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REAL BROKER



NANAIMO & VANCOUVER ISLAND

New Build Buyer’s Guide

What to know before buying a brand-new home.

Anja Rhomberg, REALTOR® | Real Broker

START WITH THE ESSENTIALS

A fresh start begins with the right questions.

You do not need to become a construction expert. Start with these four checks.



01

Check the builder

Check BC Housing’s builder and New Homes registries. Confirm the exact company, warranty provider and any exemption. Ask past buyers about after-sales service.

02

Know the full price

New homes generally attract 5% GST. Confirm whether it is included and whether the price assumes a rebate. Budget for upgrades, legal fees, inspections and moving.

03

Plan ongoing costs

Budget for taxes on the finished home, insurance, utilities, strata fees and maintenance. Have GST rebates and property transfer tax relief checked for your eligibility.

04

Keep financing current

Ask about rate expiry, requalification and a low appraisal at completion: you may need more cash. Keep a reserve for delays and extras. Preapproval is not final funding.

BEFORE YOU SIGN

Make the details part of the deal.

The show home is inspiration. Your signed agreement sets out what you receive.

01

What is included

Specify appliance models, finishes, fencing, blinds, landscaping and driveway work. Get upgrade costs, change orders and allowed substitutions in writing.

02

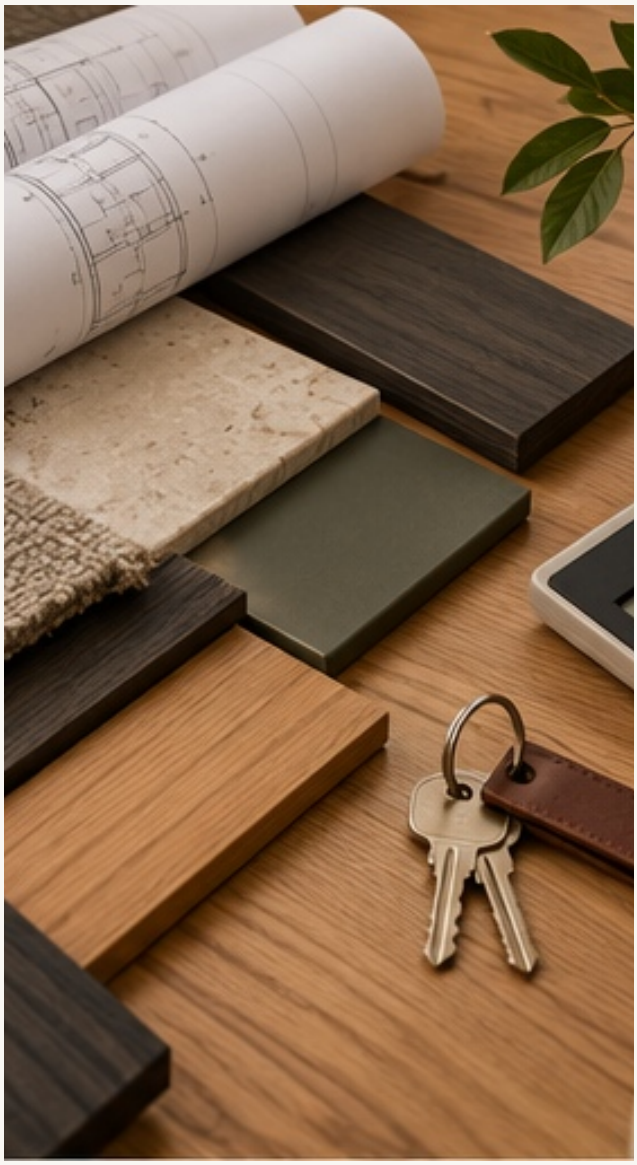
What the plans promise

Check dimensions, layout changes and remedies for differences. “Suite ready” or an EV rough-in does not mean fully finished or approved for use.

03

Who reviews the contract

Use your own representative and independent lawyer. Review title covenants, easements, shared access, inspection rights and remedies for unfinished work.

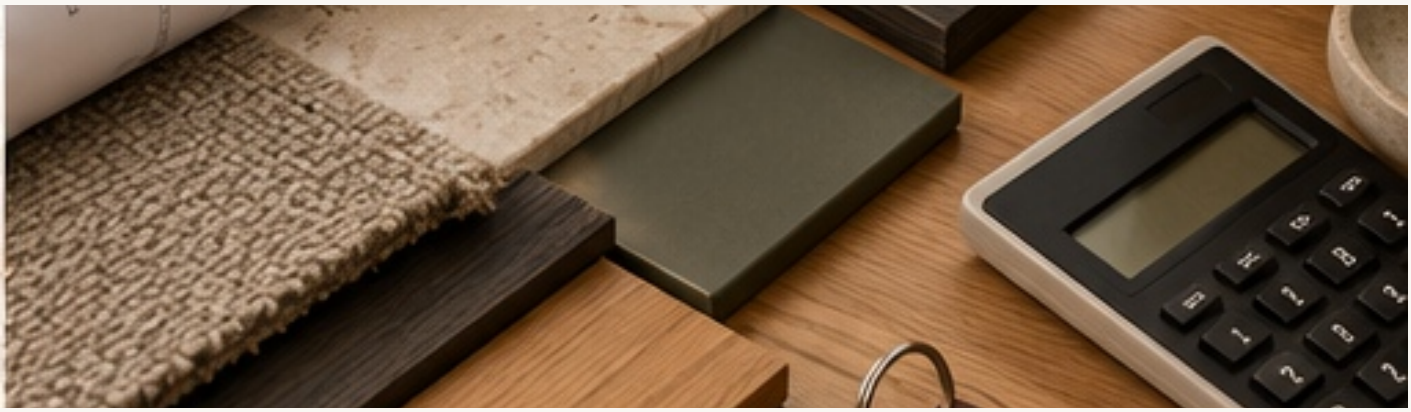


If a promise matters, write it down. Identify what will be supplied, who pays, when it will be finished and what happens if it is not. Have the signed contract reflect the agreement.

PRESALES AND DEPOSITS

Know the commitment before you make it.

Buying before completion adds timing, financing and contract risks.



01

Read the disclosure

For a purchase under B.C.’s development marketing law (REDMA), read the disclosure and amendments. Check completion estimates, developer rights and changes to your home.

02

Understand the deposit

Confirm the payment schedule, trust holder, refund terms and any insured early release. Verify payment instructions independently. Do not assume a deposit is freely refundable.

03

Prepare for delays

Have the estimated date, outside date, extension rights and closing notice explained. Budget for extra accommodation. Ask when either side can terminate.

04

Know your exit limits

Assignments may require consent and fees, or be prohibited. If you cannot complete, you may lose your deposit and owe more. A resale or assignment is not a guaranteed exit.

Cancellation rights differ. REDMA-covered purchases generally have seven days from the later of signing and acknowledging an opportunity to read the disclosure. Eligible purchases outside that right generally have three business days after acceptance, with a 0.25% fee. Assignments differ. Have your lawyer confirm the exact deadline and notice rules; keep financing and inspection conditions where appropriate.

CONDOS AND TOWNHOMES

You are buying into a shared responsibility.

New strata buildings still need realistic budgets and clear rules.

01

Read beyond the brochure

Review the disclosure, strata plan, bylaws, budget and available minutes, financial records and Form B. Ask about pets, age restrictions and your intended rental use.

02

Look at the real costs

Starting fees can rise. Review insurance, deductibles, reserve funding and shared utilities. Ask your broker about unit insurance and deductible protection.

03

Confirm your rights

Verify parking and storage rights in the documents, plus EV access and costs. Check who maintains decks, windows, retaining walls, private roads and drainage.



Future phases and shared spaces. Ask when amenities will be finished, how ongoing construction affects you and who pays for shared services. Confirm the developer-to-owner handover plan and who tracks common-property warranty claims. Your unit inspection does not cover the whole building.

YOUR ISLAND HOME

Look beyond the beautiful finishes.

A new home still deserves an independent inspection.





01

Check the home

Have an inspector review the accessible structure, drainage, moisture protection and systems. Compare the finished work with your specifications.

02

Check the location

Review slopes, retaining walls, flood and wildfire exposure, plus Nanaimo mine hazards where relevant. Check nearby development. For rural homes, assess well water and septic.

03

Confirm local approvals

Verify the actual building authority, occupancy certificate and any suite approval. Nanaimo’s energy and carbon rules depend on permit date. Get an insurance quote before committing.

04

Ask how it works

Confirm heating, bedroom cooling and ventilation. Obtain energy reports, manuals and maintenance instructions. Ask about radon provisions and testing after move-in.

YOUR WARRANTY

Know your coverage. Protect your deadlines.

B.C.’s 2-5-10 year warranty framework has different coverage periods.



2 Materials and labour

Coverage has limits. General defects are usually covered for 12 months in the home, with specified items covered for 24 months. Strata common property has a 15-month general period.

5 Building envelope

Coverage for qualifying envelope defects, including unintended water penetration.

10 Structure

Coverage for defined structural defects. Always read the actual policy and exclusions.

Start dates matter. Confirm unit and common-property dates; they may predate your move-in. Arrange a review around month 10 or 11 of the actual first-year term. Report defects promptly to **both the builder and insurer in writing**, before expiry. Do not wait for the review or rely on a verbal repair promise.

Owner-built homes may lack third-party insurance. Get the required Owner Builder Disclosure Notice before signing and have your lawyer review the protection. Keep maintenance and repair records.

BEFORE YOU GET THE KEYS

A few final checks. Then make it home.



- ☐ **Inspection and deficiencies recorded**
  Photograph issues; record agreed repairs, responsibility and timing.
- ☐ **Approvals and inclusions checked**
  Obtain occupancy approval; confirm remaining work and suite status.
- ☐ **Closing and insurance arranged**
  Have your lawyer review adjustments, lien protection and holdbacks.
- ☐ **Handover and warranty organised**
  Collect keys, manuals and shutoff instructions; save warranty dates.

Let’s find the right new home for you.

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General information only. Requirements and eligibility vary by property and buyer. Confirm legal, tax, financing and technical details with your own professionals. October 2026. Illustrative photography.