



1 5 3 **WILSON** WEST

**HOMEOWNER
MANUAL**



**EFFORT
GROUP**

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Important Contact Information

153 Wilson Street West Customer Experience Team

Jorge Perez Customer Experience Team Leader
905-971-9921
customerexperienceteam@starwardhomes.com

Condo Corporation Property Management Company

Property Management Guild (PMG)

**Once PMG takes over full management, they will be in direct contact with all homeowners to establish a board of directors and manage the day-to-day and future requirements of the homeowner and building.

OCCUPANCY INFORMATION

A. Interim Occupancy and Final Closings

When purchasing a new condo, there is a period between the day you take possession of your unit and when you take ownership. This is known as interim occupancy.

Once your unit is ready and livable and the Municipality grants the builder permission, you will be able to occupy or take possession of your unit. Although you will be able to live in your unit you will not actually own it yet. Also, during this period the building may not be entirely finished.

During this period, you must pay the builder an Occupancy Fee.

The amount of the Interim Occupancy Fee is based on three things:

1. Interest on Unpaid Balance of Purchase Price (the rate is protected under the Condominium Act)
2. Estimate of Common Elements Fee (Condo Fee)
3. Estimate of Property Taxes (apportioned monthly).

The interim occupancy fee does not accrue to your mortgage, it's like rent you pay to the builder because your home is complete and ready for you to take possession and live in. But we can't give you title yet, as we are waiting on the completion of the registration for the POT'L.

Final Closing

The occupancy period ends when the condominium is registered with the Land Registry Office, and you receive the title to your property. This is also when you start paying your mortgage. Once the condominium is registered you must pay the balance of the purchase price together with any adjustments. You will then receive the ownership of the condominium and will be able to register your mortgage against the condominium and receive the money you have borrowed.

As mentioned previously, there is no telling how long the Interim Occupancy period will last. At Starward Homes, we will strive to register the condominium as quickly as possible, as it has been our goal from the beginning to ensure a successful ownership experience.

B. Move-In Date, Building Access and Keys

Your Pre-Delivery Inspection (PDI) and move-in date will be sent to you via email by your Customer Experience Team.

On your interim occupancy closing day, once notified by your lawyer that you have interim occupancy, you will be able to pick up your Move-In package at the Head Office of Starward Homes:

201-2000 Garth Street
Hamilton, ON. L9B 0C1

Your Move-In Package will contain the following:

- 2 Unit entrance keys
- 2 Building access fobs
- 2 Mailbox keys
- 1 Garage entrance remote per parking space
- 2 Keys for your storage locker room (if applicable)
- Your Move-In date and elevator time slot

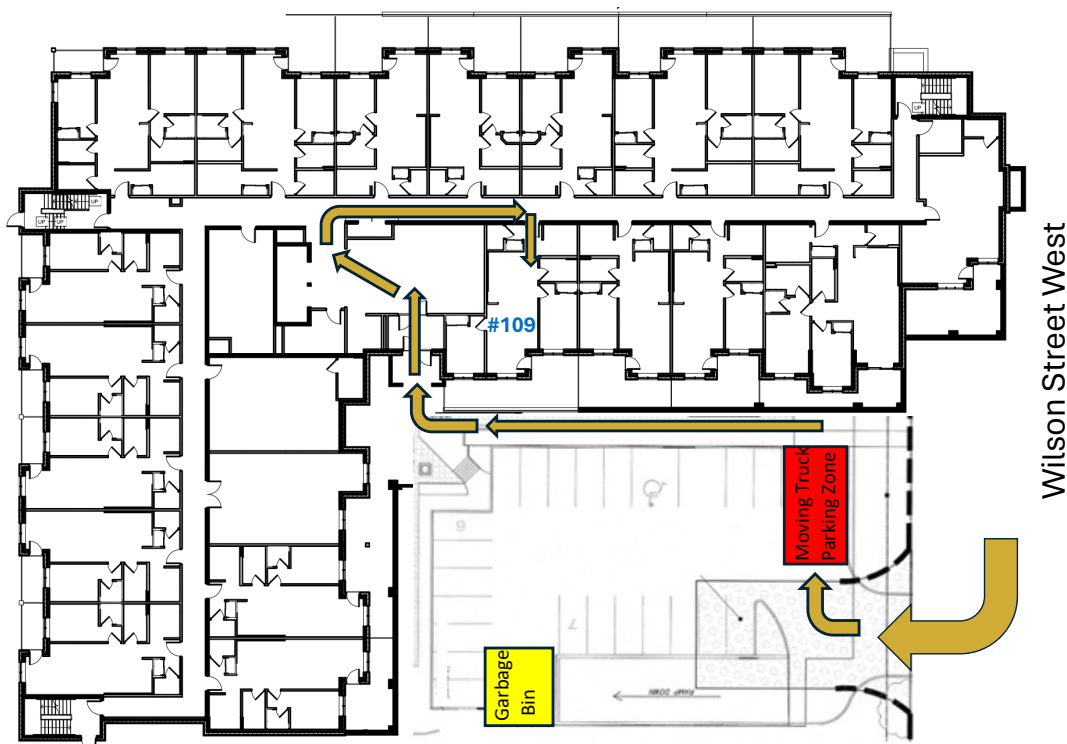
Should you lose or damage any of the above, replacement will be at the cost of the homeowner.

Move-In Date: Your elevator time for move-in will be 11:00 am (unless otherwise noted).

Once you and your moving team arrive, please pull into the designated move-in zone and proceed to Starward Home's site office in unit 109.

A member of your Customer Experience Team will take you on a brief tour to show you your storage locker (if applicable), the elevator you will use for your move-in, your parking space(s) and answer all questions you may have about the building.

Please unload your personal vehicle as needed, and then park your vehicle in your personal space in the garage. Any additional vehicles must be parked off site.



C. Safety – Ongoing Construction

Please note that ongoing finishing at 153 Wilson St West will continue until all elements of the building are complete. Typically, our site crews will operate between 7 am and 5pm, Monday through Saturday and as such, there will be noise, dust, construction and vehicles to contend with.

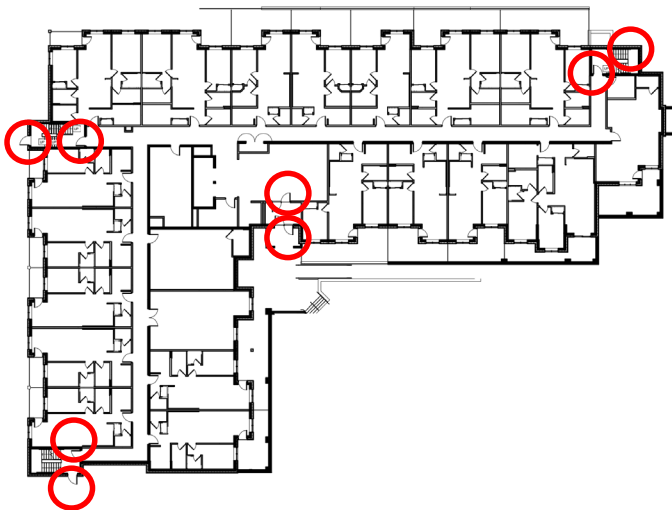
All floors will be considered construction zones as units and amenity spaces continue to be completed. Areas designated 'Construction Zone' are for construction access only. For your safety, please adhere to all signage and do not enter these zones. While we are doing all that is necessary to keep the site and the building safe for your, please be aware of your surroundings and our teams as you enter and exit the building and should you have visitors, please advise them of the need to adhere to construction signs and guidelines accordingly.

D. Building Fire Safety

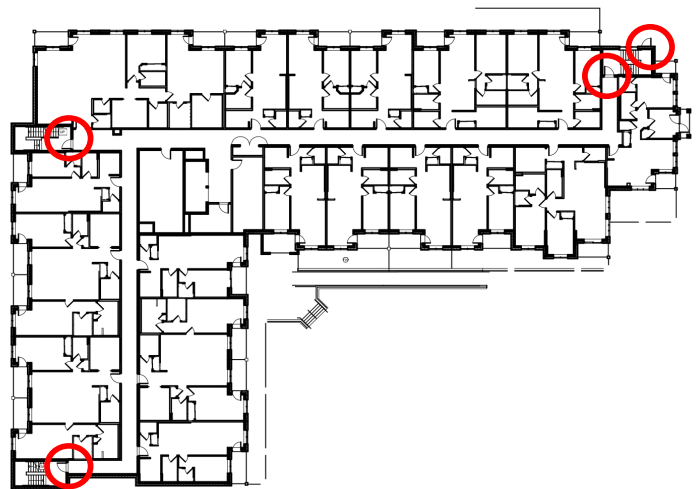
The following map outlines the Fire Safety Exits for 153 Wilson St West.

Please review and learn the exits closest to your unit.

Fire Safety Exits – Main Floor

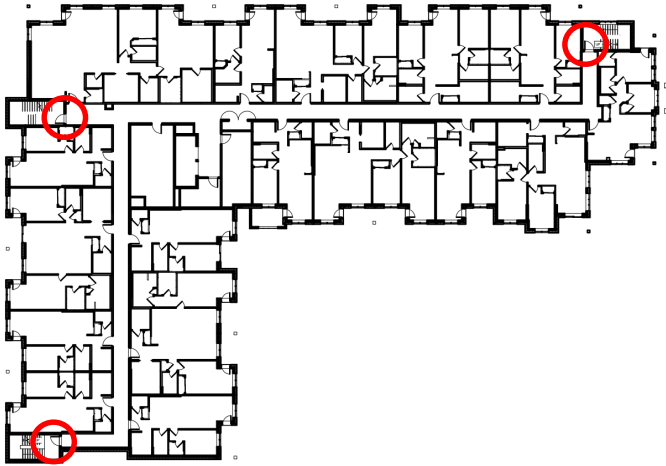


Fire Safety Exits – 2nd Floor



Map outlines continue on next page.

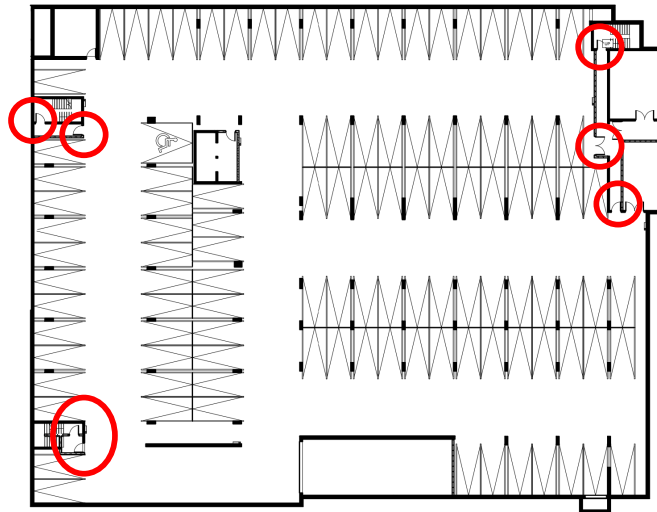
Fire Safety Exits – 3rd Floor



Fire Safety Exits – 4th Floor



Fire Safety Exits - Garage



E. Mail Delivery

Your mailing address will be:

(Your Suite #), 153 Wilson Street West
Ancaster, Ontario
L9G 1N4

During your interim occupancy, you may choose to receive your mail in one of two ways:

- Pick up your mail at the Ancaster Mail Depot, 590 Tradewind Dr., Ancaster
- Purchase both a mail redirection (from 153 Wilson Street West) and an individual post box – the closest regional post office is Shopper’s Drug Mart, 47 Wilson St. West, Ancaster 905-648-4493

**Note:*

Outside of Canada Post, other delivery companies will not have access to the building and homeowners may be required to meet the delivery person at the front door or buzz them in.

F. Garbage Disposal

Once you move-in, all household refuse must be taken to the waste bins outdoors. All garbage must be properly bound, packaged, bagged and sealed to prevent any undue odour mess.

Do not put materials such as burning cigarettes, ashes, flammable liquids, paint cans or aerosol cans in the waste bins; they are fire hazards and may cause damage or fire.

Please break down all boxes before disposing them in the garbage bin.

G. Parking and Storage Lockers

Resident parking is located on P1 – the Parking Level.

The parking garage and all parking elevators are monitored by security cameras; however, we would like to remind you to always lock your vehicles and avoid leaving valuables inside.

When entering or leaving the premises, please operate your vehicle at a speed not more than 10km/h. There is NO PARKING in designated Fire Routes. As well, car repairs and the washing of cars is prohibited in the garage.

Always use your own parking space.

Vehicles parking in unauthorized spots may be ticketed and/or towed at the owner's expense.

H. Visitors – Intercom and Parking details

We'll need to collect some information from you to set up the intercom.

Please fill in the Intercom Information form and return to the Customer Service Team.

For the safety and security of all who live in the building, please ensure that you grant access ONLY to people you know (family and friends).

There are designated Visitor Parking spaces in front of the entrance to the building – these are for VISITOR USE ONLY and may be used on a first come, first serve basis.

UTILITY INFORMATION

A. Heating/Cooling with Reliance Home Comfort

Your monthly Reliance Home Comfort rental agreement includes the following heating/cooling system:

- Air Handler (furnace)
- Tankless Water Heater
- Air Conditioner

As a new homeowner at 153 Wilson St West, you are already enrolled with Reliance and can expect your first billing to be received 30-60 days after you complete interim occupancy closing of your unit.

Reliance recommends you call them once you've taken possession to (a) verify your account is set up property and (b) review and set up your payment structure.

To contact Reliance, please call 1-888-837-1451.

B. Water/Electricity with Wyse Meter Solutions

Your monthly water and electricity usage is monitored and billed by Wyse Meter Solutions.

You must enroll with Wyse online and prior to occupancy. Once done, you will receive a confirmation email upon successful enrolment. You can consider this a signed contract and permit occupancy.

Opening an Account:

1. Go to: <https://enrolment.wysemeter.com/tenant/tenant-enrol>
2. For Service Street Address, enter: (your unit #), 153 Wilson Street West, Ancaster

**See attached Wyse Customer Care Brochure for further details.

C. Gas Usage

Gas usage is included in your condo fees.

D. Cable and Telephone Service Installation

All condos are pre-wired with telephone and cable connections. It is the responsibility of the condo owner to arrange for the commencement of service. Please call your provider of choice to make arrangements for your account set up.

Bell Canada:1-866-996-6080

Rogers:

Jaymin Mody – Bus Development Specialist 226-898-3796

WARRANTY AND YOUR HOME

Warranty Coverage and your new Home

At the time of your Pre-Delivery Inspection, we'll provide you with details of your warranty coverage with Starward and Tarion.

Below you'll also find a brief overview of the Tarion New Home Warranty. For specific details about your coverage, we encourage you to visit www.tarion.com and review their warranty information.

A. Registering with MyHome at Tarion – Managing your warranties online

MyHome, an online portal managed by Tarion for new condo unit owners, will help you stay on top of your warranty. With MyHome, you'll be able to:

- Receive e-mail alerts for important dates and warranty timelines.
- Fill out, save, and submit your warranty claim forms.
- Upload supporting documents such as photos, receipts, and agreements.
- Schedule a conciliation inspection when you need Tarion's help; and,
- Receive official correspondence from Tarion electronically.

To REGISTER for MyHome, visit: <https://myhome.tarion.com/s/login?ec=302&startURL=/s/>

B. Claim Forms and Timelines

The easiest way to submit and manage your claims is through the MyHome online portal. Once your new home closes and you take possession, or gain occupancy, of your new condominium unit, your builders' warranty begins (this is called the 'warranty start date'). On or after this warranty start date, you can register for your MyHome account, access and submit warranty claims to your builder and Tarion, get notifications for important timelines, request assistance, and review your correspondence with Tarion.

The builder's warranty is divided into three different time periods: 1, 2 and 7 years with each offering protection for specific items. To be eligible for Tarion's assistance, you must submit your warranty claim form within the relevant timeframe. Before you make a claim to Tarion, it's important that you notify your builder of issues with your home and give them an opportunity to review and address them. See below for more information on the type of forms available to you based on your warranty start date.

1 Year	Delayed Closing / Delayed Occupancy Form	You can submit this form within one year of the date you take possession/occupancy	Your new home warranty's delayed closing/occupancy coverage ensures that you are compensated if your builder does not provide sufficient advance notice of a delay or if the completion of your home is delayed beyond a certain date.
1 Year	Initial form	You can begin adding items 1 day after your date of possession. The form will be automatically submitted on day 41.	While you can notify your builder anytime regarding warranted items, this is your first opportunity to notify Tarion of any outstanding warranty items you may discover after moving in. Please note that you can add any items not included on your Initial Form to your Mid-Year Form
1 Year	Mid-Year Form	You can begin adding items on the 42nd day after your date of possession. The form will be automatically submitted on day 183.	This is your second opportunity to report warranty items to Tarion. Your next opportunity to report items to Tarion is using the Year-End Form.
1 Year	Year-End Form	You can submit a Year-End Form during the last 30 days of the first year of possession. Note: Effective September 14, 2020, a 10-day grace period has been added to the Year-End Form submission period where you have written evidence that you reported items to your builder during the first-year warranty period.	This form lists outstanding warranty items to date. This is your final opportunity to report items covered by the one-year warranty to Tarion. If you do not submit a Year-End Form before the deadline, you may risk not having certain items covered by the warranty. Only one Year-End Form will be accepted.

Table continues on next page.

2 Year	Second Year Form	You can submit a Second-Year Form at any time during the second year of possession.	Use this form to list any items that are covered under the two-year warranty. Keep in mind that you are allowed to submit as many Second-Year Forms as necessary during this period.
3-7 Years	Major Structural Defect Form	You can submit a Major Structural Defect Form any time after the second year of possession but no later than seven years from the date of possession.	Use this form to report any items that are covered under the seven-year major structural defect warranty. More than one Major Structural Defect Form may be submitted.

C. Warranty Process

Once you submit your Warranty Form through your Tarion MyHome account, it will be sent to Starward’s Customer Experience Team. Your Customer Experience team will then reach out to you within a few days to set up a Warranty Assessment. We will go over your list together and determine which items are covered by Tarion Warranty.

Once the Warranty Assessment is complete, we will make every attempt to reconcile all warranty items as promptly and efficiently as possible. There will be times when we will need to coordinate with our trade partners; for this reason, we reserve a 120 day period from the submission date of your Warranty forms to resolve all items.

To ensure your Warranty rights are protected, it’s important that you submit your warranty forms on time. Tarion does not accept late submissions.

Communicating with our team regularly is encouraged regarding any questions or concerns you may have. Equally important is your willingness to provide us access to your home during regular business hours to resolve warrantable items.

Lastly, if you purchased your suite as an investment and do not plan to move in, it’s important to keep proper maintenance in the absence of your home being occupied. Regular weekly visits to your home and its proper upkeep will help maintain insurance coverage on your home.

D. Roles and Responsibilities for Warranty

It’s important to understand the various roles and responsibilities in the warranty process for homeowners, builders, as well as Tarion and the Home Construction Regulatory Authority (HCRA). The warranty process involves different steps, but the goal is for all parties to work together to resolve warranty issues. Everyone has the right to a new home warranty process free from threats, harassment, intimidation, hostile remarks,

or rude behaviour - and Tarion expects all parties in the warranty process to conduct themselves with courtesy, honesty, fairness, and respect.

Below is an overview of the different roles and responsibilities according to each party.

a. Homeowner:

Before You Move In

- Understand your warranty coverage and the process for making warranty service requests and claims
- Participate in the pre-delivery inspection (PDI) by making note of incomplete, damaged or missing items and learning how to operate your home's systems

After You Move In

- Properly maintain your home to preserve your warranty coverage
- Bring any warranty service requests to your builder's attention in writing as soon as possible
- Provide your builder with reasonable access to your home to investigate and address warranty service requests
- If you need warranty assistance from Tarion, ensure that your claim is submitted within the appropriate timelines

b. The Condo Board, Designates & Managers:

The Condominium Corporation

The condominium corporation is responsible for managing the common elements warranty.

In addition to understanding warranty coverage and the warranty claims process, the condo corporation is responsible for the following:

- Advising Tarion when turnover has occurred.
- Hiring a qualified individual to conduct the Performance Audit between 6 and 10 months following registration in accordance with the Condominium Act.
- Submitting a warranty form or the Performance Audit to Tarion by the first year following registration.
- Working with the vendor and/or builder to resolve warranty claim items.
- Making arrangements with unit owners if the builder requires entry to units to review or repair common elements.
- Updating the Performance Audit Tracking Summary on an ongoing basis (every 90 days during the 18-month builder repair period) to advise which items have been resolved by the builder.
- Requesting Tarion's involvement, as necessary.
- Resolving claims with Tarion, as necessary.

Condo Boards & their Designate

If the condo corporation board of directors wishes to appoint a designate to do the above tasks on behalf of the board (such as the condominium manager), the condominium corporation must submit an Appointment of Designate Form to Tarion. If there's a change in the designate, this also must be reported to Tarion using the Appointment of Designate Form.

Condominium Managers

Condo Managers also have various responsibilities including:

- Provides assistance to the Board
- Advises Tarion when turnover has occurred.
- Ensures the Board receives all required turnover documentation (e.g. B19 final report, if applicable).
- Is aware of applicable common elements warranty documentation/ processes/ information.
- Ensures proper and timely resolution of warranty claims.
- Engages Tarion as required to facilitate warranty disputes.

c. Tarion:

- Administer the MyHome online portal, which allows homeowners to manage their warranty and report defects to the builder and Tarion.
- Facilitate the fair resolution of disputes between homeowners and builders over warranty coverage, repairs, or customer service.
- Assess warranty claims to determine if they are valid either through an on-site inspection or an alternative method of investigation.
- In cases where a builder fails to address a valid warranty claim, resolve the claim directly with the homeowner either through compensation or repairs by a third party.
- Manage a guarantee fund to protect new home buyers, out of which compensation for warranty claims is paid.

d. Starward Homes:

- Provide you with information about your warranty coverage at the time of purchase.
- Provide you with a warranty certificate upon your home's completion which indicates when your new home warranty takes effect.
- Be reasonably accessible to you to address customer service issues, including investigating issues with your home to determine if they are covered by the warranty.
- Ensure that the condominium common elements are built properly. This means that it is constructed in accordance with Ontario's Building Code, is fit for habitation, and is free from defects in workmanship and materials and major structural defects.
- Resolve valid warranty requests in a timely manner by performing repairs or offering an acceptable alternative resolution.

*For condominium common elements, the condominium corporation is deemed to be the owner.

E. Warranty Coverage:

1 Year Warranty:

Once you've taken possession of your newly constructed condominium unit, you are eligible for year one warranty coverage. This coverage begins on the date of possession and lasts one year from that date and includes items such as defects in work and material and unauthorized substitutions. See below for what the year one warranty covers.

- Requires a home is constructed in a workman-like manner and free from defects in material
- Protects against Ontario Building Code violations
- Applies for one year, beginning on the home's date of possession even if the home is sold
- Protects against unauthorized substitutions
- Requires the home to be fit for habitation

2 Year Warranty:

Your new home warranty continues to provide coverage into year two and include items such as water penetration, heating and electrical. This coverage begins on the home's date of possession even if the home is sold. See below for what the year two warranty covers.

- Protects against water penetration through the basement or foundation walls
- Protects against defects in work or materials that result in water penetration into the building envelope
- Covers defects in work or materials that result in the detachment, displacement or deterioration of exterior cladding (such as brickwork, aluminum or vinyl siding)
- Covers defects in work or materials in the electrical, plumbing and heating delivery and distribution systems
- Applies for two years, beginning on the home's date of possession
- Protects against violations of the Ontario Building Code that affect health and safety

7 Year Major Structural Defect Warranty:

Your home's seven-year warranty covers major structural defects (MSD) and begins on the date you take possession of the home and ends on the seventh anniversary of that date.

I) Results in failure of a structural load-bearing element of the building

II) materially & adversely affects the ability of a structural load-bearing element of the building to carry, bear & resist applicable structural loads for the usual & ordinary service life of the element.

Continued on next page.

What is Covered:

The seven-year MSD warranty includes significant damage due to:

- Soil Movement* & Major Cracks in Basement Walls
- Chemical Failure of Materials & Environmentally harmful substances or hazards. (i.e., Excessive radon levels)
- Collapse or serious distortion of joints, or roof structure

What is not covered:

The seven-year MSD Warranty specifically excludes the following:

- Damage to drains or services
- Dampness not arising from failure of a load-bearing portion of the building.
- Damages to finishes

FAQ

Q. What is Interim Occupancy?

A. Newly built condominium communities that are “Parcel of Tied Land” can have two “closings”. The interim occupancy or interim closing date which is set by the builder, and the final closing which occurs at the time of registration. Let’s look at the difference between the two and what this means for you.

When purchasing a new condo, there is a period between the day you take possession of your unit and when you take ownership. This is known as interim occupancy.

Once your unit is ready and livable and the Municipality grants the builder permission, you will be able to occupy or take possession of your unit. Although you will be able to live in your unit you will not actually own it yet. Also, during this period the building may not be entirely finished.

Prior to your Occupancy date your Solicitor will notify the utilities companies of the interim closing date so they can arrange for a meter reading and changeover of utilities applicable to the unit (gas, electricity, water, and taxes). It’s also during this period when the deposit for interim closing is due, as per your Agreement of Purchase and Sale. Your solicitor will also review the financial documents for the interim closing, sign the interim occupancy agreement and notify you when you can pick up your keys.

Q. How long does Interim Occupancy Last?

A. There is no way to say with certainty how long the occupancy period will be, but it normally lasts several months depending on whether you are early in and less if you are a later occupancy date.

Q. What is the Interim Occupancy Fee?

A. During this period, you must pay the builder an Occupancy Fee.

The amount of the Interim Occupancy Fee is based on three things:

1. Interest on Unpaid Balance of Purchase Price (the rate is protected under the Condominium Act)
2. Estimate of Common Elements Fee (Condo Fee)
3. Estimate of Property Taxes (apportioned monthly).

The interim occupancy fee does not accrue to your mortgage, it's like rent you pay to the builder because your home is complete and ready for you to take possession and live in. But we can't give you title yet, as we are waiting on the completion of the registration for the POT'L.

Q. What is Final Closing?

A. The occupancy period ends when the condominium is registered with the Land Registry Office, and you receive the title to your property. This is also when you start paying your mortgage. Once the condominium is registered you must pay the balance of the purchase price together with any adjustments. You will then receive the ownership of the condominium and will be able to register your mortgage against the condominium and receive the money you have borrowed.

As mentioned previously, there is no telling how long the Interim Occupancy period will last. At Starward Homes, we will strive to register the condominium as quickly as possible, as it has been our goal from the beginning to ensure a successful ownership experience.



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