

MOVING TO ALBERTA

selling there, buying here

INSIDE

Two provinces, two homes, one plan.

The working guide for moving to Calgary or Airdrie.

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Your first 90 days in Alberta

Health care, licences, vehicles and utilities.

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Buying from away

What we check so you do not have to fly in.

HELLO,
Gorgeous!

A NOTE BEFORE YOU BEGIN

HELLO, *Gorgeous!*

I arrived in Calgary in 2003 thinking it was for one summer. I am still here.

So I know a little about how a move to Alberta begins: a job offer, a family member already here, a mortgage payment that looks very different on this side of the border, or simply a feeling that it is time.

Here is the honest part. A move between provinces is two real estate transactions in two markets, with two sets of rules, usually run from a distance. The house you are selling is where you are. The house you are buying is somewhere you have maybe visited twice.

This guide is the plan for that. It covers deciding where and what to buy, finding the right agent at both ends, the order to sell and buy in, the Alberta details newcomers trip on, and how to buy well when you cannot be here for every showing.

HOW TO USE IT

Print it, write in it, and bring it to our first call. The worksheets are meant for your real numbers and your real wish list.

Tara Molina

REALTOR® CCS® (Certified Condominium Specialist)
Tara Molina Real Estate Group · Royal LePage Benchmark



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WHERE, THEN WHAT.

If you are moving for work, you may already know your where. If you are moving for lifestyle, cost or family, start here.

Calgary is a city of distinct communities, and the drive from one end to the other can change your whole week.

Airdrie, Cochrane, Okotoks and Chestermere each sit within commuting distance and each has a different pace, price range and school picture.

The right choice usually comes from three things you already know: where you will work, where your children will go to school, and what you want your weekends to look like. Tell us those, and we can narrow the map before you ever look at a listing.

TARA'S TIP · DRIVE IT BEFORE YOU DECIDE

A commute that looks short on a map at noon can look very different at 7:40 on a February morning. If you cannot drive it yourself, ask us to. We will tell you what it was actually like.

WHERE DO YOU WANT TO BE?

THE CITIES ON YOUR LIST

☐ Calgary ☐ Airdrie ☐ Cochrane ☐ Okotoks ☐ Chestermere ☐ Not sure yet

WHAT SHOULD BE CLOSE BY? TICK ALL THAT APPLY.

- | | |
|--|--|
| ☐ A short commute to work | ☐ A specific school or program |
| ☐ Transit | ☐ Parks, pathways and green space |
| ☐ Shopping and groceries | ☐ Family or friends |
| ☐ A hospital or clinic | ☐ An airport run that is easy |

Where you will work (address or area)

Longest commute you will accept, in minutes

School or program you want to be near

Communities someone has recommended to you

OUR COMMUNITY GUIDES

We have written guides for the Calgary and Airdrie communities we sell in most, from the homes we have actually sold there. Find them at **taramolina.com** under Communities, or ask us which ones fit your list.

WHAT DO YOU WANT TO BUY?

A wish list to start, not a contract. It will change once you see what your budget buys here.

TYPE OF HOME

- ☐ Detached ☐ Semi detached or duplex ☐ Townhouse ☐ Condo apartment
- ☐ Acreage

STYLE

- ☐ Two storey ☐ Bungalow ☐ Split level ☐ Open to anything

FEATURES THAT MATTER

- | | |
|---|--|
| ☐ Open concept main floor | ☐ Large backyard |
| ☐ Formal living and dining | ☐ Backing onto green space |
| ☐ Main floor primary bedroom | ☐ Newer, built in the last five years |
| ☐ Main floor office | ☐ Age does not matter |
| ☐ Finished basement | ☐ A project would be fine |
| ☐ Suite or income potential | ☐ Air conditioning |

Bedrooms

Bathrooms

Garage (1, 2 or 3 car)

The one thing you will not
compromise on

The thing you would trade away
first

TWO AGENTS, ONE PLAN.

You need someone at each end. What matters is that they talk to each other.

The agent selling your current home needs to know that market street by street. We know Calgary, Airdrie and the communities around them. That means two agents, and a move only works when their dates, conditions and timelines are planned together.

If you already have someone you trust where you are, wonderful. If not, we can introduce you to a REALTOR® in your area through Royal LePage's national network, and any referral is arranged brokerage to brokerage.

WHAT WE DO WITH YOUR OTHER AGENT

We agree on the possession window before either home is listed or offered on. We share condition deadlines and financing dates. And when something slips at one end, the other end hears about it the same day, not the week of the move.

QUESTIONS TO ASK BOTH AGENTS.

Ask us these too. Any agent worth hiring will answer them plainly.

- 01 Can I see what you have sold near me, including the homes that took a while?** A sold record you can check is worth more than any adjective in a listing presentation.
- 02 How will you arrive at a price?** Look for an answer built from recent sales, current competition and what failed to sell, not from what you hope to get.
- 03 What does your marketing actually include?** Photos, floor plan, video, where it is shown, and who pays for what.
- 04 How and how often will we hear from you?** Agree on it now: a call, a text or an email, and when.
- 05 Who represents the other side if a buyer calls you directly?** You want to know before an offer arrives.
- 06 Will you coordinate with my agent in the other province?** If the answer is vague, the timing will be too.

TARA'S TIP • ON OUR LISTINGS

When a buyer wants to write an offer on one of our own listings, another agent on our team writes it, so the buyer and the seller each have an agent working for them alone. On every other home, we write the offer ourselves.

SELL THERE, BUY HERE.

The most common question we hear from relocating families: which one first?

There is no universal answer. A useful rule of thumb is to start with the side that will take longer, but your finances and your family's tolerance for disruption usually decide it.

OPTION ONE

Sell first

Works when your market is slow or your equity is your down payment. You shop in Alberta knowing your exact budget.

The cost: you may need somewhere to live in between.

OPTION TWO

Buy first

Works when the right home here is rare and you can carry two homes for a while, or qualify for bridge financing.

The cost: pressure to sell, which can cost you on price.

OPTION THREE

Buy subject to sale

Works when the seller here will accept a condition on your sale, which is likelier when the Alberta market is slower.

The cost: a weaker offer, often with an escape clause.



SETTLE THE MONEY BEFORE THE DATES.

Moving provinces does not change how financing works, but it does make the timing tighter. Have these answered, in writing, before either home is listed or offered on.

ASK YOUR LENDER

- 01** Is my mortgage portable to a home in Alberta, and how many days can pass between the sale and the purchase?
- 02** What is my exact penalty if I do not port?
- 03** Do you offer bridge financing, what do you need to approve it, and roughly what does it cost per day?
- 04** Will my approval change because my job, income or start date is changing?

A NEW JOB CHANGES THE FILE

If you are moving for a new position, your lender may want an employment letter, a start date, and in some cases to see you through a probation period. Ask early. It is one of the most common reasons a relocation approval stalls.

SELLING AND BUYING AT THE SAME TIME?

Our Smart Moves for Smart Families guide covers port windows, escape clauses and bridge financing in detail. It is free on our website.

PLAN FOR THE GAP.

Even well matched dates can slip. When the two homes are a province apart, a slipped date means a moving truck with nowhere to go.

- ☐ A short term rental near your new work or school, priced in advance
- ☐ A mover who will store your belongings for a few days or weeks, and the cost in writing
- ☐ A mover who can accommodate a date change, confirmed before you book
- ☐ Travel booked with flexible dates where you can
- ☐ Pets: who has them if possession day moves
- ☐ Children: where they start school if the move slips past a term start
- ☐ Work: a start date with a little room on either side
- ☐ A written answer to: if possession moves five days, where do we sleep?

Long distance moves rarely fail because of the house. They fail in the gap between two possession dates nobody planned for.



READ BOTH MARKETS.

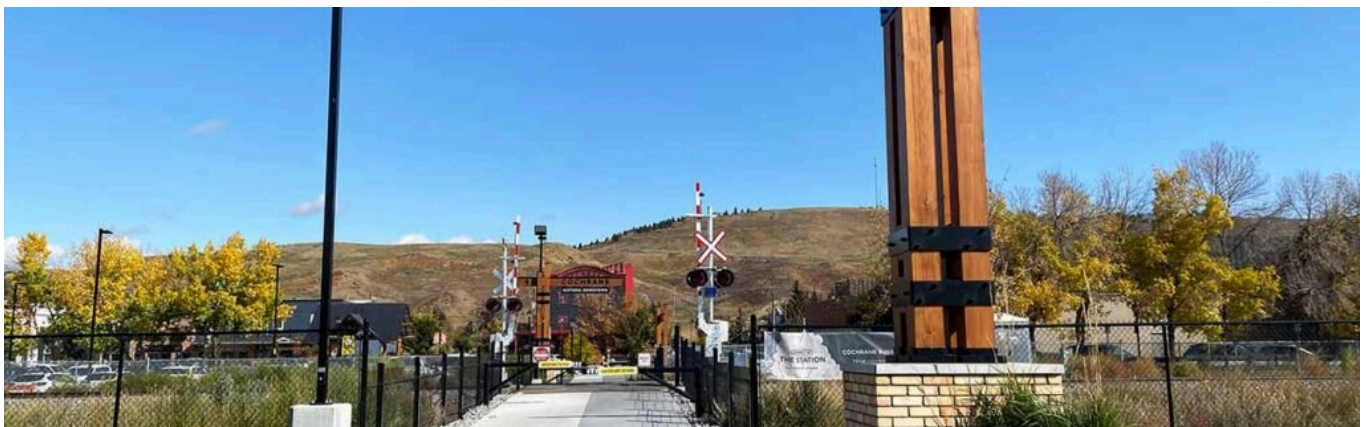
What your home will sell for there and what the next one will cost here decide everything else.

A provincial headline tells you very little. What matters is the market for homes like yours, in your community, at your price, right now, and the same for the homes you want to buy here.

Each agent should be able to give you these numbers for their side. Write them down next to each other on the next page and the decision about order often makes itself.

THE NUMBERS THAT MATTER

- Recent comparable sales
- Comparable homes for sale right now
- Average days on market
- Months of inventory
- What expired without selling
- Local changes: schools, new developments, new businesses



SIDE BY SIDE.

Fill in your side with your listing agent, and ours with us.

MEASURE	WHERE YOU ARE NOW	CALGARY OR AIRDRIE
Recent comparable sales		
Comparable homes for sale now		
Average days on market		
Months of inventory		
Expired without selling		
Likely sale price or budget		
Who it favours: buyers or sellers		

The side that will take longer

MY SALE / MY PURCHASE / ABOUT THE SAME

Our leaning

SELL FIRST / BUY FIRST / SUBJECT TO SALE

ASK US FOR THIS

A Relocation Market Assessment for the Calgary or Airdrie communities on your list: what has sold, what is for sale, and what has not sold. **It is free, and there is no obligation.**

THE ALBERTA FILE.

The details that are different here, and the ones newcomers most often learn the hard way.

WHAT BUYING HERE COSTS, AND DOES NOT

COST	THE ALBERTA REALITY
Land transfer tax	None. Alberta is one of very few provinces without one.
Land Titles registration	A \$50 base fee plus \$5 per \$5,000 of property value, and the same again per \$5,000 of mortgage. Your lawyer confirms the figure.
Provincial sales tax	None. Alberta charges only the 5% federal GST.
GST on a home	Generally on new builds, not resale homes. Ask about it on any new or substantially renovated home.
Legal fees and inspection	Budget for both. Your lawyer and inspector will quote them for your purchase.



HOW BUYING A HOME WORKS HERE.

The Real Property Report

On most non condo homes in Alberta, the seller provides a Real Property Report: a survey showing the home and every structure on the lot, stamped by the municipality for compliance. It is what tells you the deck, fence and garage are where they are allowed to be. We check it before you are firm.

Condo documents

Buying a condo or townhouse? Your offer will usually include a condition to review the condominium documents: bylaws, financial statements, the reserve fund study and minutes. Tara holds the CCS® (Certified Condominium Specialist) designation, so ask what to look for.

Possession at noon

The standard Alberta purchase contract sets possession at noon on the possession date. Keys are usually released once the lawyers confirm funds have moved, which can be later in the day. Do not book your movers for the morning.

Property taxes

Property tax years run January to December, and your lawyer adjusts for the days each party owns the home. Calgary offers a monthly payment plan called TIPP, and Airdrie has its own. Neither starts by itself; sign up after you take possession.

TARA'S TIP • YOUR LAWYER IS LOCAL

You will need an Alberta lawyer for your purchase. Ask early whether documents can be signed remotely or need to be signed with a lawyer or notary where you live now, and how funds must be sent.

YOUR FIRST 90 DAYS IN ALBERTA.

Rules current at the time of writing, from the Government of Alberta. Confirm the details for your situation at alberta.ca or a registry agent.

WHAT	WHEN	WHAT TO KNOW
Alberta Health Care	Register within 3 months of arriving	Coverage begins on the first day of the third month after you establish residency. Until then, keep using your health card from your previous province.
Driver's licence	Within 90 days	Exchange your licence at a registry agent. Bring every licence you hold, proof of Alberta residence and proof of legal status in Canada.
Vehicle registration	Within 90 days	A vehicle coming from another province usually needs an Alberta out of province inspection before it can be registered. Some newer vehicles from BC, Saskatchewan and Manitoba are exempt. Ask a registry agent.
Electricity and natural gas	Before possession	Energy in Alberta is sold by competing retailers. If you do not choose one, you are placed on a default rate. Compare options through the Utilities Consumer Advocate.
Schools	As early as you can	Designation is by address. Calgary: Calgary Board of Education or Calgary Catholic School District. Airdrie: Rocky View Schools, or the Calgary Catholic School District for Catholic schools.

YOUR ARRIVAL CHECKLIST.

FIRST WEEK

- ☐ Register for Alberta Health Care
- ☐ Confirm electricity and natural gas accounts are in your name
- ☐ Set up water, waste and recycling with your city
- ☐ Book internet installation
- ☐ Register children for school
- ☐ Find a pharmacy and transfer prescriptions

FIRST MONTH

- ☐ Find a family doctor or clinic; ask about wait lists early
- ☐ Find a dentist, optometrist and vet
- ☐ Licence your pet with your new city
- ☐ Sign up for the monthly property tax plan if you want it

WITHIN 90 DAYS

- ☐ Exchange your driver's licence
- ☐ Inspect and register your vehicle in Alberta
- ☐ Move your auto insurance to an Alberta policy

ONCE ALBERTA COVERAGE STARTS

- ☐ Tell your previous province's health plan you have moved
- ☐ Update your address with the Canada Revenue Agency
- ☐ Update your banks, employer payroll and investment accounts

ASK US

Our Trusted Trades list has the movers, cleaners, inspectors and trades our own clients use. Ask for it once you are firm.

BUYING FROM AWAY.

You may only be here once before you buy. Here is how to make that enough.

A live video tour shows you a lot. It does not show you everything. The smell of a basement, the hum of a highway, the slope of a backyard, the light at four in the afternoon in December: those are things someone has to stand in the room to notice.

So when you are buying from away, we walk each home on your shortlist with your list in hand, and we tell you what the camera misses. You decide which homes deserve your one trip.

WHAT WE CHECK FOR YOU IN PERSON

- Smells, noise and traffic, at the time of day you would be home
- Grading, drainage and the state of the roof and windows you can see
- What is behind the house and next door
- The drive to work and school at rush hour
- What the listing photos left out



MAKING YOUR ONE TRIP COUNT.

BEFORE YOU FLY

- ☐ Preapproval updated for your new job and income
- ☐ Wish list narrowed with us by video
- ☐ Shortlist of homes and communities agreed
- ☐ Two or three days blocked, not one
- ☐ Time set aside for schools and the commute

WHILE YOU ARE HERE

- ☐ See the shortlist in a planned order
- ☐ Drive the communities at rush hour
- ☐ Visit the designated schools
- ☐ Leave room to write an offer before you leave

IF YOU BUY WITHOUT SEEING IT

Some families do, and it can work well. If you go that route:

- ☐ Make the offer conditional on an inspection, and join the inspection by video
- ☐ Ask for a recorded walkthrough of every room, including the basement and garage
- ☐ Confirm the Real Property Report, or condo documents, before you are firm
- ☐ Plan a final walkthrough by video before possession

*Video shows you the house.
Someone standing in it tells you
about the home.*

MOVING ACROSS PROVINCES.

A long distance move runs on a longer clock. Start earlier than you think you need to.

EIGHT WEEKS OUT

- ☐ Get written quotes from at least two long distance movers
- ☐ Ask each about insurance, storage and date changes
- ☐ Request school and medical records
- ☐ Plan how pets will travel

FOUR WEEKS OUT

- ☐ Book the mover and confirm dates in writing
- ☐ Book travel and the first nights' stay
- ☐ Arrange utilities to start in Alberta on possession day

TWO WEEKS OUT

- ☐ Arrange utilities to stop at your old home
- ☐ Set up mail forwarding with Canada Post
- ☐ Send cash to close to your Alberta lawyer as instructed

MOVING WEEK

- ☐ Carry documents, medications and valuables with you, not on the truck
- ☐ Pack a first night box
- ☐ Remember possession is noon, and keys can come later

TARA'S TIP · QUOTES IN WRITING

Long distance quotes can be based on weight, volume or a fixed price, and they are not always comparing the same thing. Ask each mover what is included, what could change the price on moving day, and how delays are handled, and get it in writing.

WHO TO NOTIFY, AT BOTH ENDS.

CATEGORY	WHERE YOU ARE LEAVING	IN ALBERTA
Health	Your provincial health plan, once Alberta coverage begins Doctor, dentist and pharmacy for records	Alberta Health Care Insurance Plan New doctor, dentist, optometrist and pharmacy
Driving	Your licence and plates are surrendered or cancelled as instructed	Alberta registry agent for licence and registration Alberta auto insurance
Home	Utilities, internet and property tax account at your old home Home insurance, ending on your sale date	Electricity, natural gas, water and waste Home insurance, from possession day Monthly property tax plan
Family	Schools, daycare and activities	New schools, daycare and registrations Pet licence
Everyone else	Canada Revenue Agency · Canada Post · banks and credit cards · employer payroll · investment accounts · subscriptions and deliveries · anyone who sends you something once a year	

BRING THIS PAGE

NOTES AND QUESTIONS FOR TARA.

Write them down as they come up. The small questions are usually the ones that become surprises.

YOUR NEXT STEP

THE RELOCATION MARKET ASSESSMENT.

A first conversation, by phone or video, before you commit to anything.

- We review the Calgary or Airdrie communities on your list, with what has sold, what is for sale and what has not sold
- We map your timeline: work start, school dates and both possession dates
- We help you find the right agent where you are selling, if you need one
- We plan your trip here, or how to buy well without one

Free, and 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

REALTOR® CCS®

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Proudly serving Calgary, Airdrie & Surrounding Area

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