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CALGARY CONDO BUYER CHECKLIST

Tick these off before you make your offer firm. Bring this to showings.

💰 Financial & Mortgage

- [ ] Get pre-approved before viewing — sellers expect it
- [ ] Budget for condo fees, and check exactly what they include
- [ ] Estimate property tax with the City of Calgary's property tax calculator
- [ ] New builds attract 5% GST — ask which rebates apply
- [ ] Confirm you qualify under the mortgage stress test
- [ ] Factor in mortgage default insurance if your down payment is under 20%
- [ ] Request 2–3 years of condo corporation financial statements

📄 Condo Documents

- [ ] Make your offer conditional on reviewing the condo documents
- [ ] Check the reserve fund against the reserve fund study and plan
- [ ] Review for pending or threatened litigation against the corporation
- [ ] Check for special assessments — past, approved or proposed
- [ ] Read at least 2 years of board and AGM minutes for red flags
- [ ] Confirm insurance coverage and deductibles
- [ ] Get the estoppel certificate — confirms fees are paid and no arrears; lenders require it

🏗 Building & Unit Inspection

- [ ] Hire a condo-specialist home inspector
- [ ] Check plumbing type and age: copper, PEX or older galvanized/poly-b
- [ ] Inspect the balcony membrane and railings
- [ ] Note the HVAC type: forced air, radiant, PTAC or fan coil
- [ ] Test all appliances and confirm included fixtures
- [ ] Look for water damage or mould at windows and ceiling corners
- [ ] Confirm parking stall ownership (titled vs. assigned)

📋 Bylaws & Lifestyle

- [ ] Read the bylaws for pet, rental and smoking restrictions
- [ ] Confirm short-term rental (Airbnb) rules — many Calgary condo bylaws restrict it, and the City requires a business licence
- [ ] Check renovation rules: flooring, plumbing and wall changes may need approval
- [ ] Ask about guest parking and EV charger availability
- [ ] Confirm the storage locker and its location
- [ ] Review which amenities are included in the fee vs. extra

📍 Location & Lifestyle Fit

- [ ] Check Walk, Bike and Transit Score for the exact address at walkscore.com
- [ ] Time the commute to work at rush hour — not mid-day
- [ ] Locate the nearest grocery store, pharmacy and clinic
- [ ] Confirm the walk to the CTrain station or bus stop
- [ ] Check unit orientation: south-facing units get the most winter sun
- [ ] Visit at night to assess lighting and noise

⚖️ Legal & Closing

- [ ] Hire an Alberta real estate lawyer — typically $1,200–$1,800 for a condo purchase
- [ ] Confirm title insurance is included in the lawyer's quote
- [ ] Review offer conditions: financing, inspection, condo documents
- [ ] Understand the completion day vs. possession day in your contract
- [ ] Budget for Land Titles registration fees on the transfer and mortgage
- [ ] Budget $2,000–$5,000 total for closing costs beyond the down payment

Elevate Realty Group · Real Broker
Calgary condo specialists

587-328-8100 · hello@elevaterealtygroup.ca
yyccondosforsale.ca

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