UTILITIES SETUP GUIDE AFTER CLOSING A NEW HOME IN ONTARIO

BARR HOMES

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Utilities set up must happen before closing your new home. Aim to have hydro, gas, water, internet, and home insurance ready for possession day. Some transfers may go through your lawyer or builder, but many providers require direct account setup.

WHEN TO SET UP UTILITIES

3 months before move in: Research Insurance and Internet

Start comparing internet and home insurance options early. New-build addresses may take longer to appear in provider systems, so early research helps confirm availability, compare prices, and avoid installation delays. If you have a mortgage, your lender usually requires proof of insurance before closing, with coverage starting on possession day.

2 months before: Confirm Utility Responsibilities

Ask your builder for the utility provider list, including hydro, natural gas, water/sewer, internet, and rental equipment. Confirm whether temporary builder accounts transfer at closing and when billing responsibility begins: closing, occupancy, or possession date.

1 month before: Finalize Providers

Choose your internet and insurance providers. Book internet installation for move-in, if available. Confirm insurance coverage and request proof for your lawyer or lender. Review rental equipment agreements, including provider name, monthly cost, contract term, and buyout option, so you understand post-closing costs.

2–3 weeks before: Open Utility Account

Set up hydro, gas, and water accounts using the agreed start date. Have personal, property, closing, and payment details ready.

Closing day: Record meter readings

Take photos of hydro, gas, and water meters if accessible. This helps confirm that previous charges belong to the seller or builder and new charges begin with you.

COSTS TO EXPECT UPFRONT

Utility costs vary by provider, municipality, deposit requirements and service type. Plan for:

- Hydro setup fee: $30–$50
- Hydro deposit: $0–$300+
- Natural gas setup/deposit: $0–$250+
- Water/sewer setup: $0–$50
- Internet activation: $0–$80
- Internet installation: $0–$150+
- Hot water tank rental: $25–$60 monthly
- Other equipment rentals: $30–$150+ monthly
- First-month utility buffer: $300–$800

Ask providers whether deposits can be waived through pre-authorised payments or good payment history.

EASY MOVE-IN CHECKLIST

- Research internet providers early
- Compare home insurance options
- Ask for utility provider list
- Confirm transfer responsibilities clearly
- Check rental equipment contracts
- Choose internet and insurance providers
- Book internet installation appointment
- Open hydro before closing
- Set up natural gas billing
- Arrange water and sewer billing
- Start insurance on closing day
- Photograph meters on closing day

Ready to move into a brand new home in Ontario?

Barr Homes builds thoughtfully designed new homes for modern families. Explore available communities and find a home that fits your next chapter.