

CALGARY HOME BUYER'S GUIDE

From a broker who started his career here in 1999 and has financed homes across every quadrant of the city for 25+ years.

PREPARED
BY

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1. My Calgary Connection

Calgary is where I started. I moved to the city in 1992, earned my mortgage licence in 1999, and spent the next five years building my practice in Calgary's south communities before moving to Okotoks in 2004. Over 25+ years, I've financed homes across every quadrant of the city — from Panorama Hills to Shawnessy, Bridlewood to Cranston, and everywhere in between.

I don't live in Calgary anymore, but I still serve Calgary clients every week. My office is 45 minutes south in High River, and in an era of digital applications and video calls, distance means nothing. What matters is experience, lender relationships, and knowing the market. I've got 25 years of all three.

Shawn's Tip: Many of my Calgary clients appreciate that I'm not caught up in the city's noise. I offer the same expertise as a downtown broker with the approachability and responsiveness of a small-town professional. No corporate office. No automated phone tree. You get me directly.

2. Calgary Market Snapshot

Calgary's real estate market has unique characteristics every buyer should understand:

- **Price range diversity** — From \$200K condos to \$2M+ luxury homes. Entry points exist for nearly every budget.
- **Strong population growth** — Calgary continues attracting interprovincial migration, particularly from Ontario and BC, driven by relative affordability and job opportunities.
- **No land transfer tax** — Alberta's biggest advantage. You save \$6,000–\$15,000+ compared to buying the same home in Ontario or BC.

- **Quadrant pricing** — The NW and SW tend to command higher prices. The SE and NE generally offer better value per square foot.
- **New communities vs. established** — Calgary's suburban expansion means newer communities (Livingston, Cornerstone, Glacier Ridge) offer builder incentives, while established areas (Mount Royal, Altadore, Bridgeland) offer walkability and character.
- **Condo market** — High supply of condos downtown and in the Beltline. Can be good value, but check the condo corporation's reserve fund and special assessments before buying.

3. Calgary Neighbourhoods — A Broker's Perspective

South Calgary (SW)

Shawnessy, Bridlewood, Evergreen, Somerset. Family-friendly, good schools, C-Train access. Strong resale values. Entry-level detached homes start in the mid-\$400s.

Deep South (SE)

Cranston, Auburn Bay, Mahogany, Legacy. Lake communities are popular for families. Newer builds, modern amenities. 15–25 minutes to downtown.

Northwest

Panorama Hills, Evanston, Sage Hill, Nolan Hill. Large communities with good amenities. Close to the airport corridor. Solid mid-range pricing.

Inner City

Bridgeland, Inglewood, Kensington, Marda Loop. Walkable, trendy, higher price points. Ideal for buyers who want urban living without a condo.

Northeast

Skyview Ranch, Redstone, Cornerstone. Most affordable quadrant for new builds. Growing diversity and amenities. Good value for first-time buyers.

Cochrane / Airdrie Corridor

Not Calgary proper, but many Calgary workers buy here for value. Satellite towns with their own communities and amenities.

4. Affordability in Calgary

Quick estimates based on household income (5% down, 25-year amortisation):

Household Income	Approximate Max Price	What That Gets You in Calgary
\$70,000	\$300,000–\$340,000	Condo or townhouse in most areas
\$100,000	\$430,000–\$490,000	Detached in SE/NE, townhouse in SW/NW
\$130,000	\$550,000–\$630,000	Detached with garage in most quadrants
\$160,000+	\$680,000+	Upgraded detached in established communities

***Shawn's Tip:** Calgary is still significantly more affordable than Toronto or Vancouver. A household income that qualifies you for a condo in the GTA gets you a detached home with a yard in Calgary. That's Alberta's biggest recruiting tool.*

5. Calgary-Specific Mortgage Considerations

- **Condo financing** — Not all condos qualify with all lenders. Some older buildings, buildings with litigation, or those with low reserve funds get rejected. I check the condo docs before you commit.
- **New builds and builder incentives** — Builders often offer rate buydowns, upgrades, or cash incentives. These can be valuable but need to be factored into your financing properly.
- **Property tax** — Calgary's residential mill rate varies by year. Budget roughly 0.6–0.8% of assessed value. A \$500,000 home is approximately \$3,000–\$4,000/year.
- **Rental suites** — Secondary suites (legal basement suites) can help you qualify for more home by adding rental income to your application. Calgary has been expanding legal suite zoning.
- **First-time buyer advantage** — 30-year amortisation, FHSA, HBP, and no land transfer tax. A Calgary first-time buyer couple can access up to \$200,000 in tax-advantaged down payment funds.

6. Why Work with a Broker Outside the City?

You might wonder why you'd work with a broker based in High River for a Calgary purchase. Here's why:

- **Same lenders** — I access the exact same 20+ lenders as any Calgary broker. Mortgage approval is based on your file, not my office location.
- **More responsive** — I'm not juggling 50 files in a corporate office. You get direct access to me — call, text, or email.
- **No overhead markup** — No downtown office lease to pay for. My focus is on your mortgage, not my rent.

- **25 years of Calgary experience** — I know the city, the neighbourhoods, and the appraisal values.
- **Everything is digital** — Application, documents, signing — it's all done electronically. We can meet by video, phone, or in person if you prefer.

Buying in Calgary?

I started my career here in 1999. 25+ years later, I still serve Calgary clients every week. 20+ lenders, one application, no cost to you.

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This guide is for informational purposes only. Market conditions change. O.A.C. E.&O.E.