SOUTH RIVER

ELORA ONTARIO

Homeowner 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 four consecutive Avid Gold Awards for highest customer ratings in Ontario.

We would like to take this opportunity to share some information about after-sales service guidelines, home maintenance best practices, and more. Please take time to review this manual carefully. 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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Home Buyer Journey



1. Purchase

Congratulations on the purchase of your brand-new home.



2. Construction Process

Your new home was built in the following order: foundation, framing, exterior, rough-ins, and interior.



3. 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.



4. 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.



5. 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.



6. Appointment with Lawyer

Sign closing documents and provide necessary funds to your lawyer. If you are purchasing a condo, you will sign occupancy documents with closing at a later date.



7. Closing/Occupancy Day

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



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

Pre-Delivery Inspection



2.1 Pre-Delivery Inspection (PDI)

Your Pre-Delivery Inspection (PDI) will take place approximately 7-10 days before your occupancy/closing 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.

2.2 Scheduling Your PDI

We will contact you to schedule your PDI. Appointments will be scheduled Monday through 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.

2.3 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 or pets are allowed to accompany you at this time.

2.4 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 quality standards. 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

2.5 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.

3.0

Completing Your Home Purchase



3.1 Preparation for Occupancy/Closing Day

Condo: Preparation for Occupancy Day

Contact your lawyer a few weeks prior to your occupancy day to arrange the signing of the Occupancy Agreement and documents. You will also need to provide up to 6 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.

Freehold: Preparation for Closing Day

Prior to closing on your new home, you will need to contact a lawyer to assist with the completion of your purchase. You will have likely already done so for the review of your Agreement of Purchase and Sale. If you are a first-time buyer, be sure to tell your lawyer. Most lawyers are pleased to take the extra time necessary to explain the purchase process or terminology to you. If your new home is a condo, this process will take place within a few months of occupancy.

3.2 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(s) and will display your name(s) and birthday(s).

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.

3.3 Estimated Closing Costs

Land Transfer Tax (LTT):

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

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

3.4 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).

3.5 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.

3.6 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.

3.7 Other Disbursements

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

3.8 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.

3.9 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.

3.10 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." Please see section 3.1 for the difference between Condo and Freehold homes.



3.11 Occupancy/Closing Day

While it is understandable that you may want to occupy/close 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/closing.

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 and the code will be provided to your lawyer. The code will be forwarded to you upon confirmation that occupancy/closing has been completed. Once you receive the lock box code and obtain your keys, you may begin to move in. Our staff will remove the lock box the following day. If you would prefer to begin moving in during the morning hours, please have your moving date scheduled for the day after occupancy.

3.12 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/daycares.
- 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.

4.0

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 HRV (Heat 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:

Exterior

1. Keep flower beds/landscaping at least 6 inches away from the top of the foundation.
2. Never change the direction of the grading or slope of the ground away from the home.
3. Clear eavestroughs regularly and extend downspouts to direct water away from the building.
4. Inspect the caulking around your windows and doors.
5. Have your roof inspected on a regular basis.

Interior

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 HRV (Heat Recovery Ventilator) system at the lowest position for up to one year after taking occupancy.

Along with your new home comes several new appliances and products. It's important to review the literature provided by 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.

4.1 Seasonal Checklist

In an effort to prepare you for the years to come, Granite Homes has included a home maintenance checklist. This list should be examined monthly to ensure that you are meeting the requirements for maintaining your new home.

Winter

- Replace furnace filter and/or have HRV filters cleaned
- Check for and/or remove excessive snow on roof
- Remove snow and ice from roof overhang/vents
- Check and reset ground fault circuit interrupter (GFCI) and AFI (Arc Fault Interrupter) breakers
- Test smoke alarms and carbon monoxide alarms
- Check exhaust fans, including the vent on the gas meter itself
- Remove snow/ice from gas and furnace venting
- Check exterior lighting for non-working bulbs and damage

Spring

- Replace furnace filter and/or have HRV filters cleaned
- Check attic for leaks and insects
- Check sump pump (if installed)
- Remove snow and ice from overhangs and vents
- Check and reset ground fault circuit interrupter (GFCI) and AFI (Arc Fault Interrupter) breakers
- Test smoke alarms and carbon monoxide alarms
- Check/clean eavestroughs and downspouts
- Inspect basement or crawl spaces for moisture
- Check roof for loose or cracked shingles
- Check driveways and walks for frost damage
- Check water heater for leaks
- Close exterior/open interior hose bibs
- Exterior spring clean-up/plan landscaping
- Check caulking for air and water leaks
- Lubricate weatherstripping
- Check that windows and screens are operating properly
- Clean out window wells

Summer

- Replace furnace filter and/or have HRV filters cleaned
- Inspect and/or clean air conditioning
- Check sealing around windows and doors
- Fertilize and/or aerate lawn
- Check and reset ground fault circuit interrupter (GFCI) and AFI (Arc Fault Interrupter) breakers
- Test smoke alarms and carbon monoxide alarms
- Check exhaust fans
- Check water heater for leaks
- Inspect driveways and walks
- Inspect doors and locks

Autumn

- Check caulking for air and water leaks
- Check fireplace (if applicable)
- Check basement or crawl spaces for moisture
- Replace furnace filter and/or have furnace and HRV serviced
- Check clothes dryer vent for blockage
- Check and reset ground fault circuit interrupter (GFCI) and AFI (Arc Fault Interrupter) breakers
- Test smoke alarms and carbon monoxide alarms
- Check windows and screens for damage or leaks
- Open exterior and close interior hose bibs
- Check sealing around windows and doors, along with weather stripping
- Winterize landscaping and remove leaves
- Check/clean eavestroughs and downspouts
- Check attic for leaks, insects, and adequate insulation
- Inspect floor drains to ensure trap is filled with water
- Check/test sump pump (if applicable)
- Clean out window wells



5.0

Quality Assurance

5.1 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 eighteen internal and external inspections, including:

- 100-Point Framing Inspection
- 125-Point Construction Orientation Preparation Inspection
- Homeowner Construction Orientation and Inspection
- 250-Point Pre-Delivery Preparation Inspection
- Homeowner Pre-Delivery Orientation and Inspection

City Inspections (required by the Ontario Building Code) include:

- 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
- Basement Insulation Inspection
- Fire Separation and Closures Inspection
- Final Plumbing Inspection
- Final Building and HVAC Inspection

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:

1. Address any concerns at a scheduled Pre-Delivery Inspection.
2. Between scheduled meetings, please forward your questions or concerns to the Customer Care department. We aim to respond to you promptly, usually within 2 business days.

5.2 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 are 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.southriver@granitehomes.ca.**

5.3 Warranty Procedures

It is through an effort to expedite service for all homeowners that we follow the guidelines 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.southriver@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.

5.4 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

5.5 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.

5.6 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.

5.7 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 manufacturer's 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.

5.8 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.

06

Important Contacts

6.1 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.southriver@granitehomes.ca

Granite Homes Service Department
519-822-3988 x101
customercare.southriver@granitehomes.ca

6.2 Tarion Contact Information

www.tarion.com
1-877-982-7466

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.

6.3 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

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