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What is an Occupancy Fee?

When purchasing a condominium home preconstruction, often is the case where the unit is substantially completed and fit for occupancy, but the title transfer cannot happen for several months. In a standard agreement, you are required to take occupancy and pay a monthly occupancy fee until such time as the condominium gets registered and title can be transferred into your name. An occupancy fee consists of the condo fee, your portion of property taxes, and interest on the unpaid balance of the purchase price.

Often referred to as phantom interest, this last component is the largest of the three. It is your obligation to pay the vendor for the cost of carrying the property until title can be transferred and you can provide the remaining funds. However, if you notify the vendor within 10 days of signing the agreement that you will be paying the full balance due on closing on the interim occupancy, you can avoid this payment.

After signing the agreement, you are given a 10 day grace period. During this time, be sure to bring the agreement to a lawyer to review it within those 10 days and, if you know that you will not need a mortgage and can therefore provide the full balance due on the interim closing date, have your lawyer notify the vendor. This will save you a few thousand dollars.

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.

COMMUNITY



Herb Garbutt/Torsta

John Boyce has been named the Georgetown Hockey Heritage Award winner for 2020. He's helped build a strong old-timers hockey community as the main organizer for the Beaver Lumber/Sports Unlimited tournament for 25 years.

BOYCE SHOWS HOCKEY'S A GAME FOR ALL AGES

FORMER RAIDERS DEFENCEMAN NAMED HOCKEY HERITAGE WINNER

HERB GARBUTT hgarbutt@metroland.com

John Boyce knew it was time.

It had been nine years since he'd walked into North Halton Sports in downtown Georgetown to ask if there were any local teams where he could continue his hockey career. He had recently graduated from Northeastern University, where he had established himself as a reliable defensive defenceman.

By chance, former junior hockey rival Paul Robinson was working in the store that day. He encouraged Boyce to come to the tryouts for the Georgetown Raiders intermediate team.

Though there were few spots up for grabs on the team each year, Boyce impressed coach Gerry Inglis and earned a job on the Raider blueline.

For the next nine seasons, Boyce played a key role in establishing the Raiders as a powerhouse, playing in six Ontario finals and winning four, one of them as team captain.

But the Raiders realized that things would have to change if they were to compete outside their province. No Ontario team had ever won the Hardy Cup and if they were to beat a team like the Campbellton Tigers, who beat them handily in the 1977 national semifinals, they would have to recruit some former professionals.

Coming off another dominant Ontario title in 1981 but coming up short again, the Raiders were going all in on a Hardy Cup

run.

"Dave Kentner told me they had a (player's) card for me. But I was just hanging on," Boyce said. "The year before I was the sixth defenceman for a good reason. As hard as I tried, there was no way I wanted to be sitting on the bench. I would have loved to be part of that, but I knew my place."

The Raiders would win the Hardy Cup. There would be no regrets on Boyce's part, though. He went to the games and cheered on his former team.

Boyce may have known when to step away from the Raiders, but he's still not ready to step away from the game. At 72, he continues to play hockey three times a week and for more than four decades has supported hockey in Georgetown.

The town that became the Tottenham native's home more than 45 years ago remains his home today. Now it is honouring him with the 2020 Georgetown Hockey Heritage Award, for