



PURA
SURREY CENTRAL WEST

BUYER'S GUIDE



Surrey Central's First Wellness-Centered,
Mass Timber Community





1. Welcome to PURA

Crafted by Adera with over 56 years of trusted experience, PURA is a modern wellness-centered mass timber community in the heart of Surrey's West Village. Built with Adera's proprietary SmartWood® mass timber technology, PURA sets the standard for innovation, sustainability, and comfort.



2. Inside Your Home

Interior Design

- Two professionally curated colour schemes
- Wide-plank laminate flooring throughout main living areas
- Spacious layouts designed for modern living
- Generous windows for abundant natural light
- Matte black hardware, soft-close doors, roller shades
- Radiant in-floor heating for comfort and energy savings

Home Sizes

- 1 Bedroom Homes: 490 – 515 sq. ft.
- 1 Bedroom + Den: 617 sq. ft.
- Junior 2 Bedroom Homes: 629 – 675 sq. ft.
- 2 Bedroom Homes: 657 – 858 sq. ft.
- Private balconies in every home

Kitchen Features

- Premium quartz counter tops and tile backsplash
- Soft-close cabinetry with under-cabinet LED lighting
- Sleek, stainless steel appliance package
- Large kitchens for entertaining and functionality

Appliance Highlights

- Samsung 30" gas range and convection oven
- Samsung 33" French door refrigerator
- Samsung dishwasher and in-suite washer/dryer

Bathroom Features

- Large format Porcelain tile flooring and surrounds
- Matte black Moen fixtures with handheld shower options
- Accent feature tile wall for visual impact



3. Amenities

PURA's over 12,000 sq. ft. of wellness-centered amenities are designed to elevate everyday living, foster community, and support a balanced lifestyle.

Outdoor & Rooftop Amenities

- Rooftop lounges with BBQs, lounge seating, and gas fireplaces
- Garden plots and putting green atop both buildings
- Two sunny, south-facing courtyards with green space and seating
- Outdoor children's play area

Indoor Wellness & Social Spaces

- Fully equipped fitness room with high-end equipment
- Yoga and meditation space for quiet moments
- Co-working lounge for work-from-home flexibility
- Party room for large gatherings

Convenience & Everyday Living

- Smart parcel lockers for secure package delivery
- Pet wash and grooming station with direct parkade access
- DIY workshop for hobbyists and creatives
- Bike wash and repair station for commuters and cyclists
- Car wash station in the parkade
- EV ready parking stalls



4. Adera – Building Trust for over 56 Years

SmartWood® = Mass Timber Construction + QuietHome™ Technology

- Engineered floor and wall systems reduce sound transfer between homes
- Enhanced privacy and comfort
- Designed for peace, privacy, and a sanctuary-like experience
- Outperforms traditional soundproofing standards in BC
- Mass timber technology for better strength, fire resistance, and sustainability
- Warm, natural aesthetic

Energy Efficiency

- Triple-glazed, low-E windows
- Advanced ventilation system for better indoor air quality
- Built to BC Energy Step Code 2
- Surrey District Energy for low-carbon heating solutions
- Energy-efficient appliances, LED lighting, and low-VOC paints
- Low-flow plumbing fixtures for water and energy savings

Safety & Security

- Secure FOB building access
- Video surveillance in common areas
- Secure underground parking
- Smart parcel lockers and secure digital access systems

Homeowner Portal

- Online portal providing access to key documents and homeowner resources (adera.com/homeowner)
- Regular construction updates and milestone tracking
- Move-in guidance and customer service contact info available pre- and post-possession

Adera Warranty

- Backed by Adera's 2/5/10 third-party warranty program:
- 2 years on labour and materials
- 5 years on the building envelope
- 10 years on structural defects
- First-year customer care for move-in support and service

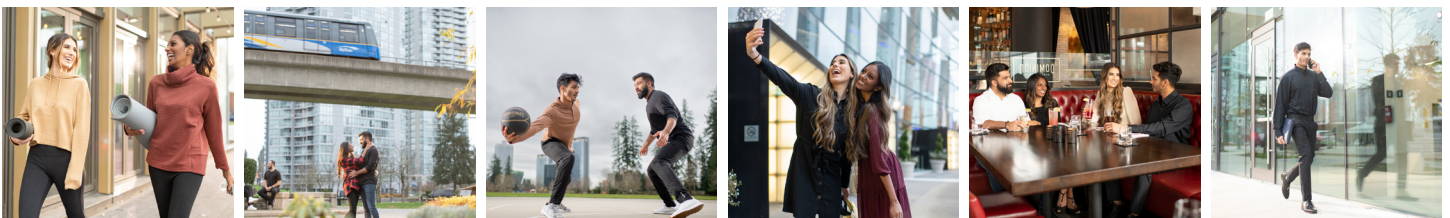
Strata Fees

- \$0.61/sqft Includes radiant infloor heating, maintenance, building insurance, and access to all amenities
- Fees are structured to maintain long-term affordability and quality of upkeep

5. Where You Live Matters

Location & Transit

- 8-10 minute walk to Surrey Central SkyTrain Station
- Close to Central City Shopping Centre, SFU Surrey, and Guildford Town Centre
- Nearby amenities include restaurants, cafes, fitness studios, parks, and grocery stores
- Direct access to major highways and public transportation options.



6. Mortgages

Understanding Your Mortgage Options

1. Conventional Mortgage

- Requires 20% or more down payment.
- Easiest to qualify for with good credit.
- Offers lower monthly payments and longer terms (25–30 years).
- Often easier to qualify for at credit unions than major banks due to how they apply the stress test.

2. Insured Mortgage

- For buyers with less than 20% down.
- Requires mortgage insurance from CMHC or similar providers.
- Minimum down:
 - 5% on the first \$500,000
 - 10% on any amount above that.
- Available only for homes under \$1 million used as a primary residence.
- Insurance cost (~3–4% of mortgage) is added to your loan, not paid upfront.

Mortgage Stress Test

Whether you apply through a bank or credit union, you must prove you can afford higher payments than you'll actually make:

- Federally regulated banks: You must qualify at the Bank of Canada Benchmark Rate (currently 5.25%) or 2% above your contract rate, whichever is higher.
- Many credit unions qualify buyers at their actual rate (e.g., 4%)—making it easier to get approved.

Tip: Buyers with strong credit may find it easier to qualify through credit unions than big banks.

Featured Rate Promotion

- Limited-time 1.79% mortgage rate on select PURA homes
- Offered in partnership with RBC
- Lower monthly payments
- Available on selected homes*

7. Move-In Costs You Should Expect

Here's what most PURA buyers will need to plan for:

COST	DETAILS
Remaining Down Payment	If your initial 5% deposit doesn't cover your full down payment (e.g., 20%), the rest is due at move-in.
Legal Fees	Approx. \$900 for conveyancing and closing services.
Appraisal Fee	Some lenders waive this; otherwise, budget ~\$300.
Utility Hookups	~\$50-\$70 for BC Hydro or Fortis to connect service.
GST	5% GST is typically included in your mortgage if prearranged.
Insurance	Building insurance is included in strata. You only need contents/personal liability coverage.
Movers	Optional—cost depends on distance and volume.

8. Government Incentives for Home Buyers

Property Transfer Tax (PTT) Exemption

- Full exemption on new homes priced under \$1,100,000.
- Partial exemption up to \$1,150,000.
- Must be a Canadian citizen or permanent resident using the home as your primary residence.

RRSP Home Buyers' Plan

- Withdraw up to \$35,000 tax-free per buyer (up to \$70,000 for couples).
- Must be a first-time buyer or have not owned a home in 4+ years.
- Pay back over 15 years through your tax return.

First-Time Home Buyers' Tax Credit

- Up to \$1,500 in federal tax credits.
- Claimed at tax time on Line 31270.

First-Time Home Buyer's GST Rebate

- First-time buyers who haven't owned a home in the past 4 years may qualify for a full GST rebate on homes under \$1M—saving up to \$38,000 at PURA.

9. Additional Resources

3 Steps to Homeownership

- **Step 1: Get Pre-Approved**
Confirm your budget with a mortgage specialist or your bank.
- **Step 2: Choose Your Home**
Visit our Presentation Centre or view homes online. Our team is here to help.
- **Step 3: Finalize & Move In**
Complete paperwork, prepare for completion, and plan your move into PURA.

Why Buy With Adera?

- ✓ Over 56 years of trusted homebuilding
- ✓ 12,800+ homes built across BC
- ✓ 4 million sq. ft. of commercial development
- ✓ SmartWood® = Mass Timber construction + QuietHome™ Technology + Sustainability + Fitwel® Certified
- ✓ Move-In this year

Compare for Yourself

Feature	PURA	Other Condos
SmartWood® Mass Timber	✓	X
QuietHome™ Technology	✓	X
Fitwel® Certified	✓	X
Radiant Floor Heating	✓	X
Rooftop Amenities	✓	Maybe
5% Credit	✓	Maybe
5% Down	✓	Maybe
EV-Ready Parking	✓	Maybe
1.79% RBC Rate	✓	X
Move-In this Year	✓	X

Are You Ready to Buy?

- ✓ Have your 5% deposit ready
- ✓ Connected with a mortgage specialist
- ✓ Selected your ideal floorplan
- ✓ Reviewed government incentives
- ✓ Ready to move in 2025

Adera Referral Program

Receive \$2,000* when you refer a friend, and they'll enjoy up to \$2,000* in iD By Me credits. Connect with our Sales Team or scan the QR code for details.



Frequently Asked Questions

Q: Can I rent out my unit?

A: Yes, PURA allows rentals. Please review the rental policy in the strata documents.

Q: Are pets allowed?

A: Yes, pets are welcome at PURA. Some restrictions may apply.

Q: What's included in the strata fees?

A: Common area maintenance, insurance, access to amenities, and radiant infloor heating, gas and hot water.

Q: How long does the buying process take?

A: Once your offer is accepted and deposit submitted, move-in is possible this year.

Q: Is there a rental cap?

A: There is currently no rental cap at PURA.

Hear From Our Homeowners

At Adera, every home is designed with your story in mind—because we believe where you live should help you live better. Meet some of our proud homeowners:



Thomas
Homeowner at Duet



Ray and Tracy
Homeowners at Britannia Beach



Carmen
Homeowner at Crest



Tim & Diane
Homeowners at The Shore

“

I've been dreaming of having a place of my own, and Pura checked all the boxes. It's right across the street from my daughter's future high school and just steps from the SkyTrain, making visits to friends and family in Vancouver a breeze.

”

— Van, proud new PURA homeowner

Contact

info@livepura.ca | 604-681-4800 | livepura.ca

PURA Presentation Centre & Display Homes

13238 105 Ave #107, Surrey, BC V3T 0W1

Open Daily 12pm-5pm