CALGARY · AIRDRIE · SURROUNDING AREA

SMART MOVES
FOR SMART FAMILIES

The working guide for move-up buyers who are selling and buying at the same time.

Worksheets · Checklists · Alberta-specific timelines

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Hello, Gorgeous!

If you are reading this, your family has probably outgrown the house you are standing in. Maybe you need a fourth bedroom, a main-floor office, a different school zone, or a garage that fits more than one vehicle and a decade of accumulated hockey equipment.

Here is the honest part: moving up is harder than buying your first home. Not because the market is harder, but because you are running two transactions at once and both of them have opinions about your calendar. You are the seller and the buyer. You have equity to protect, a mortgage that may or may not travel with you, and a household that still needs to get to school on Tuesday.

So this is not an inspirational guide. It is a working one.

HOW TO USE IT

Print it. Write in it. The worksheets are meant to be filled in with your real numbers, and the checkboxes are meant to be checked. Bring it to our first conversation and we will pick up from wherever you got stuck.

WHAT MAKES THIS GUIDE DIFFERENT

Everything in here is built for Alberta. Real Property Reports, escape clauses, Land Titles fees, City of Calgary and City of Airdrie utility transfers, CBE and Rocky View registration windows.

These are the details that actually derail move-up families here, and they are the ones most guides leave out because they were written for somewhere else.

Tara Molina

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IS THIS GUIDE FOR YOU?

Tick what applies. Three or more and you are exactly who this was written for.

- ☐ You already own a home and you are planning your next one
- ☐ You need to sell in order to buy — your down payment is sitting in your current walls
- ☐ You are juggling kids, pets, work, and a schedule that does not bend easily
- ☐ You have an existing mortgage and no idea whether it can move with you
- ☐ You want to move up without eroding the equity you have spent years building
- ☐ You are torn between buying first and selling first and want a real answer, not a shrug
- ☐ You want a plan you can see on paper before anyone puts a sign on your lawn

Strategy is not a feeling. It is a sequence.

AND SEQUENCE IS WHAT THIS GUIDE GIVES YOU

WHAT'S INSIDE

SECTION	WHAT YOU WALK AWAY WITH
1 · Your Numbers	Two worksheets: what your equity actually is, and what you can actually spend after Alberta closing costs
2 · The Decision	A scored comparison of buying first, selling first, and doing both — plus a scorecard that points to your answer
3 · The Timeline	Five phases, week by week, each with a checklist
4 · The Sequence	How financing, conditions, and possession dates fit together — including escape clauses and bridge financing
5 · Your Equity	Five concrete strategies for protecting your net in a shifting market
6 · The Alberta File	RPRs, Land Titles fees, property tax adjustments, TIPP, condo documents — the local details that cause the delays
7 · Real Life	Schools, pets, and moving week, planned properly
8 · Red Flags	The five mistakes that cost move-up families the most
9 · The Master Checklist	Everything, on pages you can pin to the fridge

SECTION ONE

KNOW YOUR NUMBERS FIRST

Nobody should look at a single listing before this section is filled in. Not because it is unromantic to browse, but because a number you have not calculated will become a number that surprises you at the worst possible moment.

Fill these in with real figures. Estimates are fine to start. We will sharpen them together.

Worksheet 1 · What is your equity, really?

Most people know what their house is worth and what they owe. Equity is what is left after the costs of converting one into the other.

A. Estimated market value of your current home	$ ________________
B. Current mortgage balance (call your lender — not your last statement)	$ ________________
C. Home equity line of credit / second mortgage, if any	$ ________________
D. Mortgage discharge penalty, if you are not porting (see next page)	$ ________________
E. Real estate commission + GST	$ ________________
F. Legal fees for the sale (approx. $1,000 – $1,800)	$ ________________
G. Real Property Report + municipal compliance, if needed (approx. $700 – $1,500)	$ ________________
H. Pre-sale preparation — staging, paint, repairs, cleaning	$ ________________
NET EQUITY = A − (B + C + D + E + F + G + H)	**$ ________________**

TARA'S TIP · THE NUMBER THAT MOVES THE MOST

Line D is the one that catches move-up families. If you break a fixed mortgage early, the penalty is typically the greater of three months' interest or the Interest Rate Differential — and the IRD can run into five figures.

Ask your lender for the exact payout figure in writing before you decide anything. It is a five-minute phone call that can change your entire strategy.

Before you touch line D: can your mortgage move with you?

This is the single most valuable question in this guide, and it is the one most move-up families never ask. Many Canadian mortgages are portable, meaning you carry your existing rate and terms to the new property instead of breaking the mortgage and paying the penalty.

ASK YOUR LENDER THESE FIVE QUESTIONS

1. Is my mortgage portable? (Not all are. Some lenders and some rate specials are not.)
2. What is my exact payout penalty if I do not port — in dollars, in writing?
3. How many days do I have between selling and buying for the port to still qualify? (Windows vary by lender — often somewhere between 30 and 120 days.)
4. If I need a larger mortgage on the new home, can you blend the old rate with a new one? What rate would the blend produce?
5. Do I requalify to port, and at what stress-test rate?

WHY THE PORT WINDOW MATTERS MORE THAN THE RATE

A port window is the number of days your lender will hold your rate between the sale of your old home and the possession of your new one. If your window is 30 days and your possession dates are 60 days apart, the port dies and the penalty comes back.

This is exactly why financing has to be settled before we discuss possession dates — not after. Your lender's calendar is one of the inputs, not an afterthought.

My mortgage is portable	Yes / No / Confirming
My exact payout penalty if I do not port	$ ____________________
My port window (days between sale and purchase)	_________ days
My lender contact + date I confirmed this	______________________

Worksheet 2 · What can you actually spend?

Your purchase power is not your equity. It is your equity minus what it costs to buy the next house. Alberta is kinder here than most provinces — but "kinder" is not "free."

Net equity from Worksheet 1	$ ____________________
Additional savings you are contributing	$ ____________________
TOTAL AVAILABLE =	**$ ____________________**
Less: legal fees on the purchase (approx. $1,200 – $2,000)	$ ____________________
Less: Land Titles registration fees (see below)	$ ____________________
Less: home inspection (approx. $500 – $800)	$ ____________________
Less: property tax and utility adjustments at possession	$ ____________________
Less: moving costs, and a buffer you will be glad you had	$ ____________________
AVAILABLE DOWN PAYMENT =	**$ ____________________**
Plus: new mortgage you are approved for	$ ____________________
YOUR REAL PURCHASE RANGE =	**$ ____________________**

THE ALBERTA ADVANTAGE — USE IT DELIBERATELY

Alberta does not charge a land transfer tax. In Ontario, a move-up family buying at $800,000 would hand the province roughly $12,000 on possession day. Here, you pay Land Titles registration fees instead — a fraction of that.

The current formula is a base fee plus a small charge per $5,000 of property value, and a second one per $5,000 of mortgage. It typically lands in the low hundreds rather than the thousands. Your lawyer will confirm the exact figure for your file — always ask, since the schedule has been adjusted before.

This is real money that stays in your down payment. Budget it deliberately instead of discovering it.

SECTION TWO

BUY FIRST, SELL FIRST, OR BOTH?

There is no universally correct answer, but there is a correct answer for you — and it is determined by four things: your equity position, your risk tolerance, current inventory in your price band, and how much disruption your household can absorb.

Here is the honest comparison.

PATH	IT WORKS WHEN	THE REAL RISK	BEST FOR
Buy first	Inventory is tight in your target area You have the means to carry both homes briefly, or qualify for bridge financing The right home is genuinely rare	You become a motivated seller. If your home takes longer than expected, pressure builds — and pressure costs you money on the sale side.	Families with strong equity, secure income, and a narrow, specific target
Sell first	You want certainty about your budget The market is shifting and you want your equity crystallized You have flexible interim housing	You may need somewhere to live. Rentals, family, storage. Or you compromise on the next home because the clock is running.	Families who value clarity over convenience, and can tolerate a temporary move
Both at once	Conditions allow conditional offers Timelines can realistically be aligned You have experienced representation on both sides	Two transactions, two sets of conditions, two possession dates. One slipping affects the other. It requires the most active management.	Most move-up families, honestly — when it is sequenced properly

The Smart Moves Scorecard

Answer each honestly. Tally the letters. This does not decide for you — it shows you which direction you are already leaning, which is usually the more useful information.

1. If your home sat on the market longer than expected, would you...

- ☐ A — Feel real financial pressure within a month or two
- ☐ B — Be uncomfortable but fine
- ☐ C — Be able to wait it out without strain

2. How specific is the home you are looking for?

- ☐ A — Fairly flexible — several communities and layouts would work
- ☐ B — Somewhat specific
- ☐ C — Very specific — a certain street, school zone, or floor plan

3. Could your family live somewhere temporary for a few weeks if needed?

- ☐ A — Yes, we have options and it would not break us
- ☐ B — Possible but painful
- ☐ C — Realistically, no

4. How would you describe your equity and income position?

- ☐ A — Every dollar of the down payment is in the current house
- ☐ B — Solid, with some cushion
- ☐ C — Strong — we could carry two homes for a period if we had to

5. How much is inventory moving in your target price band right now?

- ☐ A — Plenty of choice
- ☐ B — Balanced
- ☐ C — Very little — the right home almost never comes up

6. What keeps you up at night more?

- ☐ A — Overpaying, or getting stuck with two mortgages
- ☐ B — Both equally
- ☐ C — Missing the perfect home because we were not ready

READING YOUR SCORE

Mostly A — Sell first. Your risk tolerance and your equity position both point to certainty. Get the number in hand, then shop with confidence.

Mostly C — Buy first, or be ready to. You have the cushion and you are chasing something rare. Let us talk about bridge financing before you start touring.

A mix, or mostly B — Both at once, carefully sequenced. This is where most move-up families land, and it is entirely workable. Section 4 is the important one for you.

The factors that outrank the market

Market advice is useful. Families are actual. Before we finalize a path, we work through the things that no market report accounts for.

- School registration deadlines and the school year calendar
- Commute changes — for both adults, in winter, at 7:40am
- Pets: who takes them during showings, and where they go on possession day
- Work schedules and how much flexibility you genuinely have (not aspirationally have)
- Aging parents, custody schedules, medical appointments, standing commitments
- How much upheaval each member of your household can absorb before it stops being worth it

Our absolute earliest workable possession date	____________________
Our absolute latest workable possession date	____________________
Dates that are non-negotiable (surgery, exams, travel, work)	____________________
Our leaning after the scorecard	Buy first / Sell first / Both

SECTION THREE

THE SMART MOVE-UP TIMELINE

Five phases. Roughly eight to twelve weeks from first conversation to possession, though the market and your circumstances move that in either direction. Each phase has a checklist. Work them in order — the order is the whole point.

Phase 1 · Build the foundation

WEEKS 1–2 · FOCUS: CLARITY

Before a single showing, before a single listing photo. This is where uncertainty gets replaced with arithmetic.

- ☐ Worksheets 1 and 2 completed with real numbers
- ☐ Lender contacted — portability, penalty, and port window confirmed in writing
- ☐ Updated pre-approval in hand, reflecting current rates
- ☐ Market evaluation of your current home completed
- ☐ Scorecard completed — buy-first / sell-first / both decision made
- ☐ Non-negotiable dates identified and written down
- ☐ Must-haves separated from nice-to-haves (be ruthless — the list will be tested)
- ☐ If your home is 30+ years old or has any addition, deck, shed, or fence: RPR status checked (see Section 6 — this is the one that costs people weeks)

TARA'S TIP

Phase 1 feels slow because nothing visible happens. It is the phase that makes every later phase fast. Families who skip it pay for it in Phase 4, with interest.

Phase 2 · Prepare to move

WEEKS 2–4 · FOCUS: READINESS WITHOUT PRESSURE

SELLING SIDE

- ☐ Pricing strategy set against current comparables in your specific community
- ☐ Real Property Report ordered if needed — do this first, it has the longest lead time
- ☐ Condo documents ordered if applicable (allow 2–3 weeks)
- ☐ Decluttering started — target roughly a third of what is on your surfaces and in your closets
- ☐ Staging plan agreed and any pre-list repairs scheduled
- ☐ Professional photos, video, and floor plan booked
- ☐ Showing logistics planned: where do the kids go, where do the pets go, where does the dog crate go

BUYING SIDE

- ☐ Target communities shortlisted and driven at rush hour
- ☐ School designations checked by address — not by reputation, not by proximity
- ☐ Automated searches set up so you see new listings the hour they hit
- ☐ Offer strategy discussed in advance so we are not designing it at 9pm on a Sunday
- ☐ Home inspector identified and their availability confirmed

TARA'S TIP · THE DECLUTTER THAT PAYS

Every box you pack now is a box you do not pack in a panic later, and an empty shelf photographs as space rather than storage. Start with the garage and the primary closet. Buyers open both, and both tell a story about whether the house is big enough.

Phase 3 · Execute with strategy

WEEKS 4–8+ · FOCUS: LEVERAGE AND TIMING

This is where things become visible. Depending on your path, your home lists first, your search activates first, or both run in parallel.

- ☐ Home launched with precision pricing and full marketing package
- ☐ First-week showing traffic and feedback reviewed together — the first ten days tell us almost everything
- ☐ Buyer search active; you are seeing homes within days of listing, not weeks
- ☐ Offers negotiated on price, terms, conditions, and possession — all four, not just the first one
- ☐ Every offer evaluated against your possession windows before we respond

WHAT THE FIRST TEN DAYS ARE TELLING US

Lots of showings, no offers: the home is priced to attract but something in the presentation or condition is losing people at the door.

Few showings at all: it is a pricing or positioning problem. Buyers are filtering you out before they ever arrive.

Strong showings and an early offer: that is pricing working exactly as designed. Early offers are frequently the best ones — they come from buyers who have been watching and waiting, and they are rarely a sign that you left money on the table.

Phase 4 · Conditions, possession & coordination

FOCUS: ALIGNMENT AND PROTECTION

Offers are accepted. Now the two transactions have to be woven together, and this is where a move-up either feels calm or does not.

- ☐ Financing condition timeline confirmed with your lender — and confirm they have every document they asked for
- ☐ Home inspection booked within the condition window, not on the last day of it
- ☐ If buying subject to the sale of your home: escape clause terms understood in full (see Section 4)
- ☐ Possession dates aligned — ideally with buffer days between them
- ☐ Bridge financing arranged if the dates cannot align
- ☐ Fire insurance binder arranged for the new home — your lender will not fund without it
- ☐ Lawyer engaged on both the sale and the purchase, and both files opened
- ☐ Backup plan discussed and written down: where does the family sleep if a date slips

THE BUFFER THAT IS WORTH PAYING FOR

A same-day possession — selling and buying on the same date — looks efficient and feels brutal. You are handing over keys at noon and receiving keys at noon, with a moving truck idling and no margin for a delayed funding transfer.

Where the numbers allow it, one to three days of overlap changes everything. You move at your pace, you clean an empty house, you sleep in your new home the first night instead of on a friend's couch. If overlap costs you a few days of carrying two homes, it is frequently the best money in the whole transaction.

Phase 5 · Closing & transition

FOCUS: CONFIDENCE AND CALM

- ☐ Final walkthrough of the new home completed before possession
- ☐ All keys, garage remotes, mailbox keys, and gate fobs accounted for
- ☐ Utilities transferred at both properties, effective the correct dates (Section 7 checklist)
- ☐ Property tax status confirmed — and if you are on TIPP, cancelled on the home you are selling
- ☐ Address changes completed (Section 7 checklist)
- ☐ Moving day plan finalized for kids and pets
- ☐ Cash to close delivered to your lawyer with time to spare — certified funds, not a last-minute transfer
- ☐ Home insurance active on the new property from possession day

By this stage, nothing should feel chaotic. Not because moving is easy, but because the work was done in Phase 1 when it was still cheap to do.

SECTION FOUR

THE SEQUENCE THAT PROTECTS YOU

In a move-up, what you do matters. When you do it matters more. Most move-up stress does not come from bad decisions. It comes from good decisions made in the wrong order.

The ideal order of events

1. Financing strategy confirmed — portability, penalty, port window, approval amount
2. Equity and market value assessed
3. Buy-first / sell-first / both decision made
4. Conditions structured intentionally around both timelines
5. Possession dates aligned with your household, with buffer
6. Backup plans in place before they are needed

The escape clause, explained properly

If you buy a home subject to the sale of your current one, the seller will almost always want an escape clause — sometimes called a 24-hour or 48-hour clause. This is standard and it is not an insult. Here is exactly how it works.

WHAT HAPPENS	WHAT IT MEANS FOR YOU
Your offer is accepted, conditional on selling your home	You have a purchase. The seller keeps their home on the market.
Another buyer makes an acceptable offer on that home	The seller triggers the clause and notifies you.
Your clock starts — typically 24 to 48 hours	You must either remove your sale condition and commit, or step aside and the other buyer proceeds.
You remove the condition	You are now firmly buying, whether or not your home has sold. This is the moment bridge financing or carrying costs become real.
You step aside	Your deposit is returned and the purchase ends. You keep looking.

DECIDE BEFORE THE CLOCK STARTS, NOT DURING IT

A 24-hour clause is not enough time to arrange financing, call your lender, and have a family conversation. It is barely enough time to make a phone call.

So we decide in advance. Before you write a conditional offer, we establish the exact number at which you would remove the condition and carry two homes, and we confirm with your lender

> that you could. Then, if the clause is triggered, there is no scramble — there is only a decision you already made calmly, on a Tuesday, with all the information.

Bridge financing, in plain language

Bridge financing covers the gap when you take possession of your new home before the money from your old one arrives. It is short-term, it is common, and it is far less exotic than it sounds.

WHAT YOU NEED TO KNOW

- Most lenders require a firm, unconditional sale on your existing home before they will bridge. A conditional sale usually does not qualify — this is why sequencing matters.
- It is typically arranged for days or weeks, not months.
- Costs generally include interest on the bridged amount plus an administration fee, and some lenders require legal registration on title if the gap is long.
- It is set up through your existing lender in most cases, so the conversation belongs in Phase 1, not Phase 4.

> **THE QUESTION TO ASK YOUR LENDER IN WEEK ONE**
>
> "If I buy before my sale closes, do you offer bridge financing, what do you require to approve it, and roughly what does it cost per day?"
>
> The answer shapes your entire strategy. Ask it before you need it, and the buy-first option stays open to you. Ask it after, and it usually does not.

Planning for the what-ifs

Even excellent planning meets reality. Preparation is not pessimism.

- ☐ Short-term rental or a family stay, identified and priced in advance
- ☐ Storage unit researched — know the cost and the nearest location before you need it
- ☐ Bridge or interim financing pre-discussed with your lender
- ☐ Moving company that will accommodate a date change (ask before you book)
- ☐ A written answer to: if possession slips by five days, where do we sleep and where does our furniture go?

SECTION FIVE

PROTECTING YOUR EQUITY

Your current home is not just where you live. It is likely the largest financial asset your family owns, and in a move-up it is also your down payment. Protecting it is not about being defensive. It is about being deliberate.

1 · Precision pricing

Overpricing does not leave room to negotiate. It buys you invisibility. Buyers search in bands — if you list at $759,000 to "leave room," every buyer searching up to $750,000 never sees your home at all. You have not raised your price; you have removed your audience.

And the market is at its most attentive in the first ten to fourteen days. That is when your listing is new in every saved search in your price band. Price reductions later cost more than accuracy at the start, because reductions signal hesitation and by then the fresh audience has moved on.

THE PRICING QUESTION THAT ACTUALLY MATTERS

Not "what do we want to get?" but "at what number does a serious buyer stop scrolling and book a showing this weekend?"

Those are different questions and only one of them protects your equity.

2 · Staging with purpose

Staging is not decorating. It is removing every reason a buyer might hesitate. In a selective market, buyers are looking for a reason to say no, and a cluttered garage is a reason.

THE HIGHEST-RETURN MOVES, IN ORDER

1. Declutter — free, and the single biggest perceived-size change you can make
2. Deep clean, including windows and light fixtures — cheap, and it changes how the whole home photographs
3. Neutral paint in the rooms buyers linger in — modest cost, disproportionate return
4. Lighting: match the bulb temperature throughout and turn every light on for showings
5. Curb appeal — in Calgary and Airdrie this means honest seasonal effort. A shovelled walk in February is not optional; it is the first impression.

3 · Timing strategically, not perfectly

Waiting for the perfect moment assumes the perfect moment announces itself. It does not. What we can do is time your launch against real, knowable things: seasonal buyer behaviour in our market, current inventory in your specific band, and — critically — whether your home is genuinely ready.

A well-prepared home launched into an ordinary week outperforms an unprepared home launched into a great one. Every time.

4 · Micro-market awareness

Calgary is not a market. It is dozens of them, and Airdrie is different again. Headlines about "the Calgary market" describe an average that may have nothing to do with a four-bedroom in your community at your price point.

THE NUMBERS THAT ACTUALLY APPLY TO YOU

— Days on market for homes like yours — your community, your price band, your home type
— Active competition within a short drive right now
— Sale-to-list ratio in your immediate area over the last 60 to 90 days
— Months of inventory in your band specifically, not city-wide
— What has sold, and just as importantly, what has expired without selling

ASK ME FOR THIS BEFORE YOU DO ANYTHING ELSE
This is a hyper-local report on your exact community and price band, and it takes me very little time to produce. It will tell you more about your move than any market headline will. It is also free, and it comes with no obligation to list.

5 · Negotiation that protects your net

Equity protection is not about the sale price. It is about the net result. A higher price with a possession date that forces you into a rental for six weeks and a bridge loan you did not budget for is not a better outcome. It is a worse one with better bragging rights.

WHAT WE NEGOTIATE, IN ORDER OF IMPACT ON A MOVE-UP

1. Price — obviously, but never in isolation
2. Possession date — in a move-up this can be worth more than several thousand dollars of price
3. Conditions and their timelines — shorter is stronger, but only if it is achievable
4. Deposit size — a signal of seriousness, and real protection for you
5. Repairs, concessions, and what stays with the house

SECTION SIX

THE ALBERTA FILE

This is the section that does not exist in guides written elsewhere. These are the local mechanics that cause the delays, the surprises, and the possession-week phone calls. Read this one twice.

The Real Property Report — start here, today

An RPR is a legal survey showing your home and every structure on your lot relative to the property lines, stamped by the municipality to confirm everything complies with bylaws. In Alberta, sellers of most non-condo homes are expected to provide a current one with compliance.

It is the single most common cause of delay in an Alberta move-up. Not because it is complicated, but because it takes time and nobody starts it early enough.

THE STEP	WHAT CAN GO WRONG
A surveyor attends and prepares the report	Surveyor backlogs. Busy seasons stretch this out considerably.
The report goes to the City for a compliance stamp	Municipal review takes weeks, and there is a fee. It is not instant.
The City confirms everything complies	A deck, shed, fence, or garage may encroach or breach a setback — and now you need an encroachment agreement or a relaxation, which adds weeks and cost.

TARA'S TIP · THE TWO-MONTH PROBLEM

Between surveyor scheduling and municipal compliance review, an RPR can realistically take a couple of months in a busy season. If your buyer's possession date is six weeks out and you have not started, you have a problem that money cannot always solve.

So: if you have any thought of selling, and your home is not a condo, find your existing RPR now. If you cannot find it, or if you have added a deck, shed, fence, hot tub, or garage since it was made, order a new one in Phase 1. Not Phase 3. Phase 1.

If you are selling a condo instead

No RPR, but condo documents — and they have their own lead time. The condominium corporation or its management company produces them, and allow roughly two to three weeks. There is a cost, and rush fees are usually available and rarely cheap.

Order them in Phase 2, before you list. A buyer's condo document review condition running while the documents have not even been requested is an avoidable week of everyone's life.

Property taxes and the TIPP trap

Alberta property tax years run January to December. Calgary bills in late spring with payment due at the end of June, and Airdrie runs a similar annual cycle. Because possession rarely falls neatly at year-end, your lawyer calculates an adjustment so each party pays for the days they owned the home.

WHAT THIS MEANS ON YOUR FILE

- If you have already paid the full year and you sell in September, the buyer reimburses you for the rest of the year at closing.
- If you sell before the bill is paid, you credit the buyer for your portion instead. Either way, expect a number at closing that you did not budget for — in one direction or the other.
- If you are on Calgary's TIPP monthly payment plan, you must cancel it when you sell. It does not stop on its own. Families have discovered this by watching payments continue to leave their account for a house they no longer own.
- Airdrie runs an equivalent monthly plan. Same rule: cancel it deliberately.
- Then set up the plan again on your new home if you want it. It does not follow you.

ADD THESE TO YOUR PHASE 5 CHECKLIST RIGHT NOW

Cancel TIPP or the Airdrie monthly plan on the home you are selling. Set it up on the home you are buying. Two phone calls, and skipping either one is genuinely annoying to unwind.

Possession day, Alberta-style

The standard Alberta residential purchase contract sets possession at noon on the possession date, and this creates a very specific choreography that catches people every time.

— Your money does not appear at 12:00. Funds move through your lawyer, and keys are typically released once the lawyer confirms the funds are where they need to be. That can be early afternoon. It can also be later.

— This means the seller is moving out the same morning you are moving in. Elevator bookings, moving trucks, and cleaners all collide on one date.

— If you are selling and buying on the same day, you are on both sides of this at once. This is precisely why buffer days are worth paying for.

— Get your lawyer your cash to close and signed documents days early. A wire that arrives at 3:00pm on possession day is a family sitting in a driveway.

Costs Alberta does not charge you — and ones it does

COST	ALBERTA REALITY
Land transfer tax	None. Alberta is one of the very few provinces without one — a meaningful advantage on a move-up.
Land Titles registration fees	Yes, but modest: a base fee plus a small amount per $5,000 of property value, and again per $5,000 of mortgage. Typically hundreds, not thousands. Confirm current figures with your lawyer.
GST on a resale home	None. GST applies to new builds, not resale.
GST on real estate commission	Yes — budget for it in Worksheet 1.
Real Property Report + compliance	Seller's cost, typically. Roughly $700–$1,500 depending on the lot and whether anything needs resolving.
Legal fees	Both sides. Roughly $1,000–$2,000 per transaction, and you are doing two.

SECTION SEVEN

REAL LIFE DOES NOT PAUSE FOR A MOVE

Schools — check the address, not the reputation

This is where families make expensive assumptions. A school two blocks away may not be your designated school. Designation is set by address, and it changes — boundaries get redrawn, new schools open, and a community that fed one school last year may not this year.

BEFORE YOU WRITE AN OFFER

— Look up the designated schools for the exact address on the relevant board's site. In Calgary that is the Calgary Board of Education or the Calgary Catholic School District. In Airdrie, public schools fall under Rocky View Schools, with Catholic schools under the Calgary Catholic School District.

— Check whether the designated school is at capacity. A designated school that is full may mean your child is bussed to an alternate — which is a very different daily reality.

— If you want a specific program — language immersion, alternative, or a school outside your designation — find out the application window. These generally open months ahead of the school year, and they close.

— Confirm bussing eligibility and cost for the new address. Distance thresholds apply, and being just inside one can mean you are driving twice a day.

TARA'S TIP · THE TIMING NOBODY PLANS FOR

School-of-choice and program application windows do not care about your possession date. If your move depends on getting into a particular program, the application window is a hard constraint on your entire timeline — and it belongs in Phase 1, next to your financing.

Tell me in our first conversation if a specific school matters. It changes the plan.

Pets

Pets experience a move as an unexplained catastrophe. A little planning prevents most of it.

- ☐ Showings: arrange daycare, a walk, or a family member. A crated dog in a showing is a shortened showing.
- ☐ Possession day: board them, or arrange a full day away. Doors are propped open for hours and this is how pets are lost.
- ☐ Update the microchip registry and the licence to the new address — Calgary and Airdrie both require pet licences, and they do not transfer themselves.
- ☐ Set up one room in the new home first: bed, bowls, litter, a familiar blanket. Let them decompress there while the chaos happens elsewhere.
- ☐ If you are moving communities, find the new vet before you need one at 9pm.

Kids

- ☐ Tell them once the plan is real, not while it is still hypothetical. Uncertainty is harder on children than change.
- ☐ Let each child pack one box of their own things that travels with you — not on the truck.
- ☐ Walk the new community before possession. The park, the school, the route to the corner store.
- ☐ Set up their room first. Everything else in the house can be in boxes; their room should not be.
- ☐ Plan the first day of school at the new address deliberately. Mid-week is often gentler than a Monday.

SECTION EIGHT

FIVE RED FLAGS

These are the mistakes that cost move-up families the most. Every one of them is avoidable, and every one of them starts with the same thing: a step skipped in Phase 1.

Red flag 1 · Rushed decisions under pressure

It looks like accepting a lower offer to keep things moving, or buying a home that is almost right because the clock is running. Pressure is not a strategy. It is what happens when there was not one.

The fix. decide your walk-away numbers before you are under pressure. Write them down. Pressure cannot move a number you committed to in a calm room.

Red flag 2 · Ignoring school and routine timing

Registration deadlines, program application windows, and the school calendar all outrank your ideal possession date, and none of them negotiate.

The fix. put every school date on the timeline in Phase 1, before you set possession preferences.

Red flag 3 · Underplanning pets and moving day

Doors open, strangers everywhere, and an anxious animal. Moving day is when pets get lost.

The fix. pets are out of the house on possession day. Booked, not improvised.

Red flag 4 · Overlapping possessions without a backup plan

Assuming everything lines up perfectly. Financing delays, funding delays, and a seller who is not out on time are all normal, and any one of them ends your perfect plan.

The fix. a written answer to "if this slips five days, what happens?" — in Phase 4, before it slips.

Red flag 5 · Emotional decision-making

Moving up represents growth and change, so emotion is inevitable and appropriate. Emotion as the driver is the problem — it is how families overpay for a kitchen and underprice a home.

The fix. strategy is not the opposite of emotion. It is what keeps emotion from being expensive.

SECTION NINE

THE MASTER CHECKLIST

Everything, on two pages. Put it on the fridge.

BEFORE YOU MAKE A MOVE

- ☐ Worksheet 1 complete — net equity known
- ☐ Worksheet 2 complete — real purchase range known
- ☐ Lender: portability, penalty, and port window confirmed in writing
- ☐ Lender: bridge financing availability and cost confirmed
- ☐ Updated pre-approval in hand
- ☐ Market evaluation of current home complete
- ☐ Hyper-local report for your community and price band reviewed
- ☐ Scorecard complete — path chosen
- ☐ RPR located or ordered (non-condo), or condo documents ordered
- ☐ School designations and application windows checked
- ☐ Non-negotiable dates written down
- ☐ Must-haves and nice-to-haves separated

WHILE YOU ARE SELLING AND BUYING

- ☐ Pricing strategy set against current, local comparables
- ☐ Declutter, repairs, and staging complete
- ☐ Professional photos, video, and floor plan done
- ☐ Showing plan for kids and pets in place
- ☐ Automated searches running
- ☐ Offer strategy discussed before it is needed
- ☐ Financing condition timeline confirmed with the lender
- ☐ Inspection booked inside the condition window
- ☐ Escape clause terms understood, if applicable
- ☐ Possession dates aligned, with buffer where possible
- ☐ Bridge financing arranged if required
- ☐ Fire insurance binder in place for the new home
- ☐ Lawyer engaged on both files
- ☐ Backup housing plan written down

PREPARING FOR TRANSITION

- ☐ Final walkthrough of the new home complete
- ☐ Cash to close delivered to the lawyer early, in certified funds
- ☐ All documents signed with the lawyer, ahead of possession
- ☐ Home insurance active on the new property from possession day
- ☐ Utilities transferred at both properties, effective the correct dates
- ☐ TIPP / monthly tax plan cancelled on the old home, set up on the new one
- ☐ Address changes complete (list below)
- ☐ Mail forwarding set up with Canada Post
- ☐ Moving day plan finalized for kids and pets
- ☐ Keys, remotes, fobs, and mailbox keys accounted for

Who to notify — the Calgary & Airdrie list

Work down the column. Most of these take under five minutes and all of them are worse to discover later.

CATEGORY	NOTIFY
Utilities	Electricity and natural gas retailer (ENMAX, Direct Energy, ATCO Energy or your chosen retailer) City of Calgary water, waste & recycling — or City of Airdrie utilities if applicable Internet, TV, phone — book the new install early; lead times are real
Government	Alberta Registries — driver's licence and vehicle registration Alberta Health Care Canada Revenue Agency Elections Canada, if you like Canada Post mail forwarding
Municipal	Property tax account and monthly payment plan — both cities Pet licence — Calgary or Airdrie Waste and recycling cart delivery, if moving to a new build
Financial	Bank and credit cards Mortgage lender Home and auto insurance — update both, effective possession day Investment and RRSP accounts Employer payroll
Health & family	Family doctor, dentist, optometrist, vet Pharmacy — transfer prescriptions Schools and daycare Sports clubs and activity registrations
Everything else	Subscriptions and deliveries

CATEGORY	NOTIFY
	Amazon and other saved shipping addresses Gym membership Anyone who sends you something once a year and will send it to the wrong house

THE LAST STRETCH

MOVING WEEK COUNTDOWN

Four weeks out

- ☐ Book the moving company or the truck — confirm they can accommodate a date change
- ☐ Start using up the freezer and the pantry
- ☐ Order packing supplies
- ☐ Book pet boarding or care for possession day
- ☐ Arrange time off work for possession day and the day after

Two weeks out

- ☐ Confirm utility transfer dates at both homes
- ☐ Set up Canada Post mail forwarding
- ☐ Cancel TIPP / the monthly tax plan on the home you are selling
- ☐ Book the internet installation at the new home
- ☐ Confirm elevator bookings if either home is a condo
- ☐ Pack everything except what you use daily

One week out

- ☐ Deliver cash to close to your lawyer — certified funds
- ☐ Sign all documents with your lawyer
- ☐ Confirm home insurance is active on the new property from possession day
- ☐ Pack a first-night box: bedding, towels, toiletries, chargers, coffee, snacks, one pot
- ☐ Confirm the final walkthrough time
- ☐ Label every box by room, not by contents

Possession day

- ☐ Pets are out of the house — boarded or with family
- ☐ Take final meter readings and photograph them at both homes
- ☐ Do the final walkthrough before keys change hands
- ☐ Collect every key, remote, fob, and mailbox key
- ☐ Set up the kids' rooms and the pets' room first
- ☐ Order the food. Do not cook. This is not the night.

NOTES & QUESTIONS FOR TARA

Write them down as they come up. No question is too small — the small ones are usually the ones that turn into surprises.

YOUR NEXT STEP

The Smart Moves Strategy Session

This guide is the blueprint. The session is where it becomes your plan.

— We review your equity and financing — including the port window question
— We map your move-up timeline against your household's real calendar
— We identify which path fits your family, using your scorecard
— We produce the hyper-local report for your community and price band
— We build a plan that protects your lifestyle and your equity

No pressure. No obligation. Bring this guide, filled in as far as you got.

Hello, Gorgeous!

Let's make your next move a Positive one.

Tara Molina

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