

THE MILESTONE THAT CHANGES EVERYTHING

SUBSTANTIAL COMPLETION.

The point where the work is sufficiently complete that the owner can occupy or use the building for its intended purpose — and the moment risk, money, and responsibility start to shift off your shoulders.

WHY IT MATTERS

One signed certificate sets a single date that triggers your **warranties**, an **insurance shift**, the owner's **right to occupy**, and **payment events**. Get the walkthrough right and the rest follows.

01 THE WALKTHROUGH

INSPECTION → CERTIFICATE

1

JOINT WALKTHROUGH INSPECTION

You, the architect, and the owner walk the entire project together and review the work, room by room.

2

PUNCH LIST IS CREATED

All remaining items are documented in writing as a formal punch list — the agreed record of what's still outstanding.

3

PUNCH LIST TIMEFRAME AGREED

The time allowed to complete punch items is set — typically 30 days for minor items. It must be realistic and clearly recorded.

TYPICALLY 30 DAYS · MINOR ITEMS

4

CERTIFICATE OF SUBSTANTIAL COMPLETION SIGNED

AIA Document G704 is executed to officially set the substantial completion date. Signed on the walkthrough day, it forms the basis of your remaining obligations.

SETS THE OFFICIAL DATE · AIA G704

ONE DATE · FOUR CONSEQUENCES



THE SIGNED DATE TRIGGERS EVERYTHING.

From the moment the certificate is executed, the contract clock starts on warranties, insurance, occupancy, and payment.

02 WHAT THE DATE TRIGGERS

EFFECTIVE FROM THE CERTIFIED DATE



TRIGGER 01

WARRANTY PERIOD BEGINS

Usually a 1-year warranty period starts from the substantial completion date. The clock starts now on your workmanship and materials obligations.

CLOCK STARTS · 1 YEAR



TRIGGER 02

INSURANCE RESPONSIBILITY TRANSFERS

The owner becomes responsible for insuring the building. You may be able to reduce or adjust your builder's risk coverage.

OWNER NOW INSURES



TRIGGER 03

OWNER CAN OCCUPY THE BUILDING

The owner may move in and use the building while you finish punch list items — so you must coordinate your remaining work around occupancy.

OCCUPANCY BEGINS



TRIGGER 04

FINAL PAYMENT BECOMES DUE

Final payment (minus retainage) becomes payable under the contract. Retainage is held until final completion is certified.

PAYMENT MINUS RETAINAGE

**BUILT FOR SITE. READY TO USE.**

Educational summary of the AIA G704 substantial completion process — for orientation, not legal advice. Always follow your contract documents.