



minto
Communities

Minto Homeowner Journey Guide

CUSTOMEREXPERIENCE



Table of contents

Sales 2

Design Centre 6

Land Development 14

Construction 18

MasterCare Warranty 22

Condo Living 26

Along with the Minto Homeowner Journey map, this Minto Homeowner Guide is designed to assist you during, and after the purchase of your home. The information provided will help prepare you for each step in the building process. We hope you will reference this guide often and not hesitate to connect with the Minto Communities Team should you have any questions.

Thank you for choosing Minto Communities. We are honoured to add your name to the list of happy homeowners who live in one of our Minto homes.



Sales

Provide financing/lawyer information

To coordinate your occupancy/closing and finalize the sale, we need your financing information. Our Sales Representatives require up-to-date contact information and notifications of any changes for the lawyer facilitating your occupancy/closing – this information is needed 90 days prior to you receiving your keys.

Choose point of sale options (if applicable)

Depending on the construction stage and type of home, you may have the opportunity to choose some options with your Sales Representative.

Standard Features and Finishes

We encourage you to familiarize yourself with the included features for your home, which are outlined in your *Agreement of Purchase and Sale*, as this may differ from a Show Home or previous year’s specifications.

Reverse Mirror Image Plan

Depending on the type of home you have purchased, the layout of your finished home may be a reverse mirror image of the floor plans shown in the marketing materials or *Agreement of Purchase and Sale*. Please keep this in mind when purchasing appliances such as fridges and dryers, as you have to select which way the door swings. If you have any questions, please contact your Customer Experience Coordinator.

Potential delays

At Minto Communities, we are fully committed to building a quality home that both you and Minto can be proud of and one that will bring you many years of enjoyment in. Although we strive to complete your home by your first tentative occupancy/close date, there is always the possibility of an unforeseen construction delay when building a new home. Your *Statement of Critical Dates* outlines that your occupancy/close date may change. We encourage you to review your *Statement of Critical Dates* (included in your *Agreement of Purchase and Sale*) which outlines that there is the possibility of an unforeseen construction delay. Please keep in contact with your dedicated Customer Experience Coordinator, who will be able to provide you updates as we proceed with the construction of your home.

Exterior colour package selections (if applicable)

We have architectural control guidelines in place that help us create diverse and interesting streetscapes. Minto’s objective is to build a beautiful community, where your home and the homes of your neighbours complement one another. We believe development of a Minto neighbourhood must begin with a selection of high-quality exterior finishes that are diverse in colour and texture, so that we avoid repetition – not just in design but in exterior colour materials as well.

DID YOU KNOW

Hot water tank rental agreement

Did you know that in order for a builder in Ontario to obtain an occupancy permit for a new home, a system to heat water must be installed in the home? We constantly review the options available in the market, and we work hard to find the best balance between energy efficiency, affordability and minimum maintenance for the homeowner. As part of your *Agreement of Purchase and Sale*, you have entered into a rental agreement with the supplier for your hot water tank or tankless water heating system. Once you have received the keys to your new home, you assume the monthly obligations.

Firm deal

Minto Communities provides you with a conditional period to give you the complete confidence in the Minto home you have purchased.

The conditional period (also referred to as rescission period) is between the time you sign and the date your *Agreement of Purchase and Sale* becomes firm. This is the right time for you to review your agreement and be certain that you are completely confident in your decision.

After this period of time, we won’t be able to accommodate any further changes to your agreement, such as the model, lot, elevation or exterior colour package of your new home.





Design Centre

Things to remember:

Design Centre orientation (if applicable)

The advantage of buying a new home is having the opportunity to be involved in some of the decision making. You can personalize your home by choosing included options offered as well as a selection of upgraded features available. During your Design Centre orientation you will learn about the process, available selections, payment methods, and how to prepare for your appointments.

Arrange to browse

You can make arrangements to visit the Design Centre to browse prior to your personal selection appointment(s). The Design Centre staff will provide you with valuable information to make your browsing experience pleasant and productive. Even if you choose not to browse at the Design Centre, you can prepare for your time with your Design Consultant by keeping a file of ideas that inspire you.

Attend your Design Centre appointment(s)

The timing of your appointments are based on our construction schedule and the occupancy/closing date for your new home. When the time is right, we will reach out to you to schedule your appointment with your dedicated Design Consultant.

These one-on-one appointments with your dedicated Design Consultant are the time to fully understand the value of the included features in your home, available options, and to receive expert advice to ensure that your finishes are suitable to your lifestyle and aligned with today’s housing market.

How many one-on-one appointments will I have with my Design Consultant?

Depending on the type of home you’ve selected, you could have one or two appointments, each of which will last between two and three hours. The appointments with your Design Consultant will help make the experience more productive, engaging and enjoyable, as well as leaving you with a greater peace of mind. During your appointments we will discuss the personal selections you are considering as they relate to the construction schedule.



How can I prepare for my Design Centre appointment?

You can start by gathering inspiration from a number of sources: photos from magazines, images from websites, and visits to our Show Homes. This will help you define your own personal colour and style preference, and it will give you some ideas to share with your Design Consultant that will help them tailor their recommendations to your personal preference.

When you meet with your Design Consultant, it's also a good idea to share some details about your lifestyle so that they can make recommendations that suit you and your family. Do you live in a high-traffic family home where the durability of finishes will be a priority? Do any of your family members have serious allergies? Does your new home need to be pet-friendly? Your Design Consultant can use information like this to better assist you in making your selections.

What comes with my new home? Are there any options?

The Your Features and Finishes section in your *Agreement of Purchase and Sale* outlines all items that are included in your new home. For most finishes, such as cabinets, countertops, flooring, bathroom tiles, and other surfaces, there are several options available for you to choose from. There is no additional cost to you when you choose any of the included finishes. After you review these options with your Design Consultant, you can indicate whether you would like to increase the value of your home by investing in some of our optional upgrades.

We ask that you bring your chequebook to these appointments. A deposit is necessary at the time you commit to the upgrades you've selected. This allows us to order the materials we'll need to proceed.

What is a cut-off date or selections deadline, and why is it important?

Before construction of your home has even begun, we are focused on the selections you'll need to make so that we can start planning and building your new home. A cut-off date is the last possible date on which details of any signed-off selections that are involved in the next major stage of construction can be circulated to the construction team and our trade partners. A Design Centre appointment will be scheduled for you before any cut-off date that may apply to your home. We will only proceed with your final selections after you have carefully reviewed and signed the documentation.

There is a cut-off date for each of the two major stages of construction. It is important to be aware of the selections involved in each of these stages. The availability of some selections also depends on the type of home you are purchasing and your occupancy/closing date, it's also important to be aware of which selections are available for you to consider for your new home. The selections you will need to make include the following:

Structural/framing selections

These selections involve information that we need in order to obtain a permit and prepare to begin construction of your home. Structural selections are typically only available for Single Family Homes, and are usually specified at the same time an agreement to purchase is signed. Structural/Framing selections include choices such as the home or suite model, Flex Plan options that affect the number of bedrooms, additional basement windows, exterior colours, and elevation options. It also includes anything that affects the walls of a home or systems inside the walls including: kitchen layout, kitchen pantry, electrical, lighting, plumbing rough-ins, and mechanical options.

Colour and finishing selections

These selections relate to decorative details and finishes, and they often play a leading role in personalizing your home. Colour and finishing selections involve flooring, cabinetry, countertop, interior doors, and trim selections.



DID YOU KNOW

The price for any optional upgrade includes supplying and installing the selection, as well as delivery, taxes, service and warranty. This is important to remember when you are considering the investment value of any option and comparing them with other choices.

If construction of my new home or suite hasn't started yet/is only at an early stage, can I make changes to the selections I signed off on?

No. The scheduling of your selection appointments is based on the lead time our trade contractors need to order materials and/or finalize their technical drawings and field instructions.

Once you have signed off on the selections for your new home, we send the details to our construction team and trade partners for ordering and scheduling purposes. We refrain from making changes after these details have been circulated so that we can avoid risks to the quality of your home's finish and delivery date.

How much will enhanced features in my new home cost?

Deciding on optional upgrades for your new home is a personal choice, and you should feel comfortable sharing details of your preferences, lifestyle, and budget with your Design Consultant, so that they can make recommendations that are right for you. To help you find the right answer, the Design Centre will provide you with a list of the additional investments that include pricing for the most frequently requested optional upgrades. During your appointment, specific details about your new home will be outlined. If you are one of the first people purchasing a home in your new community, or if you are purchasing a new model, we may not be able to provide you with this pricing information until shortly before your appointment.

Can I add my Design Centre options to my mortgage?

Yes. Under our terms of payment, you will need to make a deposit at the time you finalize your selections. You may be able to add the balance of the purchase amount for any options you've chosen to the total purchase price of your home. (This payment choice is only available with a minimum purchase amount.) If you are considering adding the purchase amount for any options you select to your mortgage, we suggest you obtain pre-approval from your financial institution for an amount that will cover your upgrade budget.

It is helpful to bring this pre-approval letter to your appointment at the Design Centre. Other payment methods will be outlined for you during your Design Centre orientation or welcome. These include payment by cheque, debit, VISA and MasterCard.

I would like to make a relatively minor alteration to a wall. If I am willing to pay for it, can you accommodate my request?

Unfortunately, no. What may appear to be a relatively minor alteration to any part of your new home could affect structural elements, plumbing, ductwork for heating and cooling, or electrical devices. However, certain alterations are possible, and we have prepared flex plan options that offer alternative layouts designed to meet the needs of homebuyers who may have a variety of preferences. Our Design Centre Team has also developed a catalogue of great Minto framing options that you can consider. We ask that you select exclusively from this menu of Flex Plans and framing options as you personalize your home.

When you purchase a Flex Plan option, you can be confident that the plan complies with the Ontario Building Code, that it's been reviewed by our Design Centre Team for space planning and investment value, and that all necessary re-engineering of your home systems has been done.

DID YOU KNOW

Appliance openings

During your Design Centre appointment(s), you will have an option to change the size of your appliance openings in your kitchen. If you would like to accommodate a larger/wider fridge, a gas stove, slide-in (versus stand-alone) oven, and so on, your Design Centre appointment(s) is the time to make these changes.



The Talbot, 30' Single Family Home



Land Development

At Minto, we don't only build your new home, we take pride that we also design and build your new community.

Location of street utilities

If you drive by your new home while it's under construction, you may see a number of utility structures distributed across your new community – fire hydrants, telephone service boxes and electrical transformer boxes. When you purchase your Minto home, the location of every utility structure may not have been finally determined. It is important to keep in mind that in order to ensure the integrity of your new community, municipal land adjacent to your property may be identified as the most efficient location for one or more of these structures or for easements by which to access them. We are always mindful of the location of these structures, and we work diligently with municipalities and utility companies to minimize their impact on the sightlines from each one of our homes.

When will the roads be completely finished and up to the right “level”?

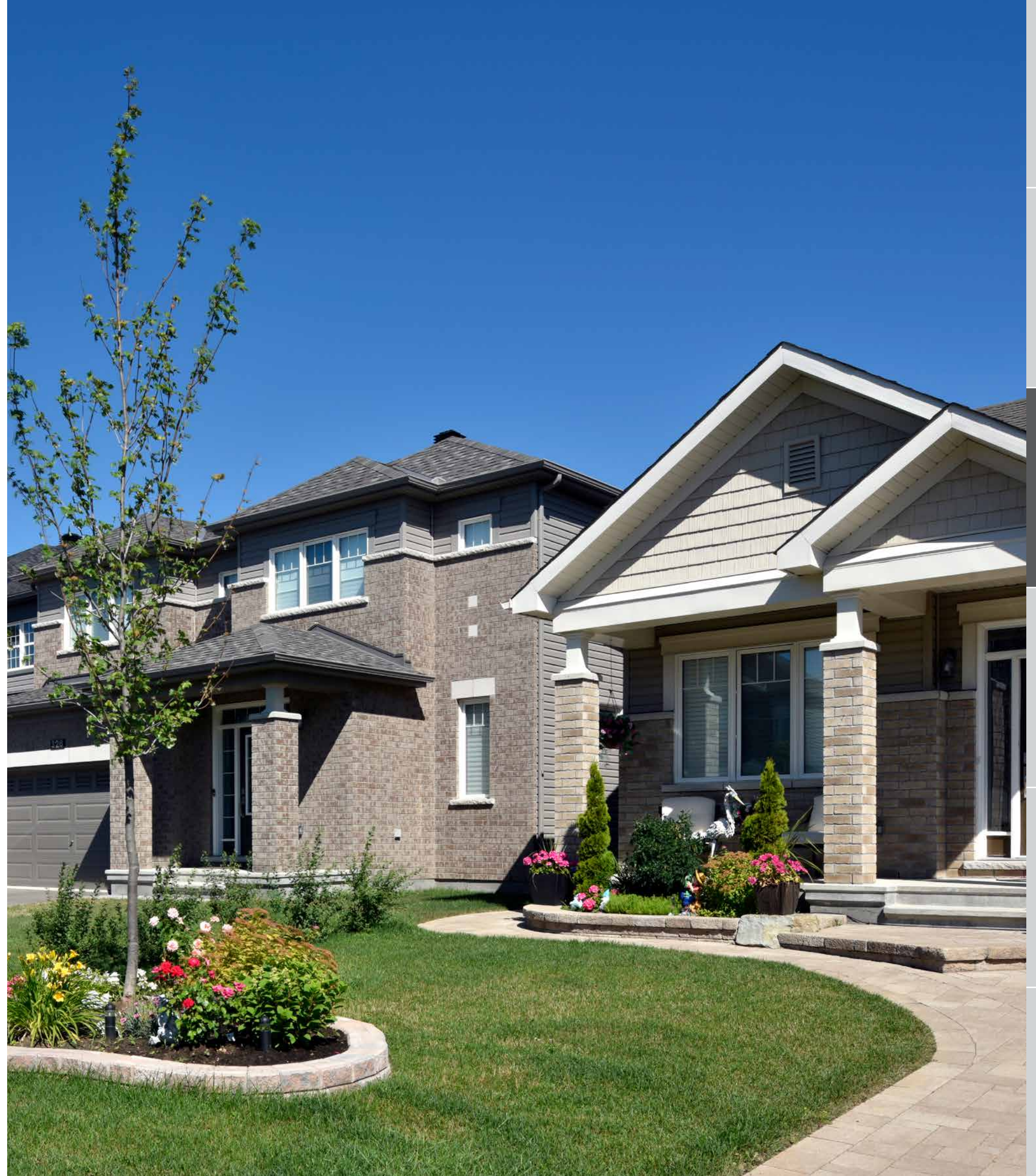
The roads in your new community will consist of two coats of asphalt. The first one, commonly known as the “base” coat, is generally laid down during the early stages of a community's development. Please keep in mind that all construction traffic will occur on this first layer of asphalt, so some cracking and dust build-up is to be expected. Once construction in the larger area around your home has been completed, a top coat of asphalt is laid down.

This approach allows the ground beneath the base coat to settle, which in turn helps improve the long-term quality and durability of the roads in your new community.

Community planning includes:

- Final municipal approvals for your community are either complete or in the process of being finalized
- Infrastructure for utilities (telephone, cable, electricity and natural gas) is being installed
- Underground services are being installed
- Roads are being constructed
- Our condo tower sites are selected with the same process we use when designing our Single Family Home and Townhome communities. This diligence ensures our homeowners have an exceptional place to live.

Unless you are one of the last homeowners to move into your new community, the finishing touches on your neighbourhood will likely be put in place after you receive your keys. Curbs, bus stops, permanent mailboxes, and sidewalks are just some examples of installations that may happen up to two years after you move in to ensure they are not damaged by construction activities and can benefit the neighbourhood for years to come.





Construction



Frame Walk Appointment (If applicable)

If your new home is primarily made of wood, you will be offered the opportunity to tour through your home during construction, once the mechanical and electrical are complete and prior to the drywall being installed. With all your selections finalized, a Minto Construction Team member will be your guide through this tour and explain the Construction process and answer any questions you may have. As you will be visiting an active construction site, a hard hat and steel toed boots (provided by Minto) as well as a signed waiver are required in order to ensure your safety. Please be advised that no one under the age of 16 is permitted on site.



Minto Essentials Homeowner Event

Approximately 2-6 months prior to receiving your keys, Minto offers what we consider an “essential” event for all our homeowners. The Minto Essentials Homeowner Event is a great opportunity for you to obtain all the information you will need for your new home and key information specific to your community. After the presentation, you'll have a one-on-one opportunity to ask your questions and speak with Minto's team of experts. Your Customer Experience Coordinator will be in touch with you before your occupancy/closing day with your invitation.

Safety

We are building your new home on an active construction site. At Minto, our first priority on every site is health and safety: for our employees, tradespeople, and our homeowners. The many safety risks on a construction site are not always apparent. We appreciate how exciting it can be to see your home while it's being built; however, for your safety as well as ours, we can't allow homeowners on site except during scheduled visits with a Minto staff member.

Are we on schedule?

Delays to your home's construction can occur due to a number of factors and we will always choose to revise your occupancy/closing date if it is required to deliver the quality home you expect from us. We are committed to keeping you informed of any changes to your occupancy/closing date. Typically, you can count on 90 days notice if we need to change your date. For more information, please reach out to your Customer Experience Coordinator or refer to your *Statement of Critical Dates* in your *Agreement of Purchase and Sale*.

Moving into a new home

As is the case with any new home in a community or condominium complex, there may be ongoing construction activity in or around your home after you move in. You should expect some temporary disruptions, as well as dust, dirt and traffic as we work to complete your neighbours' homes. While we always try hard to minimize any such inconveniences, you may be aware of construction noise during regular working hours.

In a new community, full completion of construction activities such as applying a top coat of asphalt on roadways, cleaning sewers and storm ponds, finishing repairs to curbs and sidewalks, and replacing trees may take up to two to three years. We appreciate your patience and understanding while we work hard to complete your Minto community.

Your driveway

Minto has been building homes for more than 60 years in different parts of Ontario, largely in the Ottawa region and the Greater Toronto Area.

In places where we have come to expect greater variation in weather conditions over the course of the year, we find it best to allow all of the recently excavated earth around a new home to settle and undergo a full freeze-thaw cycle before we pave the driveway. This typically takes place over three to four seasons (i.e., summer, fall, winter, spring), and in this part of Ontario, we often schedule driveway paving in the warmer months in order to deliver a better-quality product with a longer life expectancy.

Sod

We understand how important it is for our homeowners to have a lawn in place when they move in. Laying sod for new lawns is a seasonal task, with timing that is largely determined by the weather, so we generally schedule sod installation in the warmer months. We work closely with our tradespeople and suppliers so that we can install sod around your new home as soon as ground conditions are ideal for starting a healthy lawn.

Once your sod goes down, it's the homeowner's responsibility to help the grass establish by frequent watering in the first two weeks, and as needed.





MasterCare Warranty

Minto's unique warranty program is called MasterCare and is your primary point of contact once you move into your new home.

We will provide you with more details about your responsibilities and warranty process when you get closer to receiving your keys, but here is an overview.

Pre-Delivery Orientation

This opportunity to view your home within the two weeks prior to receiving your keys. Your MasterCare Inspector will lead you through a demonstration of your home's features and show you the mechanicals of your home. You will also have an opportunity to identify and note any concerns which we are fully committed to addressing.



Receive your keys on your occupancy/closing!

The big day! At this stage, you'll receive the keys to your new Minto Home. Homeowners typically receive their keys in the late afternoon, so we always advise that your actual "moving day" should take place the next day.

Submit your *30-Day Warranty Form*

As part of your new home warranty, within 30 days of receiving your keys, if you feel you have any outstanding items to be addressed in your home, you may submit a *30-Day Form* to Tarion and Minto MasterCare Warranty. Your MasterCare Warranty Team will then reach out to you to arrange any follow-up inspections or repair days with you and will schedule them as efficiently as possible.

Service work days – 30-Day items (if required)

After reviewing your *30-Day Warranty Form*, we will schedule as few work days as possible to address any items in your home. Tarion allows 120 days to complete items, however, Minto strives to complete them within 60 days of them being noted on your warranty form.

Complete your 1-Year Warranty Form

Using the same process as the 30-Day Warranty Form submission, you have the opportunity to identify any concerns with your home one year after you've taken possession.

Service work days – 1-Year items (if required)

We follow the same process for each warranty anniversary.

Customer Satisfaction Surveys

Minto's commitment to our customers doesn't end when you move into your new home. In many ways, it's just beginning because we want you to be completely satisfied. One of the best ways we can gauge our performance and strive to always be better is through Customer Satisfaction Surveys. You will receive two surveys, about 45 days and one year after your occupancy/closing date, from our third-party customer research company, AVID Ratings, asking about your experience with Minto. We value your opinion and look forward to receiving your feedback.

Congratulations on the purchase of your new home!



The Hyde, 30' Single Family Home

Your new warranty means more peace of mind

1-Year Warranty

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

2-Year Warranty

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

7-Year Warranty

Your home's 7-Year Warranty covers major structural defects (referred to as MSD in this guide). It begins on the date you take possession of the home and ends on the day before the seventh anniversary of that date. A major structural defect is defined as any defect in work or materials in respect of a building, including a crack, distortion or displacement of a structural load-bearing element of the building, if it:

- Results in failure of a structural load-bearing element of the building
- Materially and adversely affects the ability of a structural load-bearing element of the building to carry, bear and resist applicable structural loads for the usual and ordinary service life of the element
- Materially and adversely affects the use of a significant portion of the building for usual and ordinary purposes of a residential dwelling and having regard to any specific use provisions set out in the purchase agreement for the home
- In addition to the general exclusions, the 7-Year MSD Warranty specifically excludes: dampness not arising from failure of a load-bearing portion of the building; damage to drains or services; and damage to finishes. You can always reference www.tarion.com or contact Tarion directly for more details about your warranty.



Condo Living

When you buy a condominium, you are buying one unit within a multi-unit residential dwelling. Each unit is individually owned, but all unit owners share joint ownership of the common elements of the building.

Interim Occupancy

On your interim occupancy date, you are able to occupy or “take possession” of the unit you have bought. During this period you will be required to pay monthly interim occupancy fees as specified in the Condominium Act.

Final Closing

Shortly after Minto completes the condominium registration, final closing takes place, and you will receive title of ownership for your unit. At this point, your mortgage will come into effect, enabling you to pay the balance of the total purchase price for your unit, inclusive of any additional fees.

Your unit

In a condominium, it is important to understand what constitutes your ‘unit’ - the part of the building you own outright. Your agreement and condo documents describe the boundaries of your unit.

Common elements

The common elements are those parts of a condominium that are jointly owned by all unit owners: the lobby, other building amenities, parking garages, lockers, corridors, roof, balconies, garbage rooms, gardens and exterior amenities, private roads or parking lots, and any other spaces not owned by an individual owner. Your monthly condominium fees cover maintenance and insurance for these areas.

Condominium Board of Directors

Once the building is turned over to the Condominium Corporation by your builder, the Board of Directors is elected and is composed of volunteer residents. The Board governs the Condominium Corporation and oversees its operations, both financial and physical.

Property management

The builder contracts an external company as the Property Manager to oversee the day-to-day management of the condominium and to act on behalf of the Condominium Corporation. Once the Condo Board of Directors is established, they may choose to extend or replace the property management contract.

Condo documents

As part of your *Agreement of Purchase and Sale* you will also find your condo documents, which include a condo declaration, by-laws, and rules. Together, these documents guide the governance of your condo by detailing the responsibilities and rules each owner is required to adhere to. It is a good idea to familiarize yourself with these documents during your conditional period in case there are any questions.

Condo or maintenance fees

Monthly condo fees are collected from all condo unit owners to maintain the shared amenity spaces (common elements) and retain a property manager. These fees are calculated based on a budget of estimated costs to run the shared spaces of the condo and divided by the square footage of each unit. At time of sale, this budget is estimated, meaning the condo fee could change by the time you take possession or over the course of the condo's lifecycle.

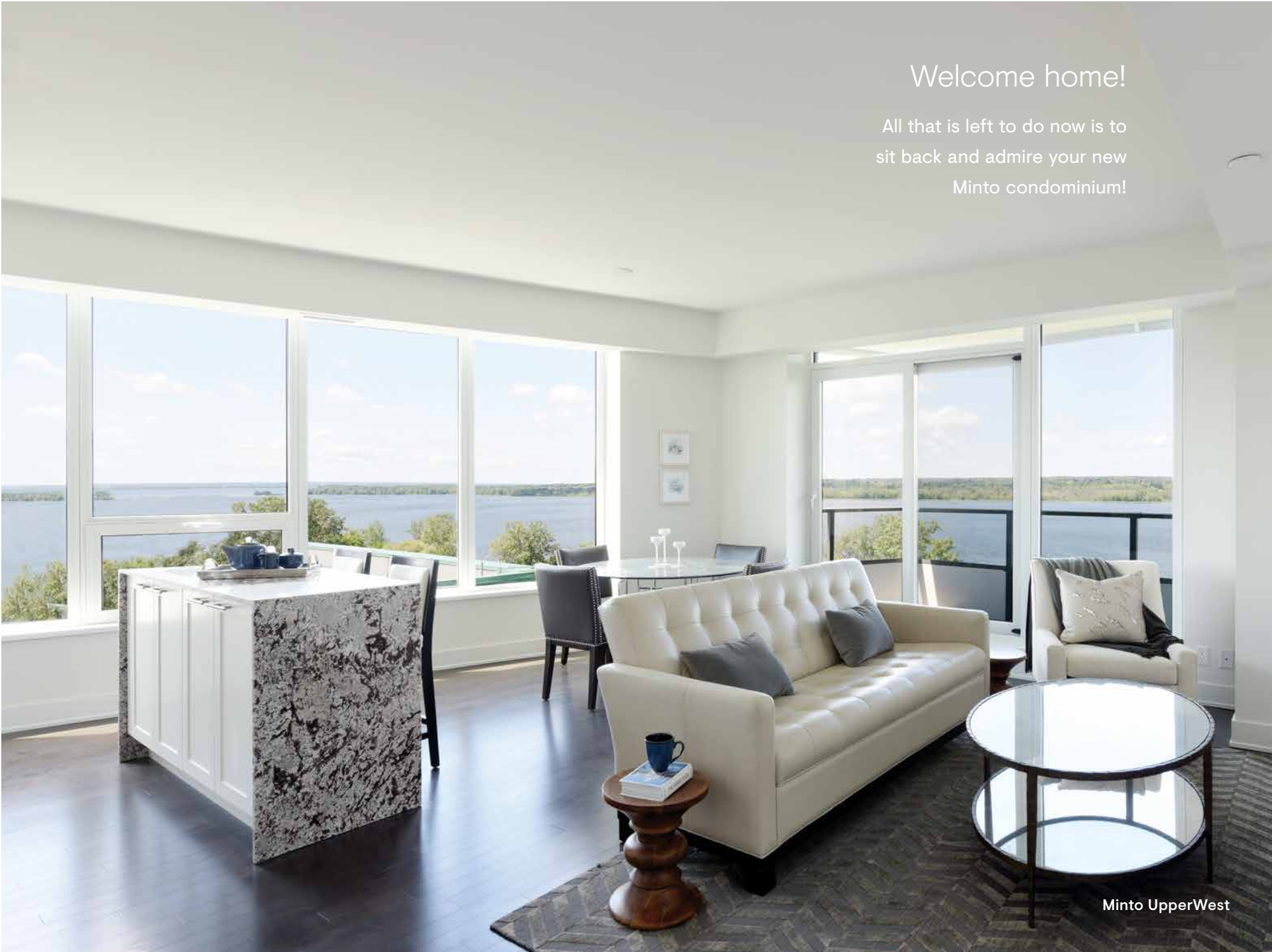
Interim occupancy fees

Once you take possession (receive the keys) of your unit, but before the condo is fully registered, your mortgage and transfer of title will not take effect until the final closing. During this period you will be required to pay monthly interim occupancy fees as specified in the Condominium Act. The fees are limited to a total of the following: Common Expense Fee (which includes maintenance and Condo fees), property taxes, and interest owing on the remaining balance of the total purchase price of your Condo.

Elevators (if applicable)

During construction, elevators are often in service for use by construction workers, for testing purposes in order to obtain certification, and for preliminary move-ins. Security guards are stationed at each elevator to ensure your safety and security, as well as the ongoing operation and efficient use of all elevators.

You may also find temporary boards installed in the exterior of the elevators. This is to protect the elevator from damage occurring as homeowners start moving their furniture in. They will be removed once the majority of homeowners have occupied.





Thank you for choosing Minto Communities.

We are honoured to take this homeowner journey with you. Enjoy settling into your new home and exploring your new community. Look forward to laying your roots in your new Minto neighbourhood and making memories for years to come.

[illegible]



Your Customer Experience Team is here for you:



OTTAWA
613.751.2888
customerexperience@minto.com

TORONTO
416.913.2119
customerexperienceteam@minto.com



E.&O.E. August 2018