



McKEE HOMES

WHAT HAPPENS NEXT? – CONSTRUCTION F.A.Qs.

Thank you again for choosing McKee Homes Ltd. to build your new home. We feel privileged to build your home and will endeavor to ensure it is everything you hoped for.

By now, you have completed your purchase contract, you have organized your financing (if applicable), spent some time with your Home Planner choosing various home detail components, and you have made your design choices with most suppliers. Now it's time for us to bring it all together with construction. In addition to your Milestone Handbook, these FAQs may answer some questions you have as they arise.

What is the process for building a new home?

Phase I – Planning and Permits (you may be through this phase already, or depending on circumstances you may already be at “sign-off stage” but these items aren’t started yet)

- Grade slips
- Permits
- Release from design to construction

Phase II – Foundation

- Stake out
- Excavate and pour footings
- Place and pour foundation walls
- Damp proof foundation, gravel and weeping tile around foundation, underground utilities
- Inspections – municipality

Phase III – Framing

- Backfill
- Framing
- Rough in plumbing, heating, electric, and, if applicable, audio, security
- Inspections – municipality
- Roofing

Phase IV – Drywall

- Insulate (siding may be started already, or if not started, then blue seal is done)
- Gravel basement floor (this may occur later if during winter)
- Pour basement floor (this may occur later if during winter)
- Drywall
- Tape, texture ceilings, sand walls

Phase V – Finishing

- Prime walls
- Finish carpentry (install doors, window trims, shelving etc), install interior railings (schedule can vary greatly at this stage depending on the components in the home)
- Install cabinetry and drywall touch up
- Stain, lacquer and paint (usually we only install one coat of paint at initial stage and your final coat is installed at the end)

Phase VI – Flooring and finals

- Install flooring and wall tiles (schedule can vary greatly at this stage depending on products selected and complexity)
- Final electric, plumbing and carpentry
- Install window screens and adjust windows and doors, appliances
- Clean and final paint
- Inspections – municipality

For Exterior work such as siding, masonry, driveways, parging, painting, decks, railings, these tasks work into the schedule based on resource allocation and weather conditions. Often you will not see railings, painting, and stonework until later in the build. Driveways, grading and loaming is done on a community basis to maximize resources. **Often driveways, grading and loaming will not be complete at possession depending on which stage we are at in your community, as well as time of year, however, as per the requirements of New Home Warranty, this work is guaranteed to be complete a maximum one year following possession. Once the grading and loaming is done, you will in about a month receive a lot grading certificate. You are not permitted to commence landscaping until you have received this as per City By-laws.**

Can I make changes after I have signed off on my selection?

We discourage changes to the home after the blueprints are complete and choices made as all trades have already received your original information and selections. If you must make a change (and it is possible), please note that it does come with an administration fee of \$450.00 plus the cost of the change, regardless of the work is started or not. The change will likely also cause a possession delay. This ensures all appropriate trades and suppliers can be made aware of the change which we have taken responsibility for. Once you have finalized supplier and paint selections, changes to these choices (if they are possible) will also receive the same administration fee.

Who is my contact during construction?

When you have a question about the home during construction, please contact our Construction Liaison Susan Snider at susan@mckeehomes.com. Susan will either answer your question or forward it to a member of our staff who is best equipped to answer the question. As your Superintendent is on site all day dealing with scheduling of trades, material, and overseeing workmanship in your home, if they need to respond they will endeavor to do so within two business days. Please understand while something may feel like an emergency to you, it is often not critical to the path of construction and your Superintendent will make that decision. You also have an opportunity to meet with your Superintendent on site following completion of framing and finishing should you wish to. You will also receive periodic updates from us as we reach key "milestone" task completions in the home such as excavation complete, framing complete, drywall, finish carpentry stage and others. If you have questions in between updates, as above, please contact Susan.

How will I know what the firm possession date is?

You will receive an update from us on the planned possession date once we have reached the end of framing and rough ins - generally around the time of your framing walkthrough. Depending on how the process of planning and approvals has gone, and weather and material availability to this point, the date may match your original planned date, or may be later or earlier than the tentative time frame referenced in the agreement. Keep in mind this is still a tentative date as we will need to overcome potential issues which may arise during the build, including possible weather challenges. As per our contact with you we will provide you a FIRM possession date not less than 35 days in advance. Generally speaking, we require a minimum of 10 weeks from the day the finish carpenter enters the home in order to complete it. If there is specialty work, basement development, a large amount of floor tile or hardwood, then more time is required.

Will someone be working on my home every work day?

No. As there are many factors not limited to manpower availability, weather, inspection days, engineering requirements, etc, there will be days that your home will not have workers in attendance. We do plan each home individually and will need to make schedule adjustments as the build progresses.

Will the same schedule be followed for every home?

No. Each home we build is unique, and each site will have its own unique situations that occur. Sometimes you will notice a home started before or after yours moving at a different pace. This is normal. In addition, sometimes there are material, trade, and weather restrictions for example which will require deviations to the schedule for the home.

What do I need to do if I would like to visit the home during construction?

At McKee Homes we are committed to your safety and to that of our contractors, staff, and other site visitors. We are COR certified and follow the requirements of Occupation Health and Safety. As such, supervised home visits can be made to the home site on four occasions - with your superintendent at your framing walkthrough and finishing carpentry walkthrough, and with your sales person at drywall and flooring. We will contact you when appropriate to take advantage of these tour days if you would like (not mandatory). Access is restricted outside of these appointments unless you have a pre-scheduled, supervised appointment for your safety and in compliance of our

Safety Plan. While a home construction project is unique in that you can drive by and see it being created in front of you rather than contained in a factory, we ask that you respect our safety and site visit time regulations. These rules are in place for your protection and for that of our trades working in the home, and to allow us to complete the work we have committed to. If you see anything that contradicts what was done in planning, during these home tours is a good time to note this. For the two site visits with your superintendent, a one hour time frame will be allotted.

What are my responsibilities for payments?

Your deposit monies are due as per the terms of your contract. If you have advances during the build, you will be notified in writing as to when these payments are due (please see contract). If you have a mortgage for these monies, it is HIGHLY important that you contact your financial institution in order to sign the appropriate documents to ensure the advance can be forwarded. If you are adding extras chosen to your mortgage and you qualify for this addition, you need to get that information to your bank well in advance. (More on extras below.) You will also need to meet with the lawyer at this stage to sign documents if a mortgage is involved. It is your responsibility to ensure you have dealt with your financial institution and lawyer to avoid costly delays.

How do I pay for my extras?

If you have chosen to add extras to your original contract prior to or during the build process, and wish to have these included in your mortgage (and you qualify for that change), it is extremely important that you ask us to draw up an amendment to the contract price. As we are not privy to your financial details, please understand it is your responsibility to request this amendment to the price and it is your responsibility to forward to your financial institution. Until this is done, the preparation of documents cannot be completed and could hold up advances or closing causing interest to be charged. About three weeks prior to possession, it is important that you contact the lawyers to sign any final documents and pay any additional cash to close for your share of property taxes or extras that are required in order for possession to proceed as planned. You likely will need to provide proof of property insurance for your bank as well. Keys will not be available until the lawyers give approval. (It should also be noted you will receive an additional tax notice called the "supplementary tax assessment" sometime following your possession. This is compiled by the city and is your responsibility.

Possession time!

When you receive your possession confirmation date, this letter will also come with the time to attend your walkthrough orientation. This ideally will be up to a week prior to your move-in and depending on schedule, may alternatively occur on the same day as move-in. The orientation takes about two hours, and is your opportunity to review the completed home with our Warranty Technician. You will receive additional information about your home at this time, such as various manuals, warranty and maintenance tips, and more information will be shared with you at your 60 day warranty appointment. If there are items that need attention identified at the walkthrough that we were unable to complete in advance of your move-in, we can schedule these for a "Trades Day" in the first few weeks after possession (which is a pre-booked appointment with you that trades attend to complete their tasks). You will receive a copy of "Warranty FAQs" around the time of your closing as well to help guide you through the warranty period.

Please again accept our thanks for choosing us to build your home, and we hope you will enjoy watching it all come together over the next months.

Sincerely,

Elaine McKee Doel

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President

The Construction Team

Mike Pierce – Superintendent (Lanark, Kings Heights, Ravenswood)
Sheri McAllister – Superintendent (Coopers, Reynolds Gate)
Mike Macsymic – Superintendent (Bayside)
Derek Werenka – Superintendent (Chinook Gate, Vista Crossing, commercial)

Terry Lindsay - Site Assistant
Steve Beerda – Site Assistant
Tiffany Morin – Site Assistant
Colin Brown – Site Apprentice
Shelley Fiander – Controller
Susan Snider – Construction Liaison –
susan@mckeehomes.com