

**SO, YOU BOUGHT AN CONDO – TOWNHOUSE, ATTACHED or DETACHED HOME!  
CONGRATULATIONS!!!**

*(summary)*

- Since you read your condo documents, double check how many keys and/or fobs are provided through the condo board and how much it costs to replace them (this should be a seller cost).
- Check if you need to get approval or register:
- Where to get your utilities:
- Security system
- Schedule mortgage specialist for signing mortgage documents.
- Schedule lawyer for signing off on the deal
- Schedule your movers
- Obtain condo insurance
- Change of address registration

**Let me know if you have any other questions...**

**Move in and *ENJOY!!***

***Moira***

***Guiding Your Real Estate Journey***

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- Since you read your condo documents, double check how many of each item are provided through the condo board and how much it costs to replace them (this should be a seller cost).
  - Security fobs x2
  - Parking fobs x1
  - Bicycle storage locker and cage key (if applicable) reg
  - Mail key x1 (or cash to replace a lost key)
  - Visitor pass x1
    - Note: some complexes require approval for visitors staying extended periods.
  
- Check if you need to get approval or register:
  - Pet approval
  - Owner/pet emergency assistance registration
  - Bicycle registration
  - Board approval before doing renovations
  - Move in/out form
    - Some property managers require a cheque be delivered 5 days in advance
  - Reserve/pad the elevator
  - Security onsite for your move
    - Is the fee for this service (non- or refundable?)
  
- Some communities have Home-Owner Association (HOA) fees for its residents. This is paid annually.
  - You will want to go to the Residents' Association, bring your purchase contract and driver's licence with your new address and you can get signed up to access the facilities.
  
- Where to get your utilities:
  - Who has the seller used for utilities
    - It may be less expensive to transfer them to your name as the new owner.
  - Once you set up your account, double check a couple days before your move that they have your auto-payments set up to avoid any interruption of service and/or penalties for late payments.
  
- Security system
  - Arrange to have your name added to the intercom system and security gate (if applicable)
  - If you also have security inside your unit, double check if it is monitored for the previous owner.
    - Will the seller be cancelling or transferring the security monitoring contract
      - Seller is responsible for any charges to cancelling the contract unless negotiated otherwise.
  
- Schedule mortgage specialist for signing mortgage documents.
  
- Schedule lawyer for signing off on the deal
  - Contact your lawyer as soon as you have removed conditions. Real estate can be crazy, you don't want to find out they are too busy to take on more clients.

- When real estate markets are crazy busy, it is encouraged to choose a Tuesday, Wednesday or Thursday for your Closing.
  - Final signing often occurs approx. 10 days before Closing.
  - You will need to be prepared to discuss:
    - The real property report (RPR) (if applicable)
    - Title insurance with your lawyer to see if it is appropriate for your property.
    - Decide how you will pay your property taxes.
      - Calgary TIPP program
        - Allows you to pay your property taxes monthly instead of one lump sum in May.
        - How it works: <https://www.calgary.ca/cfod/finance/property-tax/tax-instalment-payment-plan-tipp/tipp-how-does-tipp-work.html>
  - Sign documents for the condominium corporation you are now going to be a partial owner of, ie.:
    - Condo fee auto withdrawal form (if applicable)
- Schedule your movers
  - Do this as soon as you have a firm deal (all conditions are removed)
  - If you are Closing at 12:00 Noon, it is best practice to have your movers come the next day. It allows you time
    - in the event there is a delay with your Closing.
    - to do an extra clean and prepare your home while it is empty.
  - If you are moving between cities, provinces or countries, you might be able to schedule your shipment to piggyback with another move and save some money!
- Obtain household and condo insurance
  - For your unit/contents
  - For the deductible if you are responsible for damage to the common area or another unit.
  - Make sure your insurance starts a full day or two before you take possession. It costs pennies and the coverage is huge if the unthinkable happens!
- Canada Post and other accounts or memberships
  - Mail key x1 (or cash to replace a lost key)
  - Change of address
    - Canada Post now charges for this service
    - You are better off contacting everyone yourself and leaving your new address with your previous residence
  - Don't forget to let your regular delivery company know you're moving!

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**Move in and *ENJOY!!***

***Moira***

## *Guiding Your Real Estate Journey*