

SMART MOVES

for smart families

INSIDE

Selling and buying at the same time, in the right order.

A working guide for move up families.

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The Alberta File

RPRs, TIPP, Land Titles and possession at noon.

HELLO,
Gorgeous!

TARA MOLINA

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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 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 boxes are meant to be checked. Bring it to our first conversation and we will pick up wherever you got stuck.

WHY IT IS DIFFERENT

Everything in here is built for Alberta: Real Property Reports, escape clauses, Land Titles fees, utility transfers, and school board 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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The Smart Moves Strategy Session, and where to bring this guide.

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, because 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 a mortgage and no idea whether it can move with you
- ☐ You want to move up without eroding the equity you spent years building
- ☐ You are torn between buying first and selling first, and you want a real answer
- ☐ 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.

BEFORE

Know your numbers. Two worksheets turn a guess into arithmetic.

DURING

Work the order. Financing first, conditions second, possession dates last.

AFTER

Land softly. The Alberta details and the moving week, handled early.



KNOW YOUR NUMBERS FIRST.

Nobody should look at a single listing before this section is filled in.

Not because browsing is unromantic, but because a number you have not calculated becomes a number that surprises you at the worst possible moment.

Most people know roughly what their house is worth and what they owe. Equity is what is left after the costs of converting one into the other, and on a move up those costs come twice: once to sell, once to buy.

The two worksheets that follow do that conversion. Estimates are fine to start. We will sharpen them together.

TARA'S TIP • THE NUMBER THAT MOVES MOST

Line D on the next page is the one that catches move up families. Break a fixed mortgage early and 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 short phone call that can change your entire strategy.

WHAT IS YOUR EQUITY, REALLY?

Fill these in with real figures. The lines below the mortgage are what turn a home's value into money you can actually use.

A	Estimated market value of your current home	\$ _____
B	Current mortgage balance Call your lender for this. Your last statement is already out of date.	\$ _____
C	Home equity line of credit or second mortgage, if any	\$ _____
D	Mortgage discharge penalty, if you are not porting See the next page before you fill this one in.	\$ _____
E	Real estate commission, plus GST	\$ _____
F	Legal fees for the sale Roughly \$1,000–\$1,800; confirm with your lawyer	\$ _____
G	Real Property Report and municipal compliance, if needed Roughly \$700–\$1,500, depending on the lot and whether anything needs resolving	\$ _____
H	Pre sale preparation Staging, paint, repairs, cleaning	\$ _____
=	NET EQUITY • A MINUS (B THROUGH H)	\$ _____

Fee ranges are general guidance for Calgary and Airdrie at the time of writing. Your lawyer, surveyor and lender give you the figures for your own file.

CAN YOUR MORTGAGE MOVE WITH YOU?

This is the most valuable question in this guide, and the one most move up families never ask. Many Canadian mortgages are portable: 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

- 01 Is my mortgage portable? Not all are, and some rate specials are not.
- 02 What is my exact payout penalty if I do not port, in dollars and in writing?
- 03 How many days can pass between selling and buying for the port to still qualify? Windows vary by lender, often somewhere between 30 and 120 days.
- 04 If I need a larger mortgage on the new home, can you blend my old rate with a new one, and what rate would the blend produce?
- 05 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 purchase 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 why financing is settled before we discuss possession dates, not after. Your lender's calendar is one of the inputs, not an afterthought.

YOUR ANSWERS

	YES / NO / CONFIRMING
My mortgage is portable	
My exact payout penalty if I do not port	
My port window, in days between sale and purchase	
My lender contact, and the date I confirmed this	

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.

	Net equity, from Worksheet one	\$
+	Additional savings you are contributing	\$
=	Total available	\$
-	Legal fees on the purchase (roughly \$1,200–\$2,000)	\$
-	Land Titles registration fees (see below)	\$
-	Home inspection (roughly \$500–\$800)	\$
-	Property tax and utility adjustments at possession	\$
-	Moving costs, and a buffer you will be glad you had	\$
=	Available down payment	\$
+	New mortgage you are approved for	\$
=	YOUR REAL PURCHASE RANGE	\$

THE ALBERTA ADVANTAGE • USE IT DELIBERATELY

Alberta has no land transfer tax. In Ontario, the provincial land transfer tax alone on an \$800,000 purchase is more than \$12,000, due on closing.

Here you pay Land Titles registration fees instead: a \$50 base fee plus \$5 for every \$5,000 of property value, and the same again on your mortgage. On an \$800,000 home with a \$600,000 mortgage, that is roughly \$1,500. Your lawyer confirms the exact figure for your file.

BUY FIRST, SELL FIRST, OR BOTH?

There is no universally correct answer. There is a correct answer for you.

It is decided by four things: your equity position, your tolerance for risk, current inventory in your price band, and how much disruption your household can absorb. Here is the honest comparison.

PATH ONE

Buy first

Works when inventory is tight in your target area, you can carry both homes briefly or qualify for bridge financing, and the right home is genuinely rare.

The real risk: you become a motivated seller. If your home takes longer than expected, pressure builds, and pressure costs money on the sale side.

Best for strong equity, secure income, a narrow target.

PATH TWO

Sell first

Works when you want certainty about your budget, the market is shifting and you want your equity in hand, and you have flexible interim housing.

The real risk: you may need somewhere to live, or you compromise on the next home because the clock is running.

Best for families who value clarity over convenience.

PATH THREE

Both at once

Works when conditional offers are realistic, timelines can actually be aligned, and you have experienced representation on both sides.

The real risk: two sets of conditions, two possession dates. One slipping affects the other.

Best for most move up families, when it is sequenced properly.

WHICH WAY ARE YOU LEANING?

Answer honestly and tally the letters. It does not decide for you. It shows you the direction you are already leaning, which is usually the more useful thing to know.

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** Wait it out without strain

2 How specific is the home you are looking for?

- ☐ **A** 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?

- ☐ **A** Yes, we have options
- ☐ **B** Possible, but painful
- ☐ **C** Realistically, no

4 How would you describe your equity and income?

- ☐ **A** Every dollar of the down payment is in this house
- ☐ **B** Solid, with some cushion
- ☐ **C** Strong: we could carry two homes for a while

5 How is inventory moving in your target price band?

- ☐ **A** Plenty of choice
- ☐ **B** Balanced
- ☐ **C** 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

MOSTLY A

Sell first. Your risk tolerance and equity 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. We talk bridge financing before you tour.

A MIX, OR MOSTLY B

Both at once, carefully sequenced. Where most families land, and entirely workable. Section four is yours.

THE FACTORS THAT OUTRANK THE MARKET.

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

- School registration deadlines and the school year calendar
- Commute changes for both adults, in winter, at 7:40 in the morning
- 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 and standing commitments
- How much upheaval each person in your household can absorb before it stops being worth it

Write the dates down now. A date you know about is a constraint. A date you forgot is an emergency.

YOUR HOUSEHOLD CALENDAR

Our absolute earliest workable possession date _____

Our absolute latest workable possession date _____

Dates that cannot move: surgery, exams, travel, work _____

Our leaning after the scorecard **BUY FIRST / SELL FIRST / BOTH** _____

THE MOVE UP TIMELINE.

Five phases. Roughly eight to twelve weeks from first conversation to possession, though the market and your circumstances move that either way.

1 FOUNDATION Weeks 1-2	2 PREPARE Weeks 2-4	3 EXECUTE Weeks 4-8+	4 ALIGN Conditions	5 CLOSE Transition
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PHASE 1 • WEEKS 1-2 • FOCUS: CLARITY

Build the foundation.

- ☐ Worksheets one and two completed with real numbers
- ☐ Lender contacted: portability, penalty and port window confirmed in writing
- ☐ Updated preapproval in hand, at current rates
- ☐ Market evaluation of your current home completed
- ☐ Scorecard done; buy first, sell first or both decided
- ☐ Fixed dates identified and written down
- ☐ Must haves separated from nice to haves. Be ruthless, the list will be tested
- ☐ Home 30+ years old, or any addition, deck, shed or fence? RPR status checked (Section six)

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.

2

WEEKS 2-4 • FOCUS: READINESS WITHOUT PRESSURE

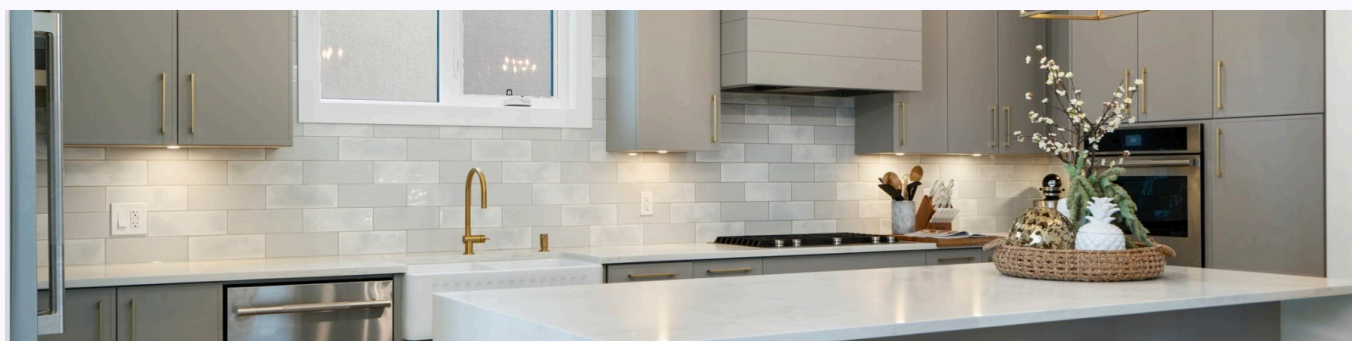
PREPARE TO MOVE.

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 two to three weeks
- ☐ Decluttering started: aim for 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 the kids go, where the pets go, where the dog crate goes

BUYING SIDE

- ☐ Target communities shortlisted and driven at rush hour
- ☐ School designations checked by address, not by reputation and 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.

3

WEEKS 4-8+ • FOCUS: LEVERAGE AND TIMING

EXECUTE WITH STRATEGY.

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 precise pricing and a full marketing package
- ☐ First week showing traffic and feedback reviewed together. The first ten days tell us most of what we need to know
- ☐ Buyer search active, and 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 weighed against your possession windows before we respond

READING THE FIRST TEN DAYS

What the market is telling us.

Lots of showings, no offers.

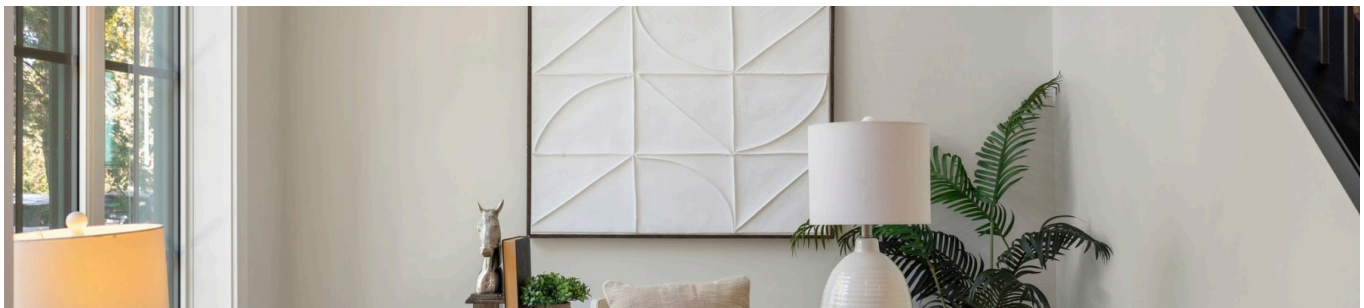
The price is drawing people in, but something in the presentation or condition is losing them at the door.

Few showings at all.

A pricing or positioning problem. Buyers are filtering the home out before they ever arrive.

Strong showings and an early offer.

Pricing doing its job. Early offers often come from buyers who have been watching and waiting. Weigh them on their merits rather than assuming you priced too low.



4

FOCUS: ALIGNMENT AND PROTECTION

CONDITIONS, POSSESSION AND COORDINATION.

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 every document they asked for delivered
- ☐ Home inspection booked inside the condition window, not on its last day
- ☐ Buying subject to the sale of your home? Escape clause terms understood in full (Section four)
- ☐ 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 written down: where the family sleeps if a date slips

One to three days of overlap is frequently the best money in the whole transaction.

THE BUFFER THAT IS WORTH PAYING FOR

A same day possession, selling and buying on one date, looks efficient and feels brutal. You hand over keys at noon and receive keys at noon, with a moving truck idling and no margin for a delayed funding transfer.

Where the numbers allow it, a little overlap changes everything. You move at your own pace, you clean an empty house, and you sleep in your new home the first night instead of on a friend's couch. If that costs a few days of carrying two homes, it is usually worth it.



5

FOCUS: CONFIDENCE AND CALM

CLOSING AND TRANSITION.

- ☐ Final walkthrough of the new home completed before possession
- ☐ All keys, garage remotes, mailbox keys and fobs accounted for
- ☐ Utilities transferred at both properties, effective the correct dates
- ☐ Property tax status confirmed; if you are on a monthly plan, cancelled on the home you are selling
- ☐ Address changes completed (Section nine)
- ☐ Moving day plan finalized for kids and pets
- ☐ Cash to close delivered to your lawyer with time to spare, in certified funds
- ☐ Home insurance active on the new property from possession day

By now 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.

THE SEQUENCE THAT PROTECTS YOU.

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

- 01 Financing confirmed: portability, penalty, port window, approval amount
- 02 Equity and market value assessed
- 03 Buy first, sell first or both decided
- 04 Conditions structured around both timelines
- 05 Possession dates aligned with your household, with buffer
- 06 Backup plans in place before they are needed

THE ESCAPE CLAUSE, EXPLAINED PROPERLY

Buy subject to the sale of your current home, and the seller will almost always want an escape clause, often a 24 or 48 hour clause. It is standard, and it is not an insult.

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	The seller triggers the clause and notifies you.
Your clock starts, typically 24 to 48 hours	Remove your sale condition and commit, or step aside.
You remove the condition	You are firmly buying, sold or not. 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 for one phone call.

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

IN PLAIN LANGUAGE

BRIDGE FINANCING.

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.

- Most lenders require a firm, unconditional sale on your existing home before they will bridge. A conditional sale usually does not qualify, which 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.
- It is usually set up through your existing lender, so the conversation belongs in Phase 1, not Phase 4.

THE QUESTION TO ASK IN WEEK ONE

"If I buy before my sale closes, do you offer bridge financing, what do you need to approve it, and roughly what does it cost per day?"

Ask before you need it and the buy first option stays open. Ask after, and it usually does not.

PLANNING FOR THE WHAT IF'S

- ☐ Short term rental or family stay, identified and priced
- ☐ Storage unit researched: cost and nearest location
- ☐ Bridge or interim financing discussed with your lender
- ☐ A mover who will accommodate a date change (ask before you book)
- ☐ A written answer to: if possession slips five days, where do we sleep, and where does the furniture go?

PROTECTING YOUR EQUITY.

Your current home is likely your family's largest asset, and on a move up it is also your down payment. Protecting it is not defensive. It is deliberate.

1 • Precise pricing

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

And the market pays the most attention in the first ten to fourteen days, while your listing is new in every saved search in your band. Price reductions later cost more than accuracy at the start, because by then the fresh audience has moved on.

THE PRICING QUESTION THAT MATTERS

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

- 01 Declutter.** Free, and the biggest change to how large a home feels.
- 02 Deep clean,** windows and light fixtures included. Cheap, and it changes every photo.
- 03 Neutral paint** in the rooms buyers linger in.
- 04 Lighting:** match bulb colour throughout and turn every light on for showings.
- 05 Curb appeal,** honest and seasonal. A shovelled walk in February is the first impression.

3 • Timing strategically, not perfectly

Waiting for the perfect moment assumes it announces itself. It does not. What we can do is time your launch against things we can actually know: seasonal buyer behaviour, current inventory in your band, and whether your home is genuinely ready.

A well prepared home in an ordinary week will usually outshine an unprepared home in a great one.

4 • Micro market awareness

Calgary is not one market. It is dozens of them, and Airdrie is different again. A headline about "the Calgary market" describes an average that may have little 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 band, your type
- Active competition within a short drive right now
- Sale to list ratio nearby over the last 60 to 90 days
- Months of inventory in your band, not city wide
- What has sold, and just as important, what expired without selling

ASK ME FOR THIS FIRST

A report on your exact community and price band. It will tell you more about your move than any headline. **It is free, and there is 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 six week rental 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, BY IMPACT ON A MOVE UP

- 01 **Price**, never in isolation
- 02 **Possession date**, which on a move up can be worth more than several thousand dollars of price
- 03 **Conditions and their timelines**. Shorter is stronger, only if achievable
- 04 **Deposit size**, a signal of seriousness and real protection
- 05 **Repairs, concessions**, and what stays with the house

THE ALBERTA FILE.

The section that does not exist in guides written elsewhere: the local mechanics behind the delays, the surprises and the possession week phone calls. Read it twice.

START HERE, TODAY

The Real Property Report.

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 it complies with bylaws. In Alberta, sellers of most non condo homes are expected to provide a current one with compliance. It is one of the most common causes of delay on a 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 municipality for a compliance stamp	Review takes time, and there is a fee. It is not instant.
The municipality confirms compliance	A deck, shed, fence or garage may encroach or breach a setback, and now you need an encroachment agreement or a relaxation. More weeks, more cost.

TARA'S TIP • THE TWO MONTH PROBLEM

Between surveyor scheduling and compliance review, an RPR can realistically take a couple of months in a busy season. If your buyer's possession is six weeks out and you have not started, money cannot always fix it. Find your existing RPR now. If you cannot, or you have added a deck, shed, fence, hot tub or garage since it was made, order a new one in Phase 1.

Condo documents.

No RPR, but condo documents, and they have their own lead time. The condominium corporation or its management company produces them; 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 document review condition ticking while the documents have not even been requested is an avoidable week of everyone's life.

A NOTE FROM A CONDO SPECIALIST

Tara holds the CCS® (Certified Condominium Specialist) designation. If either side of your move is a condo, ask what to look for in the documents before you write the offer, not after.

Adjustments, and the TIPP trap.

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

- Paid the full year and selling in September? The buyer reimburses you for the rest of the year at closing.
- Selling before the bill is paid? You credit the buyer for your portion instead. Either way, expect a number at closing you did not budget for.
- **On Calgary's TIPP monthly plan? You must cancel it when you sell.** It does not stop on its own, and families have watched payments keep leaving their account for a house they no longer own.
- Airdrie has its own monthly payment plan. Same rule: cancel it deliberately.
- Then set the plan up again on your new home. It does not follow you.

ADD THIS TO PHASE 5 NOW

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

NOON IS NOT WHEN YOUR KEYS ARRIVE.

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

- Funds move through your lawyer, and keys are usually released once the lawyer confirms the money is where it needs to be. That can be early afternoon. It can be later.
- The seller is moving out the same morning you are moving in. Elevators, trucks and cleaners collide on one date.
- Selling and buying the same day puts you on both sides of this at once, which is why buffer days are worth paying for.
- Get your lawyer your cash to close and signed documents days early. A wire that lands at 3pm on possession day is a family sitting in a driveway.

WHAT ALBERTA DOES NOT CHARGE YOU, AND WHAT IT DOES

COST	THE ALBERTA REALITY
Land transfer tax	None. Alberta is one of very few provinces without one, a meaningful advantage on a move up.
Land Titles registration	Yes: 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.
GST on a resale home	Generally none. GST applies to new builds, not resale homes. Substantially renovated homes can be an exception, so ask if that applies.
GST on real estate commission	Yes. Budget for it on Worksheet one.
Real Property Report and compliance	Usually the seller's cost. 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.

REAL LIFE DOES NOT PAUSE FOR A MOVE.

Schools, pets and kids, planned properly.

SCHOOLS

Check the address, not the reputation.

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 designated schools for the exact address. In Calgary: the Calgary Board of Education or the Calgary Catholic School District. In Airdrie: Rocky View Schools for public, the Calgary Catholic School District for Catholic.
- Check whether the designated school is at capacity. A full school can mean bussing to an alternate.
- Want a specific program, like language immersion? Find the application window. They open months ahead, and they close.
- Confirm bussing eligibility and cost for the new address.

TARA'S TIP • THE TIMING NOBODY PLANS FOR

Program application windows do not care about your possession date. If your move depends on getting into a particular program, that window is a hard constraint on your whole 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

An unexplained catastrophe, unless you plan 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 get lost
- ☐ Update the microchip registry and the pet licence to your new address. Calgary and Airdrie both require licences, and they do not transfer themselves
- ☐ Set up one room in the new home first: bed, bowls, litter, a familiar blanket
- ☐ Moving communities? Find the new vet before you need one at 9pm

KIDS

Uncertainty is harder on children than change.

- ☐ Tell them once the plan is real, not while it is still hypothetical
- ☐ Let each child pack one box of their own 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 rooms first. Everything else can be in boxes; their room should not be
- ☐ Plan the first day at the new school deliberately. Midweek is often gentler than a Monday



FIVE RED FLAGS.

The mistakes that cost move up families the most. Every one is avoidable, and every one starts with a step skipped in Phase 1.

01

Rushed decisions under pressure.

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 Set your walk away numbers before you are under pressure, and write them down. Pressure cannot move a number you committed to in a calm room.

02

Ignoring school and routine timing.

Registration deadlines, 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.

03

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.

04

Overlapping possessions with no 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 a perfect plan.

THE FIX A written answer to "if this slips five days, what happens?" in Phase 4, before it slips.

05

Emotional decision making.

Moving up means 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.

THE MASTER CHECKLIST.

BEFORE YOU MAKE A MOVE

- ☐ Worksheet one complete: net equity known
- ☐ Worksheet two complete: real purchase range known
- ☐ Lender: portability, penalty and port window confirmed in writing
- ☐ Lender: bridge financing availability and cost confirmed
- ☐ Updated preapproval in hand
- ☐ Market evaluation of your current home complete
- ☐ Report for your community and price band reviewed
- ☐ Scorecard complete, path chosen
- ☐ RPR located or ordered, or condo documents ordered
- ☐ School designations and application windows checked
- ☐ Fixed dates written down
- ☐ Must haves and nice to haves separated

PREPARING FOR TRANSITION

- ☐ Final walkthrough of the new home complete
- ☐ Cash to close with the lawyer early, certified funds
- ☐ All documents signed ahead of possession
- ☐ Home insurance active from possession day
- ☐ Utilities transferred at both properties

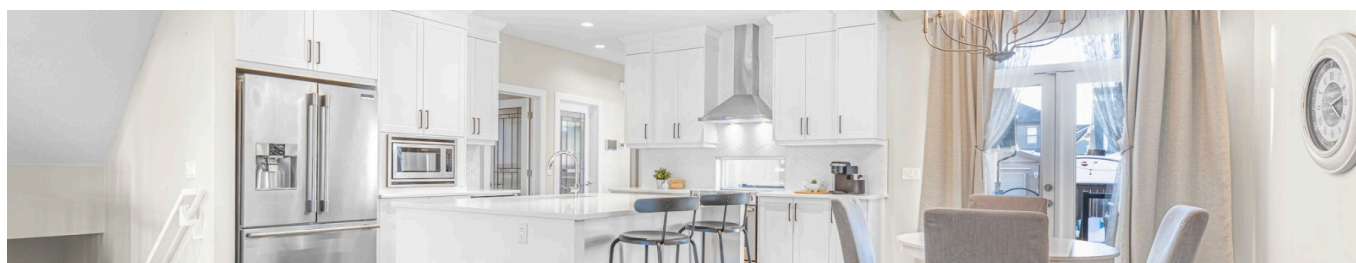
WHILE YOU ARE SELLING AND BUYING

- ☐ Pricing set against current, local comparables
- ☐ Declutter, repairs and staging complete
- ☐ 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
- ☐ Monthly tax plan cancelled on the old home, set up on the new one
- ☐ Address changes and Canada Post mail forwarding done
- ☐ Moving day plan finalized for kids and pets
- ☐ Keys, remotes, fobs and mailbox keys accounted for

WHO TO NOTIFY.

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

CATEGORY	NOTIFY
Utilities	Your electricity and natural gas retailer (for example ENMAX, Direct Energy, ATCO Energy, or whoever you have chosen) Water, waste and recycling: City of Calgary or City of Airdrie Internet, TV and phone. Book the new install early; lead times are real
Government	Alberta Registries: driver's licence and vehicle registration Alberta Health Care Insurance Plan Canada Revenue Agency Elections Canada, if you like Canada Post mail forwarding
Municipal	Property tax account and monthly payment plan, in either city 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, both effective possession day Investment and RRSP accounts · Employer payroll
Health and family	Family doctor, dentist, optometrist, vet Pharmacy, to transfer prescriptions Schools and daycare · Sports clubs and activity registrations
Everything else	Subscriptions and deliveries · Saved shipping addresses Gym membership Anyone who sends you something once a year and will send it to the wrong house



MOVING WEEK COUNTDOWN.

FOUR WEEKS OUT

- ☐ Book the movers or the truck; confirm they can handle a date change
- ☐ Start using up the freezer and the pantry
- ☐ Order packing supplies
- ☐ Book pet care for possession day
- ☐ Book time off for possession day and the day after

TWO WEEKS OUT

- ☐ Confirm utility transfer dates at both homes
- ☐ Set up Canada Post mail forwarding
- ☐ Cancel the monthly tax plan on the home you are selling
- ☐ Book 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, in certified funds
- ☐ Sign all documents with your lawyer
- ☐ Confirm home insurance 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 out of the house, boarded or with family
- ☐ Final meter readings photographed at both homes
- ☐ Final walkthrough before keys change hands
- ☐ Every key, remote, fob and mailbox key collected
- ☐ Kids' rooms and the pets' room set up first
- ☐ **Order the food. Do not cook. This is not the night.**

BRING THIS PAGE

NOTES AND 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 timeline against your household's real calendar
- We use your scorecard to find the path that fits your family
- We pull the 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

REALTOR® CCS®

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