

FREE NEW CONSTRUCTION GUIDE / OTTAWA

Buying a new build *in* *Ottawa.*

There is a version of the new construction process where the builder's salesperson is the most helpful person in the room. They are not working for you. This guide is for buyers who want to know what they are actually signing up for before they walk into a sales centre.

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How to actually decide.

New builds in Ottawa can be an excellent choice. They can also be expensive, delayed and full of surprises nobody mentioned at the time of purchase. The difference between those outcomes is usually preparation.

There is no universally right answer. There is the right answer for your situation.

New construction makes sense when

You want a home built to current energy-efficiency standards, you want to choose your finishes, you are not in a hurry and can work with a builder's timeline, or you are buying in a suburb where new builds dominate anyway.

Resale makes more sense when

You need to move by a specific date, you want an established neighbourhood with mature trees and known neighbours, you prefer a known property history to a builder's warranty, or you want to avoid construction timelines and upgrade costs.

The honest version: new builds in Ottawa's suburbs often look like a better deal than they are once you add upgrades, extra charges and a few years of living in a construction zone. We walk you through the real numbers before you commit to anything.

What actually happens from signing to keys.

Buying a new build is fundamentally different from buying resale. The process is longer, the contract is more complex and the risks are different.

01 Choose your builder and community

Not all Ottawa builders are equal. Check the Ontario Builder Directory (run by the Home Construction Regulatory Authority) to confirm the builder is licensed and see its record, including Tarion warranty claims. Visit completed communities by the same builder, talk to people who live there, and ask about after-sales service, which is where builder reputations are made or broken.

02 Select your lot and model

The base price covers the standard build. Everything else costs extra. Lot choice matters, especially for resale: many buyers simply take what is available instead of choosing strategically.

03 Sign the purchase agreement

It is binding, long and written by the builder's lawyers. Pre-construction condo buyers in Ontario get a ten-day cooling-off period after signing. Freehold new builds have no automatic cooling-off period, so have your lawyer review the agreement before you sign anything.

04 The décor centre appointment

Weeks or months later you choose flooring, cabinets, counters, fixtures and paint. This is where upgrade costs pile up. Go in with a budget and stick to it.

05 Construction and updates

The builder gives updates at key milestones. Timelines shift. Build in flexibility on your end and know your contract inside and out.

06 Pre-Delivery Inspection (PDI)

Before possession you walk the home with the builder's representative and document any deficiencies. Bring someone with a sharp eye. Better yet, bring us.

07 Possession and Tarion coverage

You get the keys and your Tarion warranty coverage begins. Keep your documentation.

What Ontario's new home warranty actually covers.

Every new home from a licensed builder in Ontario comes with Tarion warranty coverage. Know what it covers, and what it does not, before you rely on it.

Deposit protection	Your deposit is protected if the builder fails to complete the home or goes bankrupt. The limit depends on the type of home. Know yours before you pay a large deposit.
One-year warranty	Defects in work and materials: things not built to the Ontario Building Code, or that do not work as they should. Claims must be made within a year of possession.
Two-year warranty	Water getting through the building envelope, defects in electrical, plumbing and heating systems, and exterior cladding that lets water in.
Seven-year warranty	Major structural defects. This is the coverage that matters most for long-term peace of mind.
What it does not cover	Normal wear and tear, cosmetic issues noted and accepted at the PDI, damage caused by the owner, and problems from poor maintenance. Read the exclusions carefully.
Delayed closing compensation	If the builder delays closing beyond what the contract allows, you may be entitled to compensation. Your agreement sets out the permitted delays. Know them.

What the base price does not tell you.

The advertised price of a new home in Ottawa is a starting point, not a final number. Here is what gets added.

Upgrades

Standard packages are designed to look good in the model home and feel thin in yours. Flooring, kitchen, bathroom and lighting upgrades add up fast. Many buyers spend \$20,000 to \$50,000, and more to match the model they toured. Set your number before the décor centre.

Development charges and levies

The city charges builders for new infrastructure, and that cost is built into new-home prices. Some agreements also let the builder pass on increases or add extra levies and hookup fees on closing. Ask your lawyer to check what is capped.

HST

For agreements signed between April 1, 2026 and March 31, 2027, Ontario and the federal government are giving back the full 13% HST on new homes up to \$1 million, for all buyers, not just first-timers. The maximum relief of \$130,000 holds for homes up to \$1.5 million, then shrinks to \$24,000 at \$1.85 million and above. Outside that window, the permanent first-time buyer rebates still apply. Ask your lawyer how the rebate is credited in your agreement, and confirm the net HST on your purchase.

Closing costs

Land transfer tax, legal fees, title insurance and utility hookups. Condo and stacked-town buyers may also pay occupancy fees if they move in before the building is registered.

The honest number: once upgrades, levies, any HST and closing costs are added, the all-in price can be tens of thousands of dollars above the base price. Know your total before you fall in love with the base price.

READ OUR ARTICLE ON THE 2026 HST CHANGE —>

Why you want your own agent at the sales centre.

Builder sales representatives are professional, knowledgeable and employed by the builder. They are good at their jobs. Their job is not to represent your interests.

Having your own REALTOR® on a new construction purchase usually costs you nothing, because the builder pays the commission. Your buyer representation agreement confirms how we are paid. What you get is someone whose job is to look out for you.

Agreement review

We go through the purchase agreement with you before you sign.

Upgrade guidance

Which upgrades are worth paying for, and which you can add yourself later for less.

PDI attendance

We attend your PDI and make sure deficiencies are properly documented.

Start to finish

We are there for the whole process, not just the sales centre visit.

One important note: if you visit a sales centre without your REALTOR® and register, you may lose the right to have them represent you on that purchase, depending on the builder's policy. Contact us before you walk in.

Where the new builds are.

Ottawa’s new construction is concentrated in the suburbs. Here is a practical overview of the main areas.

Barrhaven	One of Ottawa's most active new construction markets. Family-oriented, well serviced and still growing south, with several large builders active. The commute downtown is real, so factor it in.
Kanata and Stittsville	Popular with tech workers and families. Being near the Kanata North business park is a real draw. Stittsville has a small-town character that Kanata proper does not.
Orléans	Strong new construction growth in the east end. A bilingual community with strong French-language services, and good value compared with the west end. Transit is improving as the east LRT extension is built.
Riverside South and Findlay Creek	Newer communities with good infrastructure and continuing development. O-Train Line 2 now reaches Riverside South. Findlay Creek has a strong community feel.
Kemptville, Carleton Place and beyond	For buyers willing to commute, communities outside the city offer real price advantages, with different rules, different charges and a different lifestyle. We cover these markets and can weigh the trade-offs with you honestly.

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What most buyers do not think to ask.

ASK BEFORE YOU SIGN

- Is the builder licensed, and what is its warranty claims history?
- Which development charges and levies apply, and are they capped in the agreement?
- What is the permitted delay before I am entitled to compensation?
- What is included in the base price, and what counts as an upgrade?
- Can I make changes after the décor centre appointment, and at what cost?
- If this is a condo or stacked townhome, what are the occupancy fee terms?
- What will the community look like in five years: schools, parks and shops?
- Is there an assignment clause, and when can I sell before closing?
- What is the builder's after-sales service record, specifically?

We will help you get answers to every one of these before you sign anything.

NO PRESSURE. NO PITCH.

Thinking about *a new build*?

New construction is not a shortcut to owning a home. It is a different path with its own advantages, risks and timeline. If you want an honest read on whether it makes sense for you, we are easy to reach, and we have no reason to steer you to any one builder.

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