



ALISA ARAGON

FINANCING EXPERT

Tel: 778.893.0525

alisa@financingpros.ca

www.FinancingPros.ca



Bridgestone Financing Pros

is a proud award winning

member of HAVAN.

Supplier Member of the Year 2016

Rooftopper of the Year - Supplier

Member 2015, 2016 & 2017

Handshake Award - Supplier 2018

*Volunteer Member of the Year 2014
& 2018.*



Powered by
DLC Homeline Mortgages

Most home buyers have a lot of questions about the construction of their home: How long will it take to build? What happens when? What does each step involve? When can we visit the site and see our home in progress? When do we have to make final decisions about cabinets, fixtures, flooring, and so on? When do building inspections take place? Will we have a chance to inspect it ourselves before we take possession?

Below is an outline of the typical construction process today. Bear in mind that this is a generalized description - your own new home builder may use a different approach. The process and schedule will also be affected by the size and style of the house; the lot; the construction techniques used; the amount of customization required; the number of municipal inspections; whether the home is located in a large development; availability of labour, and many other factors. Ask your builder to explain the process for your home.

Phase One: Pre-construction

Before any construction begins, plans for your home are developed, finalized and submitted to the municipal building permit office for review. Permits may be required for all or some of the following work: building, electrical, plumbing, septic system and sewer connection.

Prior to this, a number of site tests may be conducted to examine the water table, the soil and the bearing capacity of the ground and to conduct environmental tests. With this information, final engineering adjustments can be made to the plans.

Phase Two: Foundation

Your house is staked out and the land is prepared. Often, the topsoil is removed and piled elsewhere for later use. Excavation is done, and the footings (concrete slabs to support the foundation walls) are formed and poured. Water, electricity, telephone and cable services may be brought in at this time.

The foundation walls are erected (may use poured concrete in temporary wooden forms or permanent insulated blocks, concrete blocks or preserved wood, for instance). The foundation may be insulated and damp-proofed. Weeping tiles are installed to drain ground moisture away from the house. A municipal inspection of the foundation may be conducted before the outside perimeter is backfilled.

At this time, the builder may ask you to begin making your selections - deciding on flooring, tiles, cabinets and so on. While it will be weeks before these items are installed, they must be ordered early to prevent delays later.

Phase Three: Framing

Exterior walls, interior partitions and the roof are assembled. This usually means erecting a framing skeleton and applying an exterior sheathing; or another framing technique may be used. Frames are built on the floor, one wall at a time and then lifted in place. Roof trusses are most often brought to the site ready for installation, and roofing is completed as quickly as possible to prevent accidental damage as work progresses on the lower parts of the home. Windows and doors are installed. The builder's aim is to get to "lock-up" as quickly as possible to protect the structure from the elements.

The basement floor is installed. Electrical and plumbing services are roughed in, and ducting for heating, cooling and ventilation is put in place. At this time, your municipality will probably require a structural inspection to ensure that the home is being built according to building code requirements. Electrical and plumbing inspections will likely be conducted as well.

Phase Four: Interior and exterior work

For the next several weeks, a great deal of work will happen inside and out, much of it at the same time, or overlapping. Proper scheduling is key to smooth progress.

The exterior walls and the roof are insulated, and a vapour barrier is applied. Another municipal inspection may take place to ensure this work has been done properly, before the drywall is installed. Heating and cooling systems are installed, including fireplaces.

Walls and ceilings are painted, flooring is laid, and kitchen and bathroom cabinets are installed. Plumbing and electrical fixtures are put in, trim is applied, and interior doors are hung.

Siding is applied on the outside, along with eavestroughing, and porches and decks are installed. Final lot grading is done, and the driveway and walkways are put in.

Several additional municipal inspections may occur—for instance, after completion of the interior to check stairs, handrails and other health and safety related items, and/or after final grading outside. Plumbing and electrical work will probably require final inspection.

During this period, your builder will stay in regular contact with you, to update you on progress and to meet deadlines for selecting finishes and other decisions you may need to make.

Phase Five: From near-completion to hand-over

At this point, your builder and crew are busy completing the final touches and cleaning up. You will be asked to do a walk-through of your home with the builder. Any last-minute touch-ups will be done. On the date of possession, you will be handed the keys—the home is now yours!

Change Orders

Signing a contract with your professional new home builder for a brand new home is the culmination of an exciting process. You have found the home you want and made the commitment to go ahead with the purchase. You may have made minor changes to the builder's plans to better suit your needs. And you may have chosen all the features that will go into your new home. In some instances, though, this may not be the end of your decision-making.

A visit to the lighting supplier may trigger a desire for security lighting not included in the contract for your new home. You may decide to go for the fireplace after all or to enlarge the foyer after seeing working drawings. Or you may simply want more electrical outlets.

Professional new home builders will gladly attempt to accommodate any changes or additions you want to make before construction of your home begins, or even when it is in progress. But before you make any decisions, talk with your builder.

- Sometimes even small changes can have a significant impact on cost or scheduling, particularly if construction is already under way. It may mean changing some aspect of the construction—for instance, a change in floor coverings may call for a different sub-flooring.
- Changes can also result in delays. A professional new home builder works with a tight construction schedule and sub-trades who move from one task to another and one home to another according to a timetable.
- It is crucial that all changes or additions are documented as written change orders and signed by both parties. This eliminates misunderstandings and ensures that everyone, from the people in the sales office to the site crew, knows what has been agreed to.
- Change orders are considered extras to the contract. Ask your builder to explain how you are expected to pay for them. Adjustments may be made to the outstanding balance due on closing date, you may be charged separately later, or the cost could be added to a scheduled construction draw.