

**SO, YOU BOUGHT A SINGLE-FAMILY HOME  
CONGRATULATIONS!!!**

*(summary)*

- Some communities have Home-Owner Association (HOA) fees for its residents. This is paid annually.
- Some villas have a home-owner association (HOA) agreement with their immediate neighbors. Be sure to read neighborhood HOA documents to see what services you will be paying monthly for services that include.
- 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 insurance
- Canada Post and other memberships

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

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

*Moira*

*Guiding Your Real Estate Journey*

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- 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.
- Some villas have a home-owner association (HOA) agreement with their immediate neighbors. Be sure to read neighborhood HOA documents to see what services you will be paying monthly for services that include, ie.
  - Landscaping and snow removal
  - window replacement/repairs,
  - fitness or recreation facilities, etc.
- 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
  - If you also have security inside your home, 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 in your purchase contract.
- 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).
    - 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>
- 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 condo insurance
  - For your home/contents
  - 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
  - Seller should provide at least one mail key. After Closing, get it replaced with a new one.
  - 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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