occupancy Day

Congratulations! We're pleased to provide you with the keys to your new home.



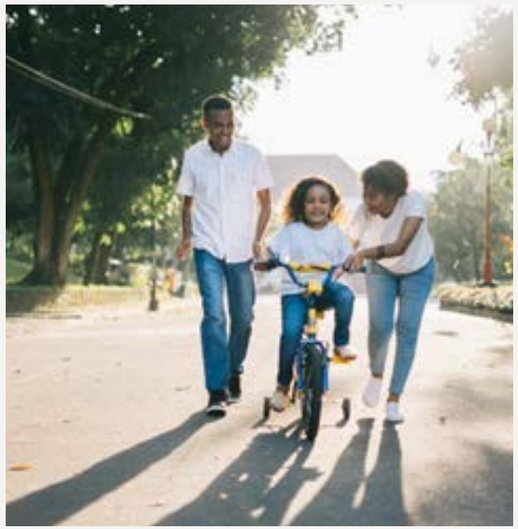
6. Finalize Financing

Prior to closing, you must contact your financial institution to finalize your mortgage. At this time, you will also be required to contact your lawyer to arrange for occupancy.



7. Closing Day

Once the condominium is registered, our lawyer will contact you and your lawyer to complete final closing.



8. Service & Warranty Period

Enjoy the peace of mind that comes with your home being enrolled in the Tarion New Home Warranty program.

2.0

Construction of Your New Home

Each home we construct is a handcrafted product – combining art, science and raw labour. The process involves dozens of different trades working together over a period of approximately 8 months.

2.1 Your Safety is a Priority

While a new home construction site is exciting, it can also be dangerous. For this reason, we request that you abide by the following construction safety guidelines with respect to visiting any Granite Homes construction zone. The construction zone should be understood as being all areas beyond the curb of the road where both active and inactive construction takes place.

It is very important that you do not enter the construction zone unless accompanied by a Granite Homes representative.

A CSA approved hard hat and appropriate footwear must be worn at all times during any scheduled visit to the construction zone.

The construction zone is a dangerous place that is not appropriate for children or pets.

Additionally, the maximum number of people that should enter the Construction Zone when accompanied by a Granite Homes representative is two (2)

If you have questions or concerns during the construction of your new home, please do not approach a Granite Homes site employee or subcontractor on the job. Instead, please email:
customercare.northside@granitehomes.ca

Your concerns will be directed to the appropriate individual within our company and we will respond to you promptly.

For more information on the construction safety policies for Granite Homes, please refer to the schedule entitled “Construction Safety Policy” in your Agreement of Purchase and Sale.



2.2 Quality Assurance

To successfully achieve and maintain our quality assurance goals, Granite Homes takes great care to employ only the industry's most experienced and accomplished professionals.
In addition, Granite Homes has a proven quality control process with regular internal and external inspections, including:

- Outside Services Inspection
- Excavation/footing Inspection
- Foundation Inspection
- Rough-in Underground Plumbing Inspection
- Rough-in Above Ground Plumbing Inspection
- Framing and HVAC Rough-in Inspection
- Air Barrier Inspection
- Insulation Inspection
- Fire Separation and Closures Inspection
- Final Plumbing Inspection
- Final Building and HVAC Inspection
- Pre-Delivery Inspection (PDI)

We respect your interest and appreciate your excitement for your new home. To avoid duplication of efforts, confusion, misunderstandings or compounding errors, we ask that you email to address any concerns: **customercare.northside@granitehomes.ca.**

2.3 Construction Sequence

Although the specific sequence of construction steps varies and overlaps, generally we build your home in the following order:

Foundation, which includes

- Stakeout excavation
- Inspection
- Footings
- Form and pouring of wall
- Weeping tile
- Waterproofing and inspection

Framing, which includes

- First floor
- Second floor
- Third floor
- Roof trusses, if applicable
- Roof
- Inspection

Exterior, which includes

- Roofing – shingles
- Windows and doors
- Concrete porch
- Masonry
- Siding, soffit, fascia and eaves
- Exterior trim/finish materials

Rough-Ins, which includes

- Mechanical systems, HVAC
- (heating, ventilating and air
- conditioning), plumbing, electrical, cable, phones and internet
- Rough-in inspections

Interior, which includes

- Insulation
- Insulation inspection
- Drywall, boarding, texture ceilings, tape and sand
- Tiling floors
- Interior trim, doors, baseboards
- and casings
- Paint and stain
- Finish work, cabinets, countertops and hardware
- Floor coverings, including carpet
- and hardwood
- Back-trim, paint touch-ups, light
- fixtures and plumbing fixtures
- Construction cleaning

Landscaping, which includes

- Extensive professional landscape plan to include trees, shrubs, sod, gardens, and seating areas

Expect several days during construction of your home where it appears that nothing is happening. This can occur for a number of reasons. Each trade is scheduled days or weeks in advance of the actual work. This period is referred to as “lead time.” Time is allotted for completion of each trade’s work on your home. Sometimes, one trade completes their work ahead of schedule. The next trade already has an assigned time slot, which usually cannot be changed on short notice.

Progress pauses while the home awaits building department inspections. This is also part of the normal sequence of the construction schedule and occurs at several points in every home.

2.4 Trade Contractors

Your home is built through the combined efforts of local specialists in many trades—from excavation, foundation, framing, mechanical, insulation, drywall, trim and finish work. In order to ensure the highest possible standard of construction, only authorized suppliers, trade contractors and Granite Homes employees are permitted to perform work in your home.

Suppliers and trade contractors do not have the authority to enter into agreements on behalf of Granite Homes. For your protection and theirs, the terms of our trade contractor agreements prohibit alterations without written authorization from Granite Homes.

2.5 Natural Variations

Dozens of trade contractors will construct your home. The same individuals rarely work on every home in the same way and, even if they did, each one would still be unique. The exact placement of switches, outlets, registers and so on, will vary slightly from the model and other homes of the same floor plan.

2.6 Changes in Materials, Products and Methods

The new-home industry, building trades and product manufacturers are continually working to improve methods and products. In addition, manufacturers sometimes make model changes that can impact the final product. As a result, we may use methods or materials in your home that differ from those in our other homes. In all instances, any substitution of method or product will have similar quality to that stated in your home specifications. Since such substitutions or changes may become necessary due to matters outside our control, we reserve the right to make them without notification.

2.7 Regulatory Changes

From time to time, the Province and Municipalities adopt new codes or regulations that can affect your home. Such changes are usually adopted in the interest of safety and become legal requirements with which Granite Homes must comply.



3.0

Pre-Delivery Inspection



3.1 Pre-Delivery Inspection (PDI)

Your Pre-Delivery Inspection (PDI) will take place approximately 7-10 days before your occupancy date. At this time you will have the opportunity to familiarize yourself with the operating systems within your home. A Granite Homes representative will be present to guide you, or your designate, through this process and to answer any questions you may have. This inspection is expected to take approximately 1 to 1.5 hours. During the inspection it is important that you thoroughly examine hard surfaces such as the bathtub, sink, shower and countertops as this is your ONLY opportunity to report items that are damaged. This is also an opportunity for you to ask as many questions as necessary in order to have an in-depth understanding of all the features of your home. These can be questions regarding ventilation, plumbing, heating and electrical, or simply inquiries as to the day-to-day operation of your home. Remember, we are here to help and would like to make the transition into your new home as effortless as possible. For additional information regarding your PDI please visit www.tarion.com or refer to the Tarion Homeowner Information Package.

3.2 Scheduling Your PDI

We will contact you to schedule your PDI as your home nears completion. Appointments will be scheduled Monday to Friday, between 9:00 a.m. and 2:00 p.m. We will try to arrange your appointment for a mutually convenient time. However, there is not a large window of opportunity for your PDI so your cooperation is greatly appreciated.

3.3 Preparation for Your PDI

It's important to allow enough time for your PDI, which typically takes 1 - 1.5 hours to complete. If you have questions about home maintenance or the warranty coverage, please plan to discuss them during your PDI.

The PDI is most beneficial when buyers are able to focus all of their attention on their new home and the information presented by your Granite Homes representative. Although we appreciate that friends and relatives are eager to see your new home, we request that they do not attend your PDI. Similarly, no children and pets are allowed to accompany you at this time.

3.4 Acceptance

In addition to introducing you to your new home, the PDI is also an opportunity for you and Granite Homes to confirm that the home meets the quality standards and includes all completed selections. Any details requiring attention will be noted on the PDI forms.

Cosmetic surface damage caused during construction is readily noticeable during the PDI. Such damage can also occur during the move-in process or through daily activities. Therefore, after we correct any items noted during the PDI, repair of cosmetic surface damage after closing is your responsibility. This includes paint touch-ups. Our warranty excludes cosmetic damage to items such as:

- Sinks, tubs and plumbing fixtures
  Countertops and cabinet doors
- Light fixtures, mirrors and glass
- Windows and screens
- Tile, carpet, luxury vinyl plank (LVP)
  flooring Doors, trim and hardware
- Paint and drywall
- Finish on appliances

3.5 Completion of PDI Items

Granite Homes is responsible for resolving any items noted at your PDI. We will complete most items before your move-in. If work needs to be performed in your new home after you take possession, service personnel are available for appointments Monday through Friday, 8:00 a.m. to 4:00 p.m. Please note that we will correct only those items listed at your PDI. As multiple staff members work on various homes, no verbal commitments of any kind will be honored by Granite Homes. Please ensure that you receive any commitments in writing.

4.0

Completing Your Home Purchase



4.1 Preparation for Occupancy Day

Contact your lawyer a few weeks prior to your occupancy day, to arrange signing of the Occupancy Agreement and documents. You will also need to a number of post-dated cheques for occupancy fees. The fees include property tax, condo fees and interest on the outstanding balance of the purchase price of your new home at a rate prescribed by the Condominium Act.

4.2 Closing Documents

To complete the closing on your new home, there are necessary documents that must be executed and delivered. In addition to these standard items, the lender and Granite Homes may require other documents to be signed. Please note that closings take place after the registration of the phase, which typically takes place a few months after occupancy.

The principal documents typically include the following:

Transfer/Deed

This will transfer the property into your name and will display your names and birthdays.

Charge/Mortgage of Land

Registers a mortgage against the property (if applicable).

Affidavit of Residence and of Value Consideration

Land Transfer Tax Rebate (if applicable).

H.S.T. New Housing Rebate

H.S.T. Rebate on new homes.

Statutory Declaration Assignment of H.S.T. Rebate

Assigns the rebate to the builder as per your Agreement of Purchase and Sale.

Purchasers Covenants

Items that are to be adhered to or taken over by the purchaser.

4.3 Estimated Closing Costs

Land Transfer Tax (LTT):

Land transfer tax will be charged. Please refer to your Agreement of Purchase and Sale and this website for details.

*First-time homebuyers may be eligible for a refund of all or part of the tax.

4.4 Property Taxes

Depending on the time of year that your new home closes, you will probably have to reimburse the vendor for any taxes that they have already prepaid. If the lender requests, you may also have to prepay the taxes to the end of the year (or sign a sworn statement that you will pay them when they come due).

4.5 Interest Adjustment

Interest is calculated from the first advance of mortgage funds. A date selected by the lending institution (usually the first of the following month) is called the Interest Adjustment Date (IAD). On closing, you must pay daily interest (also called per diem) on the mortgage advance up to the IAD. In some cases, the closing date and the IAD may be the same, so no interest would be payable. The interest adjustment will be deducted from the advance of funds sent from the lender to your lawyer.

4.6 Enrolment in the New Home Warranty Program

This fee covers the cost of enrolment in the Tarion New Home Warranty Program as per the Ontario New Home Warranties Plan Act. The rates are calculated based on your purchase price. Please see the Tarion Enrolment Fee Calculation Table to calculate your total enrolment fee.

4.7 Other Adjustments

These will be included in the invoice prepared by your lawyer. Please refer to your Agreement of Purchase and Sale for more details.

4.8 Lawyer Fees

With respect to the legal fees involved in a purchase transaction, be sure to discuss these with your lawyer at the outset. Usually, there will be fees charged for the purchase documentation and mortgage work. You will also be responsible for any out of pocket expenses (referred to as “disbursements”) incurred on your behalf.

4.9 The “Final Number”

The final cost figure is available closer to your closing date. Although a reasonably accurate estimate may be determined before the date of closing, several items may be affected before closing and cannot be calculated until just before you close on the home. Please discuss this with your lawyer.

4.10 Payment

A few days before closing, your lawyer will have you visit their office to sign all the mortgage documents. At this time, they will give you the final figure so that you can issue your cheque. They will also indicate who it should be payable to, usually the lawyer or legal firm “in trust”.



4.11 Occupancy Day

While it is understandable that you may want to occupy as early in the day as possible, there are legalities that prohibit us from releasing your keys until all appropriate paperwork has been completed by the solicitors for both parties. This process usually occurs between 2:00 p.m. and 4:00 p.m. on the day of your occupancy. When our lawyer has informed us that the house has changed ownership, we will place your keys in a lock box on your front door. The lock box will have been disinfected by our staff when installed and the code will be provided to your lawyer. The code will be forwarded to you upon confirmation that occupancy has been completed. Our staff will remove the lock box the following day. It is only at this time that you will be able to begin moving into your new home. If you would prefer to begin moving in during the morning hours, please have your moving date scheduled for the day after occupancy.

4.12 Things to Remember Before Moving

- Arrange to have utilities (hydro, water, gas, phone, cable) disconnected at your prior residence and connected to your new home on occupancy day.
- Collect mail and bills from companies that will need to be notified of your new address. Complete change of address cards and notify Canada Post.
- Contact a doctor and dentist in your new area.
- Contact your Insurance Agent to transfer policies to your new address.
- Register children in new schools/daycare.
- Transfer or end gym/club memberships.
- Change your address on Driver’s License/Health Card.
- Book moving company (remember to book for the day after occupancy).
- Collect/purchase moving boxes and pack/label items by room.

5.0

Maintenance Guidelines



We are proud of the homes we build and our commitment to high quality standards. In order to protect the value of your home, continuous and proper maintenance is imperative. After occupancy, maintenance is the responsibility of the homeowner.

During the first year in your new home, it is essential that you maintain proper ventilation levels to avoid dampness and/or condensation. Granite Homes suggests running a dehumidifier continuously for a minimum of one year. Running the ERV (Electric Recovery Ventilator) system and ensuring that blinds and window coverings remain open as much as possible, will also help to alleviate any water condensation on the windows.

Here are some helpful tips to avoid moisture damage in your home:

1. Purchase a hydrometer to monitor the relative humidity on a regular basis.
2. When using a humidifier or dehumidifier, be sure to follow the manufacturer's instructions. In the winter, keep the relative humidity levels between 35%-45%.
3. Run the ERV (Electric Recovery Ventilator) system at the lowest position for up to one year after taking occupancy.

Along with your new home come several new appliances and products. It's important to review the literature provided from the manufacturers, along with the Tarion "Homeowner Information Package". Although much of the information may be familiar to you, some items may differ significantly from homes you have had in the past.

We make every effort to keep our information current and accurate. However, if any detail in our discussion conflicts with the manufacturer's recommendations, you should always follow the manufacturer's recommendations. Activate specific manufacturer warranties by completing and mailing registration cards that are included with their materials. In some cases, a manufacturer's warranty may extend beyond the first year.

Many times a minor adjustment or repair done immediately saves a more serious, time-consuming and sometimes costly, repair later. It's also important to note that the neglect of routine maintenance can void applicable warranty coverage on all, or part, of your home.

09

Quality Assurance

To successfully achieve and maintain our quality assurance goals, Granite Homes takes great care to employ the industry's most experienced and accomplished professionals. Together they implement extensive quality assurance checks throughout the entire process of building your new home. While we strive to build the highest quality home, we understand the possibility that something in the home may be defective or not perform as intended. If this occurs, we will make any necessary corrections.

6.1 Tarion Warranty

Your Granite Home is enrolled in the Tarion New Home Warranty Program. Warranty service requests are processed through the Tarion MyHome portal, available at www.tarion.com.

Our criteria for qualifying warranty repairs is based on Tarion's "Construction Performance Guidelines". Granite Homes meets or exceeds those practices for the components of your home. However, we reserve the right to exceed these guidelines if common sense or individual circumstances dictate, without being obligated to exceed all guidelines to a similar degree or for all homeowners.

The "Construction Performance Guidelines" can be found at www.tarion.com and will provide you with quality standards for any concerns that may arise with your new home. The guidelines describe the standards for each item and the steps we will take to remedy an item that does not meet those standards.

While Granite Homes remains committed to the statutory warranty coverage as set forth by the Tarion Warranty Corporation, it is essential that homeowners conduct regular and proper maintenance on their home in all areas to ensure their warranty rights are protected. As a reminder, Granite Homes offers a 6 month extension on the 1 and 2 year Tarion Warranty. For more information, contact **customercare.northside@granitehomes.ca**.

6.2 Warranty Procedures

It is through an effort to expedite service for all homeowners that we follow the guidelines which are set forth by Tarion. As such, we will only accept 30 day and Year End forms. While emergency service repairs will be addressed, Tarion has found that service is best handled at designated times. With the exception of specified emergencies, all requests for service must be received in writing, either emailed to our service department at **customercare.northside@granitehomes.ca** or through the Tarion MyHome portal. We will then contact you to arrange an inspection or service appointment. Service appointments are available from 8:00 a.m. to 4:00 p.m., Monday through Friday.

6.3 Emergency Service

As set by the Tarion Warranty Corporation, an "emergency" is defined as a condition that threatens homeowner safety or the structural integrity of your home. These situations include instances such as:

- Total loss of heat between October 15th and April 15th
- Gas leak
- Total loss of electricity (check with utility company before reporting this circumstance to an electrician or Granite Homes)
- Total loss of water supply (check with water department to be certain the problem is not a general outage in the area)
- Plumbing leak that requires the entire water supply to be shut off
- Major collapse of any part of the home's exterior or interior structure
- Major water penetration on the interior walls or ceiling
- A large pool of water on the inside of the home
- Any situation, in the opinion of Tarion, that the home is uninhabitable for health and safety reasons

6.4 Emergency Services Contact Information

During business hours, contact the Granite Homes office at 519-822-3988. After hours, or on weekends and holidays, contact our emergency service line at 519-654-3595. You can also contact the trade or appropriate utility company directly. Your furnace will list the phone number for the heating contractor and your electrical panel will list the contact information for your electrician.

6.5 Warranty Service Processing Procedures

In order to serve you best, please provide the following information during your call:

1. Name, address and phone numbers where you can be reached during business hours.
2. A complete description of the problem, for example: “main bathroom cold water line leaks under sink,” rather than “plumbing problem.”

When we receive a warranty service request, we may contact you for an inspection appointment. Warranty inspection appointments are available Monday through Friday, 8 a.m. to 4 p.m. We inspect the items listed in your written request to confirm warranty coverage and determine appropriate action. Generally, reported items fall into one of three categories:

- Trade contractor item
- In-house item
- Home maintenance item

If a trade contractor or a Granite Homes employee is required to complete repairs, we issue a warranty work order and contact you to schedule a service appointment. Warranty work appointments are available Monday through Friday, 8 a.m. to 4 p.m. We intend to complete warranty work orders within 30 business days of the inspection unless a part is not available or your home is unavailable for access.

If the item is home maintenance, we will review the maintenance steps with you and offer assistance. Granite Homes does not provide routine home maintenance.

6.6 Kitchen Appliance Warranties

The manufacturers of kitchen appliances will work directly with you if any repairs are needed for these products. Customer service phone numbers are listed in the manufactures materials for each appliance. Be prepared to provide the model and serial number of the item and the closing date on your home. Appliance warranties are generally in effect for one year but we recommend that you refer to the literature provided by the manufacturer for complete information.

6.7 Voiding New Home Warranty

Your Tarion Warranty only covers items completed by Granite Homes. Any alterations you make to your home will not be covered by this warranty and may void other parts of your warranty.

7.0

Important Contacts

7.1 Granite Homes Contacts

Granite Homes Head Office
7 Edinburgh Rd. S - Unit 1
Guelph, Ontario
N1H 5N8

Phone: 519-822-3988
Emergency Phone: 519-654-3595
customercare.northside@granitehomes.ca

Service Department
519-822-3988 x101
customercare.northside@granitehomes.ca

7.2 Tarion Contact Information

www.tarion.com
1-877-982-7466
My Tarion Number is:

Please be advised that warranty service reporting is done electronically through the Tarion “MyHome” portal once you have set up your online account with them.

7.3 MyHome Portal

Register with MyHome, Tarion’s online service for homeowners to receive the following benefits:

- Manage all of your warranty information in one place
- Submit personalized warranty forms online
- Receive email alerts for important warranty deadlines
- Receive e-correspondence from Tarion instead of paper

7.4 Utilities

Granite Homes will be removed from all utility services on occupancy. You will need to notify all applicable utility companies of your move so that services are provided in your name. We suggest that you contact these companies ahead of time to avoid any interruption in service.

Hydro & Wastewater - Alectra
alectrautilities.com
519-822-3010
1-833-253-2872

Water - Clean Cut Energy
cleancutenergy.ca
519-780-0284 ext.2.

Water Heater & Softener Rental - Reliance Home Comfort
reliancehomecomfort.com
1-888-837-1451

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