

Understanding the Building Process

*“When Can I Move In?”
and Other Good Questions.*

Construction is just one part of a building process that spans three stages:

Pre-Construction

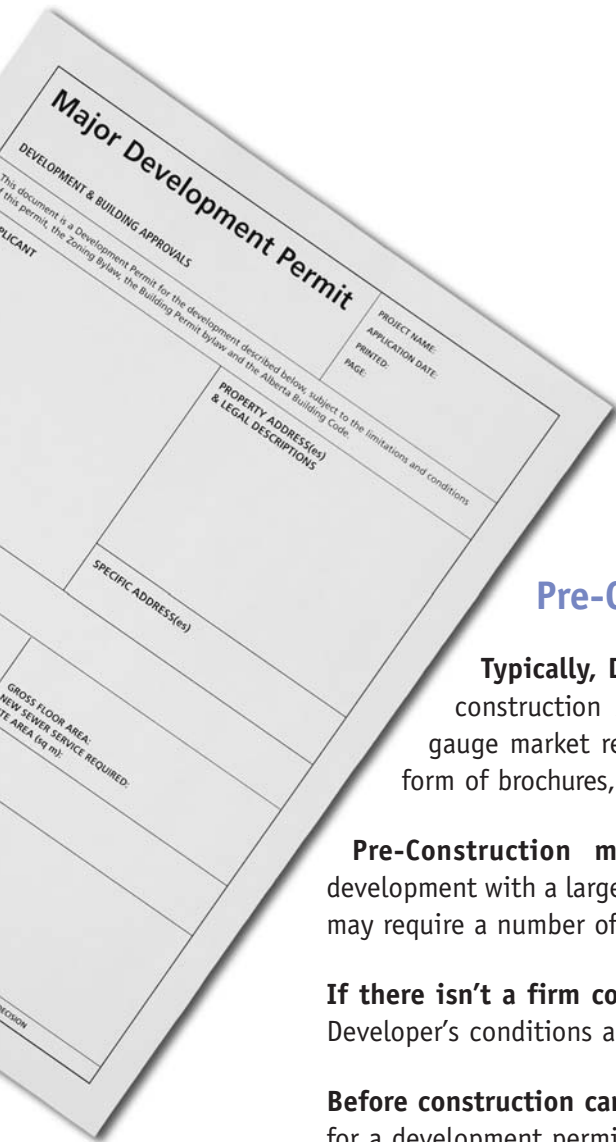
Construction

Completion

Regardless of what stage the development is in, there are three questions you need to have answered:

- 1** *When will my unit be completed?*
- 2** *When will the common property be completed?*
- 3** *When do I get Title?*





Pre-Construction:

Typically, Developers start marketing their projects months before construction begins. Working from a Sales Centre, the Developer can gauge market reaction even though the condominium exists only in the form of brochures, scale models and artist's renderings.

Pre-Construction may take a long time, especially for a high-rise development with a large number of units. In order to start building, the Developer may require a number of purchase commitments from a stipulated number of buyers.

If there isn't a firm construction start date, then you need to know what the Developer's conditions are for starting construction.

Before construction can start, the Developer needs to apply to the municipality for a development permit and receive approval.

You may want to find out if there is a development permit. If there isn't one, you need to know when the application for it will be made. If the application is already under consideration, then you need to know how much longer it will take to be processed and approved. In some municipalities, it may take months.

Once the development permit is issued, the working drawings have to be prepared and submitted for building permit approval.

The building permit application must conform to the Condominium Plan approved in the development permit. If it doesn't, the Developer has to re-apply for a new development permit, then apply for a building permit in order to encompass the changes.



Before you buy, you'll want to know if the working drawings have been started, submitted or approved. If they're not approved yet, you need to know when that's expected. The answer will give you a good idea as to when construction might begin.

Construction:

How long will it take to complete your unit and the common property? The Construction Schedule will detail the Developer's overall building plan of action.

Is there a Construction Schedule? Is there a summary of the construction schedule that outlines the key construction start and completion stages? Do you have a copy? These are essential questions to ask because the answers will provide a guide as to:

- *when construction is set to start and finish;*
- *when your home is due to be complete;*
- *the time frame for when you should plan to move into your new home.*

During construction, it's only natural that you'll want to see your home being built and you'll want to be involved in the process. However, for **safety reasons, it's typical for Developers to require Purchasers to book escorted on-site visits**. If you have any questions or concerns during those visits, you can discuss them with your Developer's representative.



Completion:

Even if your unit is finished and ready for you to move in, you will not gain Title until the Condominium Plan is registered with Land Titles.

Gaining Title to your unit means the purchase can be concluded or “closed”. At that point, the balance of the purchase price is due and payable and your mortgage lender can release the funds to pay the balance. Your money and mortgage advances are protected by lawyers’ trust conditions until Title to the unit is registered in your name.

So an obvious question is “Is the Condominium Plan registered and, if not, when will that happen?”

There is a way to move in, however, even if you don’t have Title. It’s called an Interim Occupancy Agreement.

(See also page 35, “Interim Occupancy Clauses”.)

Development Completion Permit

DCP#: _____
 DP#: _____
 AGENT: _____

DEVELOPMENT DESCRIPTION:

CONDITIONS	Y/N	DATE INITIALS	INSPECTOR	CONDITIONS	Y/N
LANDSCAPING				PARKING STALLS / WHEEL STOPS	
FENCING				ELEVATIONS EXTERIOR FINISH	
PAVING				SIGNAGE/PAD LOCATION	
GARBAGE PAD / ENCLOSURES				ENVIRONMENT CLEARANCE	
FINISHING (ROOF)				UNDERGROUND SPRINKLER	
				BICYCLE	