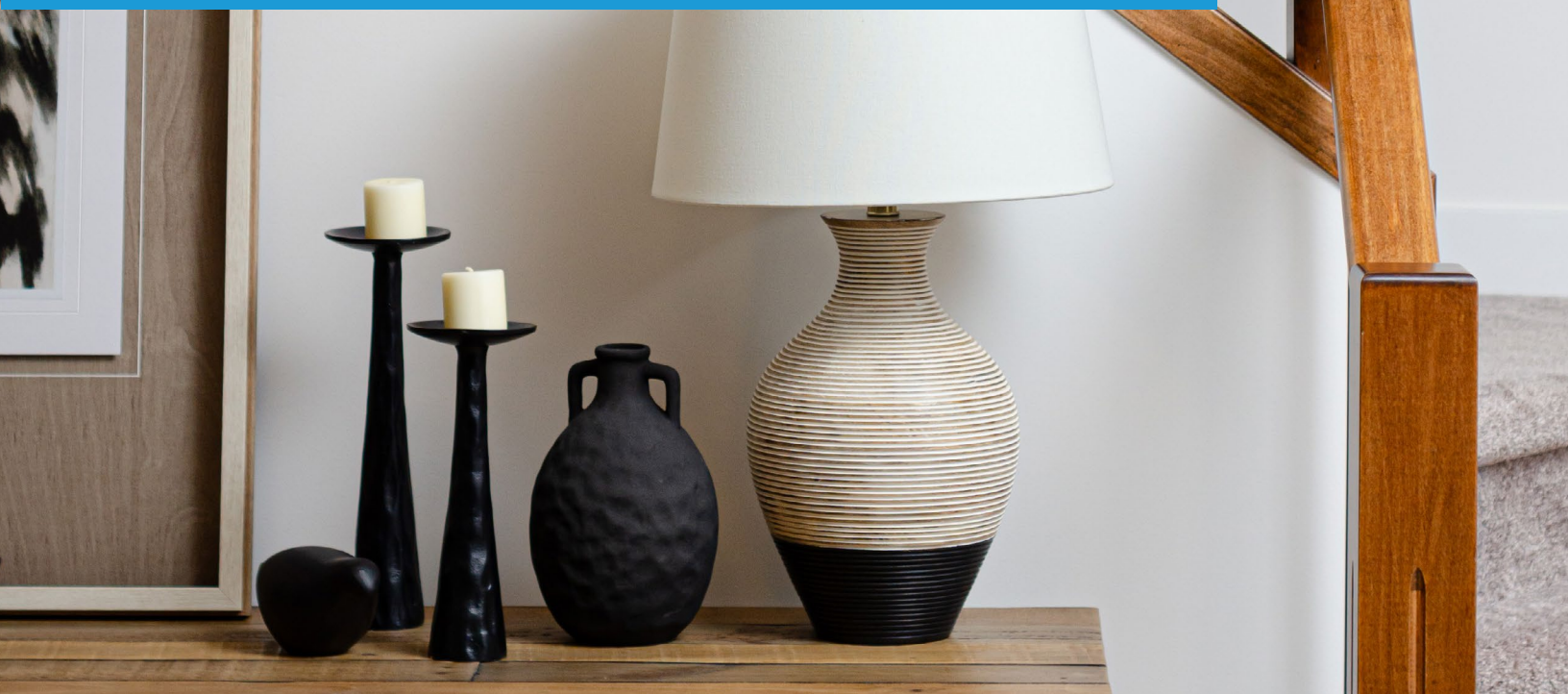


e-Book

FIRST-TIME HOME BUYERS CHECKLIST



Introduction

If you're reading this, take a moment to congratulate yourself. Thinking about your first home is more than a decision. It is a milestone. For many, it's the moment life shifts from "someday" to "I'm really doing this."

We know it's not easy. Homes are one of the biggest investments you'll ever make, and the process can feel daunting. Budgets, mortgages, down payments, and monthly payments are a lot to take in. And beneath the numbers, there's the quiet fear: **What if I miss something? What if I make a mistake I can't undo?**

Here's the truth: every first-time buyer feels that way. And here's the good news: with a clear plan and the right support, you can do this.

That's why we created this guide to help you make an informed decision to give you both the knowledge and the confidence to keep moving forward.

Inside, you'll find:

- » Simple explanations of every stage, from assessing financial readiness and credit history to move-in day
- » Practical checklists and worksheets you can use to stay on track
- » Local insights that matter in Alberta, from tax rebates to seasonal costs
- » Stories from real buyers who've been where you are now

Because buying your first home shouldn't just feel like paperwork. It should feel like what it truly is: the start of your future and homeownership.

“Thinking about your first home is more than a decision. It is a milestone. For many, it's the moment life shifts from “someday” to “I'm really doing this.”

A Timely Opportunity for First-Time Buyers

There is now an additional federal GST rebate available for eligible first-time home buyers purchasing a new home. Depending on the purchase price, that could mean up to \$50,000 in GST savings on a newly built home.

For homes valued:

- » Up to \$1 million: eligible buyers may recover up to 100% of the GST paid, up to \$50,000
- » Between \$1 million and \$1.5 million: the rebate is reduced on a sliding scale
- » \$1.5 million or more: no rebate applies

Eligibility criteria and program details apply.

What Makes Genesis Builders Different Right Now?

Genesis Builders is offering this rebate advantage at the point of sale on qualifying purchases, which means eligible buyers can see the savings reflected as part of the purchase conversation instead of waiting to sort it out later. That makes it easier to understand your real budget, ask better questions, and move forward with confidence.

We'll be here to celebrate the milestone with you, guide you through the hard parts, and ensure that when you walk into your first home, you don't just feel like you bought a house; you feel like you achieved something you can be proud of.



Start Here, Then Jump to What You Need.

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Understanding Your Financial Picture

Buying your first home in Canada is exciting, but it also raises questions about home-buying: **Can I afford this long-term? What costs should I prepare for? How do I know I'm making the right decision?** The truth is, every first-time buyer feels this way. The difference between stress and confidence is having a clear plan and someone to guide you.

This chapter is about building that plan so you can make an informed decision. With a few simple steps, you'll go from guessing to knowing exactly where you stand on financial readiness, what to do next, and what to expect. By the end, you'll know:

- » How to set a realistic budget and monthly payments
- » What to do before applying for a mortgage loan
- » How mortgage pre-approval works
- » What closing costs, like Land Titles transfer & mortgage registration fees (Alberta), and rebates, or savings programs, including the first-time home buyer GST rebate, to plan for.
- » Which "hidden" expenses first-time buyers often forget

Step 1: Build a Budget That Works for Real Life

Your budget is more than numbers on a page; it's about peace of mind. A lender will tell you the maximum loan amount they'll approve, but that's not always the amount that feels comfortable month to month.

Start by writing down:

- » **Income:** monthly take-home pay
- » **Debts:** car payments, student loans, credit cards
- » **Living costs:** groceries, childcare, transportation, savings

Banks use these guidelines:

- » **GDS (Gross Debt Service):** Housing shouldn't exceed ~32% of gross income
- » **TDS (Total Debt Service):** Housing + debts shouldn't exceed ~40%

But what matters most is your comfort number and your mortgage payments, which still leave room for life.



Case example:

MARK AND AISHA

Their lender approved them for payments of around \$2,900/month on a fixed-rate mortgage. They chose a Genesis lined home at \$2,300/month. That \$600 difference meant savings, kids' sports, and no stress when bills spiked in winter.

BUDGET CHECKLIST

- I know my monthly take-home income
- I've listed all debts
- I've added up living costs
- I've tested my numbers in an affordability calculator with mortgage options
- I've chosen a comfort number below the bank's max



Don't forget: The best budget is the one you can live with comfortably and save money. Not the one that stretches you to the edge.

Step 2: Get Mortgage-Ready

Once your budget feels realistic, it's time to set yourself up for mortgage approval. A few small actions can make the mortgage process smoother and give you more options:

- » Pay down high-interest credit cards
- » Avoid new loans right before applying
- » Keep your job stable if you can
- » Save a small emergency fund (\$1,000–\$2,000)

Pro Tip: Ask about prepayment privileges. Some mortgages let you make extra payments without penalty. Even small top-ups can knock years off your loan and build your home's equity.

CHECKLIST: MORTGAGE PRE-APPROVAL PREP

- Credit cards are under control
- No new loans taken in the last 3–6 months
- Employment status stable
- Emergency fund started

Step 3: Secure Your Pre-Approval

Once your finances are in order, the next step is getting pre-approved, which is your green light. It shows you how much you can borrow and usually locks your rate for 90–120 days.

Why it matters:

- » Sets a clear purchase price range
- » Protects you from interest rate increases (especially on variable rate mortgages)
- » Shows sellers and builders you're serious

FAQ:

Can I lock my rate during construction?

- » Yes, many lenders offer extended fixed-rate mortgage holds

Can upgrades be included in the mortgage?

- » Often, yes, with lender approval

CHECKLIST: PRE-APPROVAL SECURED

- I've met with a lender or mortgage broker
- My interest rate is locked for at least 90 days
- I know my maximum approval amount
- I know my comfortable spending range



Don't forget: A pre-approval isn't just about what you can borrow. It's about giving yourself confidence as you start house-hunting.



Step 4: Plan for Closing Costs

Your down payment isn't the only upfront cost. Closing costs usually add up to 2–4% of your purchase price. For a **\$420,000** home, that's **\$8,400–\$16,800**.

Typical items:

- » Lawyer/Legal fees
- » Land registration
- » Insurance (home, title, or default if required)
- » Property tax adjustments
- » Home inspection (optional but wise)

FAQ:

Will Genesis help with GST rebates?

- » Yes. We'll walk you through the process so you don't miss out

Will Genesis help with the first-time home buyer GST rebate?

- » Yes. If you're eligible, Genesis Builders can walk you through how the rebate works and how it applies to qualifying purchases. One of the key advantages Genesis offers right now is that we can discuss the savings with you clearly during the buying process and apply the qualifying rebate as a **point-of-sale credit** on eligible homes, rather than treating it as an afterthought.

CHECKLIST: CLOSING COSTS

- I know the 2–4% rule of thumb
- I've asked for estimates of legal fees and taxes
- I've budgeted for home insurance and home inspection



Don't forget: Planning for these costs means no last-minute stress on possession day (your closing date).





Step 5: Use Rebates and Programs

There are programs designed to make your first home more affordable:

- » **First-Time Home Buyer's GST Rebate:** Eligible first-time buyers may recover up to 100% of the GST paid on a newly built valued up to \$1 million, up to a maximum of \$50,000. For homes valued between \$1 million and \$1.5 million, the rebate is reduced on a sliding scale.
- » **GST New Housing Rebate:** Full rebate on homes up to \$350,000; partial up to \$450,000
- » **Home Buyers' Plan (HBP):** Withdraw up to \$60,000 from RRSPs tax-free
- » **First Home Savings Account (FHSA):** Save up to \$8,000/year (lifetime max \$40,000) tax-free

To generally qualify for the first-time home buyer GST rebate, you must:

- » Be at least 18 years old
- » Be a Canadian citizen or permanent resident
- » Be buying or building the home as your primary place of residence
- » Not have lived in a home that you or your spouse/common-law partner owned in the current calendar year or previous four calendar years

Insider Tip: You can combine HBP and FHSA to accelerate your down payment savings.



**NOT SURE WHETHER YOU QUALIFY?
OUR TEAM CAN WALK YOU THROUGH
THE CRITERIA, EXPLAIN HOW THE REBATE
WORKS, AND SHOW YOU WHICH GENESIS
HOMES MAY BE ELIGIBLE.**

INFO@GENESISBUILDS.COM | 403.265.9237

First-Time Buyer Advantage

If you're eligible for the first-time home buyer GST rebate, you could save up to \$50,000 on a qualifying new home.

At Genesis Builders, we're not just educating buyers about the rebate, we're helping eligible buyers benefit from it as a point-of-sale credit on qualifying purchases. That means clearer numbers, less confusion, and a more confident path to homeownership.



Step 6: Prepare for the Extras

Beyond the mortgage and down payment, the first year brings other costs and home maintenance:

- » Moving truck or movers
- » Utility hookups
- » Window coverings
- » Appliances not included
- » Landscaping or fencing



Scenario:

JORDAN'S SURPRISE

Jordan budgeted carefully but forgot about blinds and fencing. The \$9,000 bill in the first three months was an unexpected expense shock. His advice: **"Budget for the boring stuff too. It matters."**

CHECKLIST: FIRST-YEAR EXTRAS

- I've listed moving and setup costs
- I've planned for window coverings
- I know which appliances are included
- I've budgeted for landscaping/fencing



Don't forget: These extras are easier to handle when you've planned for them ahead of time.

FIRST-YEAR COST PLANNER

ONE-TIME COSTS

- » Closing costs: \$ _____
- » Moving: \$ _____
- » Appliances/furniture: \$ _____
- » Landscaping/fencing: \$ _____
- » Window coverings: \$ _____

TOTAL ONE-TIME COSTS

\$ _____

MONTHLY COSTS

- » Mortgage payments: \$ _____
- » Property taxes: \$ _____
- » Insurance: \$ _____
- » Utilities: \$ _____
- » Maintenance savings: \$ _____

TOTAL MONTHLY COSTS

\$ _____

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Budget for a 90-day overlap:** Rent and mortgage sometimes overlap. That's a good strategy; plan for it.
- » **Switch to equalized billing:** Alberta winters can triple heating costs. Equalized billing smooths them out and helps you save money.
- » **Photograph all signed paperwork:** Keep digital copies for taxes, renewals, warranty claims, and other documents.
- » **Buy a \$30 water sensor:** Place it in your basement or near your water tank. It can prevent thousands of dollars in damage from plumbing issues.
- » **Think about your "move-in month":** Taking possession in December means higher utility costs and holiday expenses. Timing matters.

Understanding your finances isn't about crunching numbers; it's about giving yourself confidence. With a comfort budget, pre-approval, and a plan for both closing and hidden costs, you'll be in control every step of the way on your path to home ownership.

At Genesis Builders, we see our role as your guide. We'll walk you through the questions, help you understand the numbers, explain programs like the first-time home buyers GST rebate, and make sure you feel supported from the first conversation to the day you move in. For eligible buyers, that also means helping you understand how Genesis Builders' point-of-sale GST rebate credit can impact your purchase from the start.

***“We didn't just buy a house.
We bought peace of mind.”***

- GENESIS BUILDERS HOMEOWNER



Helpful

PRINTABLE CHECKLISTS

MONTHLY BUDGET SNAPSHOT

DESCRIPTION	EXPENSES
MONTHLY INCOME	
DEBTS: CAR PAYMENTS, STUDENT LOANS, CREDIT CARDS	
LIVING COSTS: GROCERIES, CHILDCARE, TRANSPORTATION, SAVINGS	
ADDITIONAL COSTS OR FEES	
TOTAL MONTHLY COSTS	\$

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PRINTABLE CHECKLISTS

BUDGET CHECKLIST

- I know my monthly take-home income
- I've listed all debts
- I've added up living costs
- I've tested my numbers in an affordability calculator with mortgage options
- I've chosen a comfort number below the bank's max

CHECKLIST: MORTGAGE PRE-APPROVAL PREP

- Credit cards are under control
- No new loans taken in the last 3–6 months
- Employment status stable
- Emergency fund started

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PRINTABLE CHECKLISTS

CHECKLIST: PRE-APPROVAL SECURED

- I've met with a lender or mortgage broker
- My interest rate is locked for at least 90 days
- I know my maximum approval amount
- I know my comfortable spending range

CHECKLIST: CLOSING COSTS

- I know the 2–4% rule of thumb
- I've asked for estimates of legal fees and taxes
- I've budgeted for home insurance and home inspection

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PRINTABLE CHECKLISTS

CHECKLIST: FIRST-YEAR EXTRAS

- I've listed moving and setup costs
- I've planned for window coverings
- I know which appliances are included
- I've budgeted for landscaping/fencing

BUYER TOOL: FIRST-YEAR COST PLANNER

ONE-TIME COSTS

- » Closing costs: \$ _____
- » Moving: \$ _____
- » Appliances/furniture: \$ _____
- » Landscaping/fencing: \$ _____
- » Window coverings: \$ _____

TOTAL ONE-TIME COSTS

\$ _____

MONTHLY COSTS

- » Mortgage payments: \$ _____
- » Property taxes: \$ _____
- » Insurance: \$ _____
- » Utilities: \$ _____
- » Maintenance savings: \$ _____

TOTAL MONTHLY COSTS

\$ _____

Choosing the Right Community

Your budget brings clarity, and your community brings belonging. A home isn't just walls and a floor plan; it's mornings getting ready for work, kids walking to school, weekend coffee runs, stops at the grocery store, the neighbours you wave to at the end of the day, and public transportation you actually use.

The right community shapes those routines. It gives you connection, convenience, and confidence in an informed decision that works for today and tomorrow.

Guided by local amenities and market conditions, this chapter will help you sort through what really matters, weigh your options, and feel certain about where to plant your roots.

Step 1: Map Your Everyday Life

Start with your daily rhythm. Ask yourself:

- » **Commute:** How much time are you comfortable spending on the road or public transportation?
- » **Schools & childcare:** Are they nearby, safe, and a good fit for your kids (including the school districts)?
- » **Amenities:** Do you want shops, gyms, or green spaces close by?
- » **Future plans:** Will this location still fit if your family grows or your job changes?





Scenario:

EMILY'S COMMUTE CHECK

Emily loved a new neighbourhood but realized her commute would top an hour each way. Instead, she chose a community near the LRT. Now she saves time daily and spends it with her kids instead of in traffic.

CHECKLIST: DAILY LIFE FIT

- My commute feels manageable
- I've checked school and childcare options
- Amenities I care about are nearby
- The location will work as life changes

Step 2: Understand Community Costs

Each neighbourhood comes with its own financial details. Knowing them up front keeps surprises out of the picture.

- » **Lot premiums:** Some homesites cost more if they back onto green space, sit on a corner, or offer extra width
- » **HOA fees:** Some communities have annual fees for services like snow clearing, landscaping, or amenities

FAQ:

What is a lot premium?

- » It's an additional cost for a preferred lot, like backing onto a park

Are HOA fees common?

- » Some communities have them, some don't. They usually cover shared spaces and upkeep

CHECKLIST: COMMUNITY COSTS

- I know if lot premiums apply
- I've asked about HOA fees and what they cover
- I've added these to my budget

Step 3: Think About Long-Term Value

A good community grows with you and protects your investment. Consider:

- » **Planned growth:** Are new schools, shops, or local amenities coming soon?
- » **Resale appeal:** Even if you plan to stay long-term, future buyers will care about location and home prices
- » **Safety and feel:** Do you feel comfortable walking around? Do the streets feel welcoming? How about crime rates?



Case Example:

JASON & PRIYA

Jason and Priya bought a Genesis Builders home in a community that was just beginning. Within five years, new schools and shops had opened. Their home gained value and built home equity, but what mattered most was the sense of community they found.

CHECKLIST: LONG-TERM FIT

- I've looked into city/community growth plans and housing market trends
- I feel safe and comfortable here
- The neighbourhood will hold value over future market conditions

Step 4: Compare Your Options

When you're weighing communities, a simple chart can make things clear. Write down what matters most and see how each option stacks up.

Community

COMPARISON CHART

FACTOR	COMMUNITY A	COMMUNITY B	COMMUNITY C
COMMUTE			
SCHOOLS			
AMENITIES			
SAFETY/FEEL			
HOA FEES			
LOT PREMIUMS			

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Drive your commute at rush hour:** Google Maps is good, but a real-life test shows you what the drive actually feels like.
- » **Visit at night and on weekends:** Communities feel different after dark or when more people are home.
- » **Check noise levels:** Are you near busy roads, train tracks, or flight paths? Stand outside and listen.
- » **Look for sidewalks and green space:** These often signal a family-friendly, walkable community.
- » **Ask about future plans:** A quiet field today could be a shopping plaza tomorrow. Ask your experienced real estate agent and check the city's growth map.

Choosing your community is more than a checklist; it's choosing how you want to live. When you find a neighbourhood that fits your routines, your family, and your future, your home will feel even more like home.

At Genesis Builders, we'll walk you through commute times, public transportation, schools, local amenities, and long-term plans so you can feel confident about where life fits best.

"We didn't just buy a house. We found our place."

- GENESIS BUILDERS HOMEOWNER



Helpful

PRINTABLE CHECKLISTS

CHECKLIST: DAILY LIFE FIT

- My commute feels manageable
- I've checked school and childcare options
- Amenities I care about are nearby
- The location will work as life changes

CHECKLIST: COMMUNITY COSTS

- I know if lot premiums apply
- I've asked about HOA fees and what they cover
- I've added these to my budget

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PRINTABLE CHECKLISTS

CHECKLIST: LONG-TERM FIT

- I've looked into city/community growth plans and housing market trends
- I feel safe and comfortable here
- The neighbourhood will hold value over future market conditions

COMMUNITY COMPARISON CHART

FACTOR	COMMUNITY A	COMMUNITY B	COMMUNITY C
COMMUTE			
SCHOOLS			
AMENITIES			
SAFETY/FEEL			
HOA FEES			
LOT PREMIUMS			

Picking the Right Home Model

Once you've chosen a community that fits your lifestyle, the next step in house hunting is finding the home model that feels right for you. This isn't just about square footage; it's about how you'll live day to day, and making an informed decision that will still work five or ten years from now.

At Genesis Builders, we offer a variety of home types, from laned homes to duplexes to quick possessions. This chapter will help you sort through your options and feel confident that you've chosen a model that fits both your budget and your future monthly mortgage payments.

Step 1: Define Your Needs vs. Wants

Start by asking:

- » **Bedrooms & bathrooms:** How many do you truly need today? How many might you need in the future?
- » **Living space:** Do you host family dinners, work from home, or need space for kids to play?
- » **Garage & storage:** Is parking or storage space a priority for home maintenance?
- » **Outdoor space:** Do you value a yard for pets, gardening, or entertaining?

Scenario:

ALEX & TAYLOR'S "NEED VS. WANT"

Alex and Taylor first fell in love with a larger front-drive model. But after listing their true "needs" three bedrooms, a home office, and a yard for their dog, they realized a laned home gave them everything essential, while leaving room in the budget for travel.

CHECKLIST: NEEDS VS. WANTS

- I've listed my absolute must-haves
- I've listed my nice-to-haves
- I know which ones I'd compromise on if needed



Step 2: Explore Layouts and Flow

A home's layout can matter more than its size. Walk through a model and imagine your routines:

- » **Morning rush:** Are the bathrooms and bedrooms set up for your family's flow?
- » **Work-from-home:** Is there space for a quiet office or study nook?
- » **Entertaining:** Is the kitchen open and connected to the living areas?
- » **Storage:** Do closets, the pantry, mudroom, and garage storage fit your belongings?

Pro Tip: Don't only look at square footage. A well-designed 1,600 sq. ft. home with the same purchase price can feel more livable than a poorly designed 1,900 sq. ft. one.

Step 3: New Build vs. Quick Possession

Both options have benefits:

- » **New build:** Lets you choose your lot, floorplan, and personalization options. Takes longer, but feels fully yours with financing options
- » **Quick possession:** Already under construction or move-in ready. Faster timeline and earlier closing date, but fewer choices on layout and finishes

FAQ:

How long is my lot or model held before I must finalize paperwork?

- » Typically, there's a short hold window before paperwork is required in most transactions

Do upgrades shown in the model home come standard?

- » No, the show home often includes optional upgrades. Our team will clarify what's included

CHECKLIST: BUILD OR QUICK POSSESSION

- I know my timeline (urgent vs flexible)
- I've compared the pros/cons of each option
- I've asked about standard features vs upgrades

Step 4: Visit Show homes

Photos and floor plans help, but walking through a space and open houses tell you how it feels.

- » Open doors and closets, is there enough storage?
- » Stand in the kitchen, can you see yourself cooking here?
- » Listen, is it quiet, bright, welcoming?

Scenario:

NADIA'S SHOW HOME MOMENT

Nadia toured multiple floor plans online but couldn't decide. The moment she walked into a duplex model in Bayside, she said, "This just feels like home." Sometimes your gut confirms what the first home checklist starts.



**TOUR OF A GENESIS BUILDERS
SHOW HOME TO COMPARE
FLOOR PLANS IN PERSON AND
FEEL THE DIFFERENCE.**

[BOOK A TOUR](#)

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Bring a tape measure:** Show homes feel spacious. Measuring rooms against your current furniture keeps expectations realistic.
- » **Ask about sunlight:** If possible, walk through at different times of day. Natural light can change how a home feels.
- » **Think about resale:** Even if you plan to stay long-term, layouts with flexible spaces appeal to future buyers and home prices.
- » **Check storage early:** It's easy to overlook, but closets, pantries, and mudrooms make daily life smoother.
- » **Plan ahead:** Explore models that offer a developed basement option or garage variations and select them at contract signing.

The right home model isn't about chasing the biggest option; it's about finding the one that fits your routines, budget, and future plans for your new home. When you take time to define your needs, explore layouts, and walk through real spaces, your choice will feel natural and confident. At Genesis Builders, we'll guide you through the options, answer your questions about upgrades and inclusions, and help you choose the model that feels like home from the start.

***"We didn't just find a floor plan.
We found the space where our life fits."***

- GENESIS BUILDERS HOMEOWNER

Helpful

PRINTABLE CHECKLISTS

CHECKLIST: NEEDS VS. WANTS

- I've listed my absolute must-haves
- I've listed my nice-to-haves
- I know which ones I'd compromise on if needed

CHECKLIST: BUILD OR QUICK POSSESSION

- I know my timeline (urgent vs flexible)
- I've compared the pros/cons of each option
- I've asked about standard features vs upgrades

Personalize with Our Design Studio

Once you've chosen your model, the fun really begins: making it yours. If you're building a new home with Genesis, personalization includes selecting plan options at contract signing and then choosing finishes in our Design Studio to fit how you live every day.

Buying a quick possession? Those homes are already under construction or move-in ready, which means the floor plan and most finishes are locked in and can't be changed. You'll still get a beautiful, professionally curated look just with a faster timeline and fewer selections to make.

At Genesis Builders, our Design Studio gives new-build buyers the tools, guidance, and options to make confident, thoughtful choices. This chapter walks you through what you can personalize, when decisions happen, and how to keep it all feeling manageable.

Step 1: Know What You Can Personalize

There are two main types of personalization:

- » **Structural choices (set at contract signing):** Plan-level choices (e.g., added bedroom, alternate window/door locations, developed basement). These are selected and captured in your purchase agreement, not during Design Studio appointments
- » **Interior Finishes:** Finishes and features you'll see and touch daily, like flooring, countertops, lighting, or cabinets. Start with a few items that matter most

FAQ:

Can I make floor plan tweaks or changes to electrical or plumbing in Design Studio?

- » Structural, electrical, and plumbing options must all be finalized at contract signing. The Design Studio focuses on finishes only

CHECKLIST: PERSONALIZATION BASICS

- I know which options are structural vs interior finish. I understand structural options are finalized at contract signing (Design Studio = Finishes only).
- I've listed which interior finishes upgrades matter most to me

Step 2: Plan Your Priorities

It's easy to feel overwhelmed when you walk into a showroom full of choices. The best way to avoid decision fatigue is to set priorities ahead of time. Ask yourself:

- » Which features will I use every single day?
- » What upgrades add long-term value (like durable flooring)?
- » What can I update later if needed?

Scenario:

SAM'S SMART CHOICES

Sam loved the idea of quartz countertops and upgraded flooring. By prioritizing those high-use areas, he kept his budget in check and saved money while getting what mattered most.



Don't forget: Not every upgrade has to happen now. Focus on the ones that are hardest to change later (like flooring or cabinetry).

Step 3: Think Smart, Think Future

Some features aren't just nice-to-haves; they make life easier, reduce home maintenance, and add long-term value.

- » **Smart home tech:** Thermostats, door locks, smoke detectors, and lighting controls can save money and add security
- » **Energy efficiency:** Ask about insulation, windows, and appliances that lower monthly costs
- » **Family growth:** Will you need a playroom now, or a home office in the future?

Step 4: Know the Process

Here's how a typical Design Studio journey works:

- 1. Intro meeting:** Walk through the basics and timeline
- 2. Structural lock-in:** Finalize any changes that affect framing
- 3. Design sessions:** Choose finishes and fixtures with the help of our consultants
- 4. Final review:** Confirm your selections before orders are placed

FAQ:

How many visits do I get with the Design Studio team?

- » Typically, there are a set number of sessions, but you'll have support along the way

CHECKLIST: DESIGN STUDIO PROCESS

- I know when I'll meet the Design Studio team
- I know Design studio is for finishes
- I know structural options were completed at contract signing.
- I'm clear on how many sessions I'll have to make choices

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Bring inspiration:** Photos or Pinterest boards help narrow down choices.
- » **Think about maintenance:** Dark floors show dust, light counters show spills. Choose what fits your lifestyle.
- » **Stay practical with trends:** Pick timeless for big-ticket items, trendy for things you can swap out later (like light fixtures).
- » **Don't rush lighting:** It sets the tone of your home more than most buyers expect.

Personalizing your home should feel exciting, not overwhelming. When you focus on what matters most to your lifestyle and lean on the support of our Design Studio team, every choice moves you closer to a home that feels like yours from day one.

At Genesis Builders, we're here to guide you through each step, from plan selection at contract signing to the finishing touches, so you can feel proud of the home you've built.

***"We didn't just pick finishes.
We built a home that feels like us."***

- GENESIS BUILDERS HOMEOWNER

Helpful

PRINTABLE CHECKLISTS

CHECKLIST: PERSONALIZATION BASICS

- I know which options are structural vs interior finishes
- I understand structural options are finalized at contract signing (Design Studio = Finishes only)
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CHECKLIST: DESIGN STUDIO PROCESS

- I know when I'll meet the Design Studio team
- I know Design studio is for finishes
- I know structural options were completed at contract signing
- I'm clear on how many sessions I'll have to make choices

What to Expect During Construction

After you've chosen your community, selected your home model, and finalized your design choices, it's time for your vision to take shape. Watching your home being built is exciting, but it can also feel overwhelming if you don't know what to expect.

At Genesis, we keep you informed and involved throughout the process. This chapter will walk you through the key stages of construction, what you'll see at each step, and how we help make the journey clear and stress-free.

Step 1: Pre-Construction Preparation

Before the first shovel hits the ground, there's important groundwork to cover:

- » **Blueprint review:** Final plans are confirmed, reflecting your selections
- » **Permits:** City approvals are secured before construction begins
- » **Pre-construction walkthrough:** You'll meet with the team to review what's ahead

Note: Structural options were captured at contract signing; Design Studio covers finishes.

CHECKLIST: PRE-CONSTRUCTION

- My final plans are reviewed and approved
- Permits are in place
- I've had my pre-construction meeting with the team

Step 2: Foundation & Framing

This is where the build becomes real. You'll see:

- » Excavation and foundation poured
- » Framing of walls, floors, and roof
- » Rough-ins for plumbing and electrical



Scenario:

LIAM'S FIRST VISIT

Liam walked through his framed home and said, “This is when it finally felt real. I could see where our kitchen and bedrooms would be.”

FAQ:

Can I visit the site during construction?

- » Yes, but visits must be scheduled for safety reasons

Step 3: Mechanical & Inspections

At this stage, the systems that make your home comfortable are installed and tested:

- » Heating, plumbing, and electrical
- » Insulation and drywall
- » Inspections at each stage to ensure quality and safety

CHECKLIST: MECHANICAL STAGE

- Plumbing and electrical installed
- Insulation inspected and approved
- Drywall completed

Step 4: Interior & Exterior Finishes

Now your choices from the Design Studio come to life:

- » Cabinets, countertops, flooring, and paint
- » Fixtures, lighting, and trim
- » Exterior finishes like siding, stonework, and landscaping (if seasonal)

FAQ:

How long does a typical build take from foundation to possession?

- » Timelines vary, but our team will give you regular updates so you always know where things stand before your closing date



Step 5: Final Walkthrough & Possession

Before you move in, we'll walk you through your home one last time:

- » **Quality check:** Review finishes, systems, and details
- » **Orientation:** Learn how to operate key features in your home
- » **Possession day:** Receive your keys and officially step into home ownership

CHECKLIST: POSSESSION PREP

- I've completed my final walkthrough
- I understand warranties and service contracts
- I have possession day details confirmed

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Take photos during framing:** They're helpful later if you need to know where plumbing or wiring runs.
- » **Ask questions anytime:** There are no "silly" questions. Understanding the process makes it less stressful.
- » **Be flexible with weather:** Alberta seasons can affect timelines; severe storms may add delays.
- » **Bring a notepad to walkthroughs:** It's easier to remember details if you write them down.
- » **Celebrate milestones:** Visiting at different stages makes the journey more memorable.

The construction phase is where your choices and plans become a reality. With clear updates, scheduled visits, and step-by-step guidance, you'll feel confident moving forward as your home comes together.

At Genesis Builders, we don't just hand you keys at the end; we walk beside you at every stage, so the process feels exciting, not overwhelming.

“Even when things got tough, Genesis kept us in the loop. We always knew what was happening.”

- GENESIS BUILDERS HOMEOWNER

Helpful

PRINTABLE CHECKLISTS

CHECKLIST: PRE-CONSTRUCTION

- My final plans are reviewed and approved
- Permits are in place
- I've had my pre-construction meeting with the team

CHECKLIST: MECHANICAL STAGE

- Plumbing and electrical installed
- Insulation inspected and approved
- Drywall completed

CHECKLIST: POSSESSION PREP

- I've completed my final walkthrough
- I understand warranties and service contracts
- I have possession day details confirmed

Living in Your Genesis Home

Possession day is here, your closing date, the moment you've been waiting for. Walking through the door of your new home is exciting, but it also comes with new responsibilities and routines.

At Genesis Builders, our support doesn't stop once you get your keys. This chapter will help you understand what to expect as you settle in, how to make the most of your warranty, and how we continue to show up long after move-in day.

Step 1: Possession Day

Here's what typically happens:

- » **Final review:** We'll walk you through your new home, pointing out features and answering questions
- » **Key handoff:** You'll officially take ownership of your home
- » **Orientation:** Learn how to operate key systems (heating, plumbing, appliances)

Scenario:

THE AHMED FAMILY

The Ahmeds were nervous about their first day as homeowners. But with Genesis walking them through each room, they felt confident turning the key, knowing exactly how everything worked.

CHECKLIST: POSSESSION DAY

- I've reviewed the home with the Genesis team
- I understand how to operate major systems
- I've received all keys, remotes, and documents



Step 2: Warranty & Service

Your new home comes with warranty coverage to give you peace of mind and save money on avoidable repairs.

- » **1 year:** Workmanship and materials
- » **2 years:** Delivery and distribution systems (plumbing, electrical, heating)
- » **5 years:** Building envelope (roof, exterior walls)
- » **10 years:** Major structural components

FAQ:

What happens if I notice an issue or unexpected expenses after move-in?

- » Simply contact our service team, and we'll schedule a visit and make it right

CHECKLIST: WARRANTY ESSENTIALS

- I know my coverage periods
- I've saved service team contact info
- I've scheduled reminders for key warranty milestones



Step 3: Maintenance Made Simple

Every home needs care, but with a few small habits, maintenance becomes manageable.

- » Change furnace filters regularly
- » Test smoke and CO detectors
- » Check exterior grading to ensure water drains away from your foundation.
- » Review seasonal checklists for Alberta's climate (snow, thaw, summer storms)

Pro Tip: A little seasonal maintenance now helps save money and protects your emergency fund later.

Step 4: Staying Connected

Being a Genesis homeowner also means joining a community.

- » Join your neighbourhood's Facebook group to meet neighbours and share tips
- » Look out for community events, food drives, or sponsorships where you'll see us giving back
- » Stay in touch with our team for ongoing updates and homeowner resources

Scenario:

RAJ'S CONNECTION

Raj moved to Alberta without knowing anyone. Through his Genesis community group, he made his first local friends before even unpacking.

PRO TIPS YOU MIGHT NOT HEAR ELSEWHERE

- » **Photograph everything on move-in day:** It's a great memory and helpful for homeowners' insurance records.
- » **Label your breaker box clearly:** Saves time when you actually need it.
- » **Start a home binder:** Keep warranty docs, receipts, service notes, and other documents in one place.
- » **Set calendar reminders:** Seasonal tasks are easier when they pop up automatically.
- » **Meet your neighbours early:** A quick hello builds comfort and support in your community.

Living in your Genesis home is about more than moving boxes; it's about settling in with confidence. With warranty protection, seasonal guidance, and a community to connect with, you'll feel supported long after possession day.

At Genesis Builders, we're proud to stand beside you not just as your builder, but as your neighbour.

***"We weren't just handed keys.
We were welcomed into a community."***

- GENESIS BUILDERS HOMEOWNER

Helpful

PRINTABLE CHECKLISTS

CHECKLIST: POSSESSION DAY

- I've reviewed the home with the Genesis team
- I understand how to operate major systems
- I've received all keys, remotes, and documents

CHECKLIST: WARRANTY ESSENTIALS

- I know my coverage periods
- I've saved service team contact info
- I've scheduled reminders for key warranty milestones

Build Your Future with Genesis Builders

By now, you've built a clear picture of the journey from setting your budget to choosing your community, picking a home model, adding personal touches, and watching it all come together.

Buying your first home in Canada is a big step, but it doesn't have to feel overwhelming. With the right plan and the right partner, every stage becomes easier, more exciting, and more rewarding.

Why Genesis Builders?

At Genesis Builders, we believe homebuilding is about more than walls and roofs. It's about:

- » **Guidance you can trust:** We walk beside you from the first question to long after move-in
- » **Communities with heart:** We don't just build homes, we create places where people connect and belong
- » **Care at every step:** From pre-approval advice to warranty support, we're here when you need us

Homeowner Story:

“When we bought our first Genesis home, we expected the home-buying process to be stressful. Instead, it felt like we had a partner every step of the way. Even after we moved in, they checked in and made sure we were settled.”

- GENESIS BUILDERS HOMEOWNER

Your Next Step

If this checklist has helped you start shaping your journey, we'd love to keep walking it with you. Whether you're just curious about what's possible or ready to explore communities and floor plans, we're here to guide you. We can help you understand the criteria for the first-time home buyer GST rebate, estimate potential savings, and show you how Genesis Builders' point-of-sale credit approach may help make your purchase more affordable from day one. Your first home is more than a purchase; it's a foundation for your future home ownership. With care, honesty, and support, Genesis Builders is here to help you build not just a house, but **a place you'll be proud to call home.** Today is a great time to connect with our team.

Questions on First Steps? Want to Tour a Showhome?

GET IN TOUCH WITH A GENESIS SALES ADVISOR

 (403) 265-9237 |  INFO@GENESISBUILDS.COM | [GENESISBUILDS.COM](https://www.genesisbuilders.com)

"It wasn't just buying a house, it felt like building a future."

- GENESIS BUILDERS HOMEOWNER

