

**THINGS TO DO PRIOR TO CLOSING: PURCHASE**

Utilities, Fuel, Taxes, Insurance

*Siksay & Fraser Law Offices*

There can be no truly complete list of all the things that are required to be done prior to purchasing residential real estate. However, from a legal point of view, the following is a list of some of the items that you should take care of personally prior to the day of closing:

1. Contact the customer service department for the applicable utilities for the jurisdiction in which you are purchasing and request that a new account be established in your name. This may include, but is not limited to, hydro, water and gas services, depending on the area. Request that the meter is read on the date of closing and that a final bill be sent to the vendor for charges to the date of closing.

For your assistance, we have listed the telephone contact numbers for the utilities in Durham Region and the City of Kawartha Lakes. For areas outside of these regions, please consult the applicable telephone directory services.

**WATER AND SANITARY SEWER BILLING:**

The Regional Municipality of Durham ..... 905-571-6611 (1-800-465-6611)

City of Kawartha Lakes ..... 705-878-1282

**HYDRO:**

Whitby Hydro/Scugog Hydro . . . . . 905-668-5878 (or 905-427-9481)

Oshawa PUC Networks ..... 905-723-4623 (1-877-997-2899)

Hydro One (formerly Ontario Hydro) ..... 1-888-664-9376

Veridian (Ajax, Pickering, Clarington) ..... 905-420-8440 (1-888-420-0070)

**GAS:**

Enbridge Consumers Gas..... 1-888-447-4911

2. **TELEPHONE:** Contact the telephone company (Bell Canada: 1-800-668-6878) and arrange to have telephone service installed at your new home. If you are also selling a home, arrange to have the telephone service disconnected at your old home and arrange to have the final bill for that service sent to your new home.

3. **TAXES:** On closing, adjustment will be made for realty taxes on the property. You will be responsible for all tax payments coming due after the day of closing with respect to the property you are purchasing. Depending on how adjustments were made on closing, you may also be responsible for some tax payments which were due prior to the date of closing but not paid as at closing. We will inform you of any tax payments which are immediately due and payable. ***Immediately after closing***, you must contact the local municipality and inform them that you are the new owners of the property in question and make arrangements for future tax bills to be forwarded to you at your new address.

**CONTACT NUMBERS FOR LOCAL TAX DEPARTMENTS:**

Town of Whitby ..... 905-668-5803

Town of Ajax ..... 905-683-4550

City of Oshawa..... 905-436-5651

City of Pickering ..... 905-420-4614

Municipality of Clarington..... 905-623-3379

City of Kawartha Lakes ..... 705-324-9411

|                            |              |
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| Township of Scugog .....   | 905-985-7346 |
| Township of Uxbridge ..... | 905-852-9181 |
| Township of Brock .....    | 705-432-2355 |

4. Attend at the post office and arrange to have your mail forwarded to your new address.
5. In the course of reviewing the closing documentation with you prior to closing, we will review the particulars of any mortgages which are being registered on title. You are to ensure that mortgage payments are provided to the mortgagee(s) on or before their due dates.
6. Place insurance coverage on the purchase property, effective on the date of closing, for both the structure and the contents. Your mortgage company will require insurance coverage for the structure in its ***full insurable value***. We recommend ***guaranteed replacement cost insurance coverage*** for the structures on your property. Please let us know of the insurance details well prior to the day of closing as we must confirm coverage on behalf of any mortgagee before funds can be advanced under any mortgage. Please give your insurance agent our facsimile number (905-666-3233) and ask him or her to fax us a copy of the insurance confirmation (known as the "insurance binder").
7. If the property you are purchasing is heated by fuel oil, please determine your new oil supplier and contact the supplier directly to establish a new account in your name as of the date of closing.