



## BUYER'S CHECKLIST

# Buying a Home in Calgary

Seven steps from pre-approval to keys.  
Put it on the fridge and tick them off as you go.

**5%** minimum down on the first  
\$500K, then 10% up to \$1.5M

**1.5%** of the price, set aside for  
closing costs

**\$0** land transfer tax in Alberta, only  
small title fees

### 1 GET YOUR MONEY READY

- ☐ Get pre-approved, not just pre-qualified
- ☐ First-time buyer? Ask about FHSA and RRSP plans
- ☐ Keep your down payment money traceable
- ☐ No new credit or job changes until you close

### 3 TOUR SMART

- ☐ Ask how old the roof and furnace are
- ☐ Ask if the hot water tank or furnace is rented
- ☐ Look for water stains, cracks and Poly-B pipe
- ☐ Take photos and notes at every showing

### 5 CLEAR YOUR CONDITIONS

- ☐ Book a licensed home inspector, and be there
- ☐ Send your lender what they need, same day
- ☐ Get home insurance quotes
- ☐ Condo? Review the docs and reserve fund
- ☐ Remove conditions only when you're sure

### 7 MOVE IN

- ☐ Change the locks and garage codes
- ☐ Update your address: mail, bank, licence, CRA
- ☐ Pay property tax monthly? Join TIPP
- ☐ Test for radon with a three-month test

### 2 KNOW WHAT YOU WANT

- ☐ List your must-haves and nice-to-haves
- ☐ Test the commute at rush hour
- ☐ Check the designated schools
- ☐ Suite? Check the City's suite registry

### 4 MAKE YOUR OFFER

- ☐ Base your price on recent sales
- ☐ Have your deposit ready within 24 hours
- ☐ Include financing and inspection conditions

### 6 GET READY FOR KEYS

- ☐ Choose a lawyer and send us their details
- ☐ Start insurance and utilities on possession day
- ☐ Confirm wire details with your lawyer by phone
- ☐ Book movers for the afternoon

#### KEY DATES & CONTACTS

OFFER ACCEPTED

CONDITIONS DUE

POSSESSION DAY

LAWYER

LENDER

INSURANCE

*Questions at any step?  
Call or text us.*

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