FREE GUIDE · CALGARY, ALBERTA

Buying in Calgary

Licensed in Calgary since 1999 - I lived there for years and have financed homes in every quadrant since. How the quadrants actually differ, where the value hides, and the checklist for Canada's most liveable big-city market.

- The quadrant map, from a broker who has financed all of them
- New communities versus established - the trade-off nobody prices honestly
- The condo question: what to check before you fall for the view
- Why a broker south of the city limits works exactly as hard for you

Shawn Selanders

MORTGAGE BROKER · MORTGAGE ARCHITECTS

403-703-6847 · Shawn@ShawnSelanders.ca · shawnselanders.ca · Serving Southern Alberta since 1999

The Quadrant Map, Honestly

> Calgary is a city of quadrants and micro-markets - the same budget buys wildly different lives depending on the letters after the street name. Licensed here since 1999, I have financed homes in all of them.

- [x] **The deep south** - Cranston, Auburn Bay, Mahogany, Legacy: master-planned family communities, three with lakes; South Health Campus anchors the area, and the ring road changed the commute math
- [x] **The established south** - Shawnessy, Bridlewood, Evergreen, Somerset: C-Train access, mature amenities, and some of the city's most attainable detached homes
- [x] **The northwest** - Panorama Hills, Evanston, Sage Hill, Nolan Hill: strong family value on the airport-corridor side of the city
- [x] **The northeast** - Skyview Ranch, Redstone, Cornerstone: the city's most affordable new-build detached market, growing fast
- [x] **Inner city** - Bridgeland, Inglewood, Kensington, Marda Loop: walkability, character, and a premium for both; infills and condos dominate
- [x] **Downtown / Beltline condos** - genuine value per square foot, with due diligence that matters more than anywhere else (below)

New community or established street?

New communities offer new everything - and years of construction, unfinished amenities, and builder timelines. Established streets offer trees, schools that exist, known quantities - and older mechanicals that reward a thorough inspection. Neither is "better." Price the trade-off consciously instead of discovering it after possession.

The Condo Question, the Money Side, the Checklist

Before you fall for the view

Condo financing is property-plus-corporation: lenders read the building's health alongside yours. **Review the reserve fund study, board minutes and any special assessments** before waiving conditions - a beautiful unit in a struggling corporation is a beautiful problem. Condo fees count in your qualifying math too.

The Alberta math still wins

Calgary remains the major Canadian city where ordinary incomes still buy real homes - and **Alberta charges no land transfer tax**, keeping four and sometimes five figures in your pocket versus Toronto or Vancouver. First-time buyers stack the full toolkit: FHSA, Home Buyers' Plan, 30-year insured amortizations. Your number depends on today's rates and your file - fifteen minutes gets it run properly.

THE CALGARY CHECKLIST

- Pre-approval before the first showing - Calgary moves fast when a listing is right
- Test the real commute from the actual address, at your actual hour
- Condo? Reserve fund, minutes, special assessments - every time
- New build? Compare builder incentives against established-street resale honestly

Why my office is south of the city - and why it doesn't matter

Same lender access as any downtown brokerage, the whole market shopped on every file, fully digital when you want it - and when you call, **you get me**, not a call centre. Twenty-five years of Calgary files, from High River.

Go deeper: every buyer question answered at shawnselanders.ca/mortgage-faq-alberta · the first-timer roadmap at shawnselanders.ca/first-time-home-buyer-alberta.