



# *Welcome Home*

A GUIDE TO YOUR NEW TRUMAN HOME





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# Congratulations

ON THE PURCHASE OF YOUR  
NEW TRUMAN HOME!

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## HOMEOWNER RESPONSIBILITIES

In preparation of moving into your new home, here are some steps you must take prior to the completion date. It is important to begin this process as early as possible.

Once you have received your Possession Letter, which includes the date of your walkthrough and possession, you are able to finalize your legal and financial responsibilities as well as make final moving arrangements.



## LEGAL RESPONSIBILITIES

- Please provide your sales agent with the Contact Information of your lawyer that will be acting on your behalf to close on your property
- It is important to set up legal representation as soon as possible as your lending institution will also require this information no later than 30 days prior to your possession date
- Prior to closing on your new home, the lender will send mortgage instruction to your law firm, approximately 30 days before possession
- Truman will provide the lawyer with the final statement of adjustments
- The lawyer will arrange a time to meet to with you to sign the appropriate closing documents
- At your closing appointment with your law firm, you are required to pay all outstanding deposits (*as per contract*), legal fees & disbursements



## FINANCIAL RESPONSIBILITIES

- Your lender will require the final price of your new home (*contract purchase price plus any additional extras if applicable*), confirmation of possession (*possession letter*), and your law firms information to forward the mortgage instructions
- Once your mortgage is in place and you have the possession letter you can make final arrangements with your lawyer
- Ensure this appointment is set up as soon as you receive the possession letter in order to avoid holding costs and/or additional interest charges





## HOMEOWNER'S INSURANCE

- Setup *Homeowner's Insurance* at this time as your lender will require proof prior to releasing funds.

**Note:** For Townhomes or Condos, you will need to arrange for *Condo Owner Content Insurance*.

- You can obtain quotes from a variety of insurance companies such as your car insurer. Some lending institutions may offer this service or there are many online resources
- Advise your insurance provider that you require “whole home insurance” as well as “contents”
- Ensure this is active the day of possession and that the lender receives the insurance binder prior to closing



## PROPERTY TAXES

- Property taxes are assessed by the Municipality and will be your responsibility from the Date of Possession
- At the closing appointment with your law firm, the lawyer will adjust for property taxes
- If the builder has previously paid the property taxes for the “Land” or “Land and Home” for the year, your Statement of Adjustments at the lawyer will be adjusted
- You will be responsible to pay any amounts owing for your portion of the tax year in which you occupy the home with your cash to close





## UTILITIES

- The utility service that are running to your new home – water, gas & electricity setup are your responsibility
- Utilities need to be set up before you take possession of your new home
- Most utility providers require lead times of 3 – 4 weeks to have the transition be smooth
- The builder does not provide these services and you are responsible for setting up your accounts with the utility companies
- Utilities are your responsibility, and some service providers charge a hook up fee and may require a deposit fee
- The following are the most popular service providers:

### GAS & ELECTRICITY



1-866-420-3174  
directenergy.ca



403-310-4300  
epcor.com



403-219-8600  
atcogas.com



403-310-9473  
fortisalberta.com

### WATER, WASTE & RECYCLING



403-207-7071  
thecityofchestermere.ca

*NOTE: For a complete list of all available providers, please use the search tool at the following website: <https://ucahelps.alberta.ca/retailers.aspx>*







## TELEPHONE, CABLE & INTERNET

- Call your local telephone and internet provider to arrange for a new line and/or internet setup and connection
- Hookups cannot be completed prior to possession or for the day of possession as most require an “all day” appointment, which will likely not work with the actual possession time for your new home
- Scheduling may take up to a month with most providers such as Shaw or Telus
- The provider may require a hookup fee and/or a deposit for their services which are your responsibility
- The following are the most popular service providers:



403-310-3100



403-716-6000



## POSTAL INFORMATION

- Now is also the time to contact Canada Post in regard to your community mailbox, change of address and mail forwarding
- Please contact Canada Post to obtain the location of your “community mailbox” and your nearest postal outlet
- You will need proof of identity and be asked to sign for your keys
- Occasionally, Canada Post may require a copy of your purchase contract for proof of a new address.
- You can also purchase “change of address” packages from your postal outlet, should you wish to do so.
- Canada Post can be contacted at 1-800-267-1177 or online at: [canadapost.ca](http://canadapost.ca)





## SEASONAL WORK

- Seasonal work can consist of most exterior items of your home and property
- The items that are commonly affected by winter or weather conditions are:
  - Final Grading
  - Landscaping such as trees and sod (*if applicable*)
  - Concrete work such as driveways, sidewalks & garage pads (*if applicable*)
  - Exterior painting & touch-ups
- Seasonal work will commence when weather and scheduling permits



## HOMEOWNER'S ASSOCIATION (*if applicable*)

- Some communities have a Homeowner's Association fee
- It is your responsibility to pay the HOA as per the community's guidelines
- Your lawyer will confirm with you if the community has an HOA



## CONDOMINIUM FEES (*if applicable*)

- Condo fees are your responsibility, if applicable
- They are paid monthly to the condo manager



## MOVING

- Now is a good time to look into a moving company
- There are many resources available online
- Be aware that the builder does not provide access to the property for storage prior to possession





