

CALGARY RELOCATION GUIDE



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real

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As a Calgary native, and a seasoned real estate professional with 11 years of experience, I recognize and value the trust my clients place in me and I strive every day to exceed their expectations. My experience attracts both new and returning clients who appreciate my polished, thorough, and competent expertise of the real estate market. I am dedicated to building long term relationships, continuous self improvement, and providing a friendly and professional sales experience. Prior to entering real estate, I served my country in the Canadian Army Infantry with a tour of Bosnia in 2003. These experiences instilled in me the discipline to do whatever it takes to get the job done. Outside of real estate, I enjoy travel, sports, hiking, and scuba diving.

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Calgary At A Glance

- Incorporated as a city in 1894.
- Current population of roughly 1.5 million.
- Calgary is the centre for Canada's energy industry with many jobs in oil, natural gas, and clean energy.
- The city covers a huge land area. About 820 sq km making it larger in area than both Toronto or New York City.
- Calgary is a nature lovers dream with over 8,500 hectares of parkland and natural areas, as well as 1,000 km of pathways for you to enjoy.
- Calgary is situated at 1km above sea level!
- One of the sunniest cities in Canada with over 333 days of sunshine per year.
- Calgary is consistently voted as the cleanest city in the world.
- One of the youngest cities in Canada with a median age of 37.
- Calgary is the third most diverse major city in Canada with more than 120 languages spoken in the city.
- There is no provincial sales tax in the province of Alberta.
- Calgary has a lower cost of living compared to Toronto, Vancouver, and Ottawa.
- Known for hosting the annual Calgary Stampede - the greatest outdoor show on earth attracting over 1 million visitors per year in July.
- Host of the 1988 Winter Olympic Games.
- Home of the NHL's Calgary Flames.



CALGARY IS ROUTINELY VOTED AS ONE OF THE BEST CITIES IN THE WORLD TO LIVE IN.

CALGARY'S JOB MARKET / ECONOMY

Calgary, AB has a diverse economy with job opportunities across various sectors.

Calgary is known as the centre for Canada's energy industry with many job opportunities in oil, natural gas, and clean energy.

Jobs in this sector include petroleum engineers, geologists, drilling professionals, and various roles in energy companies.

Calgary has a strong financial sector with many banks, investment firms, and insurance companies headquartered in the city. Jobs in this sector include financial analysts, accountants, investment bankers, and insurance professionals.

Calgary has a growing tech sectors with opportunities in software development, IT services, and tech startups. Additionally, Calgary is also many jobs in construction, transportation, healthcare, education, tourism, hospitality, retail, and agriculture.



THE CLIMATE

Calgary experiences a temperate, semi arid climate with cold long winters and short warm summers. The city typically sees dry conditions with relatively low humidity and receives moderate snowfall during the winter months.

Calgary is famous for its chinooks. A chinook weather pattern is a warm, dry wind that descends from the Rocky Mountains and can cause a rapid increase in temperature melting snow and ice.

Calgary is one of the sunniest cities in Canada with 333 sunny days per year on average.

A comfortable city to dress for without much humidity throughout the year.

Cons Of Calgary Weather

Unpredictable Weather - Calgary is know for its fast rapidly changing weather. It's not uncommon to experience sunshine, rain, snow, and even thunderstorms all in the same day. This unpredictability makes it challenging to plan outdoor actives.

Extreme Temperature Variations - Calgary experiences significant temperature fluctuations throughout the year. Winters can get extremely cold dropping below -30C, and in the summer temperatures can exceed +30C

Short Summers - While summers can get very hot in Calgary, they don't last very long. The warm weather typically only last from June to the end of August.

With the dry conditions nose bleeds and dry skin are common.

Climate data for Calgary (Calgary International Airport) [hide]													
WMO ID: 71877; coordinates 51°06′50″N 114°01′13″W ; elevation: 1,084.1 m (3,557 ft); 1981-2010 normals, extremes 1881-present													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Record high humidex	17.3	21.9	25.2	27.2	31.6	37.0	36.9	36.0	32.9	28.7	22.2	19.4	37.0
Record high °C (°F)	17.6 (63.7)	22.6 (72.7)	25.4 (77.7)	29.4 (84.9)	32.4 (90.3)	36.3 (97.3)	36.3 (97.3)	36.7 (98.1)	33.3 (91.9)	29.4 (84.9)	23.1 (73.6)	19.5 (67.1)	36.7 (98.1)
Average high °C (°F)	-0.9 (30.4)	0.7 (33.3)	4.4 (39.9)	11.2 (52.2)	16.3 (61.3)	19.8 (67.6)	23.2 (73.8)	22.8 (73.0)	17.8 (64.0)	11.7 (53.1)	3.4 (38.1)	-0.8 (30.6)	10.8 (51.4)
Daily mean °C (°F)	-7.1 (19.2)	-5.4 (22.3)	-1.6 (29.1)	4.6 (40.3)	9.7 (49.5)	13.7 (56.7)	16.5 (61.7)	15.8 (60.4)	11.0 (51.8)	5.2 (41.4)	-2.4 (27.7)	-6.8 (19.8)	4.4 (39.9)
Average low °C (°F)	-13.2 (8.2)	-11.4 (11.5)	-7.5 (18.5)	-2 (28)	3.1 (37.6)	7.5 (45.5)	9.8 (49.6)	8.8 (47.8)	4.1 (39.4)	-1.4 (29.5)	-8.2 (17.2)	-12.8 (9.0)	-1.9 (28.6)
Record low °C (°F)	-44.4 (-47.9)	-45 (-49)	-37.2 (-35.0)	-30 (-22)	-16.7 (1.9)	-3.3 (26.1)	-0.6 (30.9)	-3.2 (26.2)	-13.3 (8.1)	-25.7 (-14.3)	-35 (-31)	-42.8 (-45.0)	-45 (-49)
Record low wind chill	-52	-53	-45	-37	-24	-6	0	-4	-12	-34	-48	-55	-55
Average precipitation mm (inches)	9.4 (0.37)	9.4 (0.37)	17.8 (0.70)	25.2 (0.99)	56.8 (2.24)	94.0 (3.70)	65.5 (2.58)	57.0 (2.24)	45.1 (1.78)	15.3 (0.60)	13.1 (0.52)	10.2 (0.40)	418.8 (16.49)
Average rainfall mm (inches)	0.1 (0.00)	0.1 (0.00)	2.2 (0.09)	10.8 (0.43)	46.1 (1.81)	93.9 (3.70)	65.5 (2.58)	57.0 (2.24)	41.7 (1.64)	7.5 (0.30)	1.5 (0.06)	0.3 (0.01)	326.7 (12.86)
Average snowfall cm (inches)	15.3 (6.0)	14.5 (5.7)	22.7 (8.9)	18.8 (7.4)	11.9 (4.7)	0.1 (0.0)	0.0 (0.0)	0.0 (0.0)	3.9 (1.5)	10.0 (3.9)	16.6 (6.5)	15.0 (5.9)	128.8 (50.5)
Average precipitation days (≥ 0.2 mm)	7.3	6.8	9.2	9.0	11.2	13.8	13.0	10.6	9.1	7.2	7.6	6.9	111.7
Average rainy days (≥ 0.2 mm)	0.27	0.20	1.3	4.1	10.1	13.8	13.0	10.5	8.7	4.2	1.4	0.40	67.97
Average snowy days (≥ 0.2 cm)	7.7	7.4	9.5	6.4	2.6	0.07	0.0	0.10	1.3	4.1	7.4	7.7	54.2
Average relative humidity (%)	54.5	53.2	50.3	40.7	43.5	48.6	46.8	44.6	44.3	44.3	54.0	55.3	48.3
Mean monthly sunshine hours	119.5	144.6	177.2	220.2	249.4	269.9	314.1	284.0	207.0	175.4	121.1	114.0	2,396.3
Percent possible sunshine	45.6	51.3	48.2	53.1	51.8	54.6	63.1	62.9	54.4	52.7	45.0	46.0	52.4
Average ultraviolet index	1	1	2	4	6	7	7	6	4	2	1	0	3

Source: Environment and Climate Change Canada^[174] and Weather Atlas^[183]

TRANSPORTATION IN CALGARY

City Navigation

Calgary is divided into four quadrants (N.W., N.E., S.W., and S.E.) with numbered streets and avenues laid out in a grid composing the downtown core. Numbered streets run north-south while numbered avenues run east-west.

From the downtown core, it takes roughly 20-30 minutes to reach the outskirts of the city in each direction depending on traffic.

Snow tires are recommended in the winter months when using a rental or personal vehicle.

Highways and Roads

The major transportation routes in Calgary are: Stoney Trail is a ring road freeway around the city. Deerfoot Trail is a north-south freeway and the major artery in Calgary. Glenmore Trail is an east-west freeway and Crowchild Trail is a major freeway flowing north-south on the west side of the city.

Transit and Bus Service

Calgary's public transit network consist of buses and Ctrain LRT network. Tickets and passes can be paid using debit or credit at all Ctrain stations, or at a number of drug, convenience, and grocery stores. Fares are valid for 90 minutes and a single fare costs \$3.60, and a day pass is \$11.25. Children five and under are free. Calgary also has a downtown free fare zone for everyone from the Downtown West/Kerby Station to the City Hall station.

The Green Line is currently under construction which will eventually run from the deep SE of the city, through downtown, and then to the deep north central part of the city. It will be completed in multiple stages.

Walking /Cycling/ Scooter

The downtown core is very walkable with plenty of maps to nearby attractions.

The PLUS 15 is a network of corridors and bridges that connect most of the downtown, so that pedestrians can walk indoors during our cold winters.

Calgary has around 850km of regional pathways, bike lanes, and walking trails throughout the city. There are many companies providing bike and scooter rentals in the city which is a great way to get around the city.



Calgary Transit Map

TOP SIGHTS IN AND AROUND CALGARY

Calgary Stampede: Known as the “Greatest Outdoor Show on Earth. The Calgary Stampede is a world-famous rodeo and exhibition that takes annually in July and attracts millions of tourists.

Banff National Park: Located 1-2 hours from Calgary, this park offers stunning mountain scenery, pristine lakes, hiking trails, and the resort town of Banff.

Lake Louise: Within Banff National Park, Lake Louise is famous for its turquoise waters and skill hill.

Royal Tyrell Museum: Located in Drumheller, about a 90 minute drive from Calgary, this museum is known for its impressive collection of dinosaur fossils.

Heritage Park Historical Village: This living museum in Calgary offers a glimpse into Western Canadian history, complete with historic buildings and costumed interpreters.

Calgary Zoo: The Calgary Zoo is one of the largest zoos in Canada featuring a wide variety of animals as well as the prehistoric park.

Glenbow Museum: This museum focuses on Western Canadian History and culture.

Calgary Tower: Get panoramic views of the city!

Canada Olympic Park: Home to the 1988 Winter Olympics, this facility offers activities such as skiing, snowboarding, bobsleigh, hockey arenas, and a museum.

Fish Creek Provincial Park: This urban park in Calgary offers numerous trails, and picnic areas making it a great place for nature lovers.

Stephen Avenue: A lively pedestrian mall in the core of Calgary’s downtown featuring nightclubs, pubs, restaurants, and art galleries.



Banff National Park



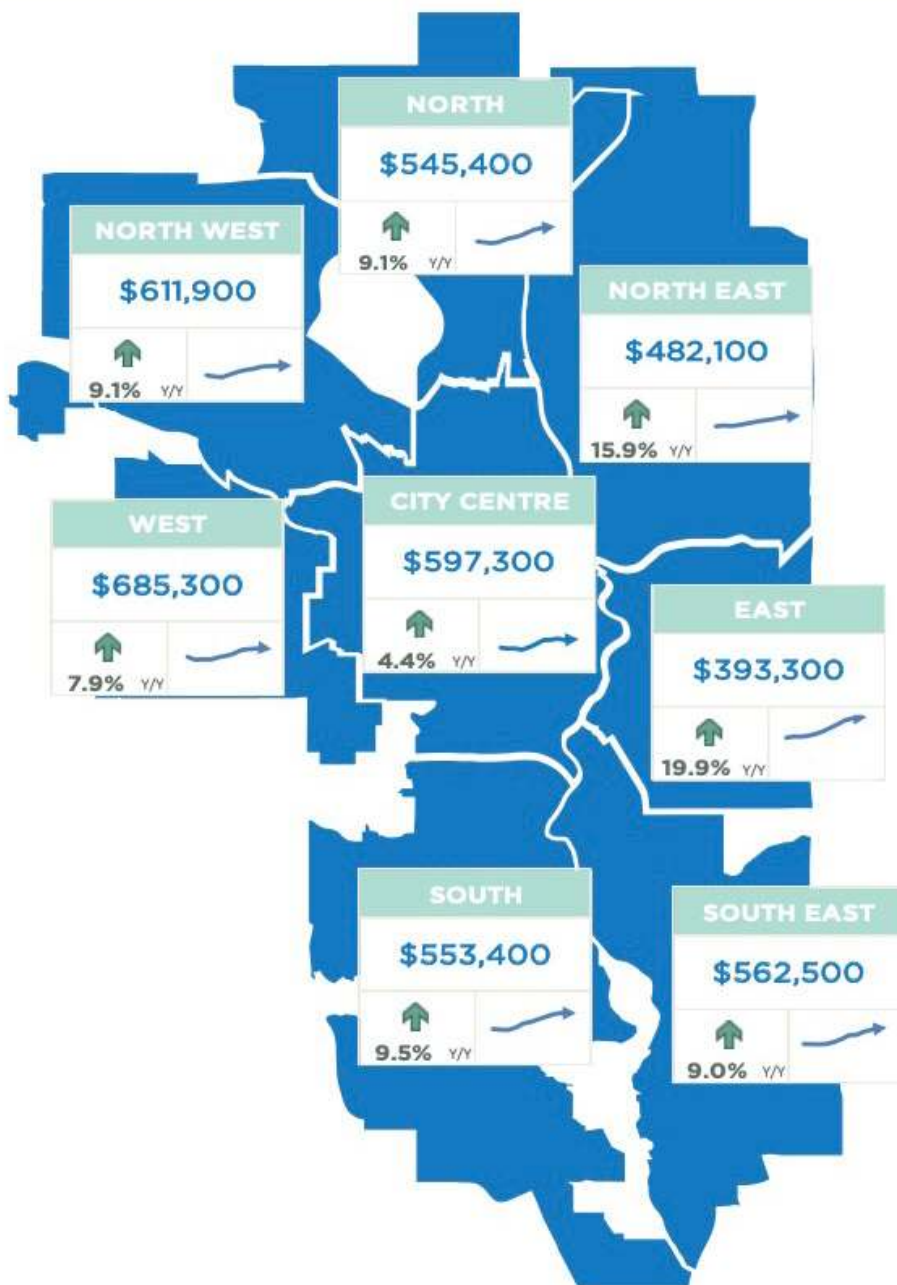
Calgary Stampede

REAL ESTATE PRICES IN CALGARY



City of Calgary Monthly Statistics

September 2023 District Total Residential Benchmark Price



THE HOME BUYING PROCESS

Get Pre Qualified

Getting pre-approved for a mortgage and determining your qualifying mortgage amount is of utmost importance. It's essential to do this before starting your home search. Unfortunately, many individuals tend to delay arranging their mortgage until the very last moment, leading to a frantic search for financing.

By sharing details like your income, debt, and assets, you can secure a pre-approved mortgage. This pre-approved mortgage offers the assurance of a clear budget for your home search right from the outset, shielding you from potential interest rate hikes during your house hunt.

The Down Payment

What is your affordable down payment amount? Depending on prevailing interest rates, you might have the flexibility to allocate more or less than your initial expectations. It's crucial to keep in mind that your savings may not entirely align with your intended home purchase budget, as additional expenses factor in when buying a property. Typically, down payments range from 5% to 20% of the property's total price. If your down payment is less than 20%, you'll need to consider CMHC mortgage loan insurance, incurring an additional cost in the form of an insurance premium.

Finding The Right Home

Once we've discussed your priorities for your new home, we'll create a list of available listings that align with your preferences. We'll forward this information to you, enabling you to review the properties at your convenience. Remember, we're tirelessly working on your behalf, accessible 24/7. Feel free to reach out if you'd like additional details about a specific home or if you're interested in exploring new showhomes.

FREQUENTLY ASKED QUESTIONS WHEN BUYING A HOME

How Do I Get Pre Approved For A Mortgage? With 11 years of experience in the real estate industry and having many great connections with lenders and mortgage brokers, I can help refer you to an excellent professional to help with the mortgage approval.

How Much Can I Afford? After speaking with a mortgage professional you will have a better idea how much you qualify for, the interest rates, and the monthly payment.

How Do I Choose A Real Estate Agent? I would search online or ask family and friends for a referral. Ideally you want someone with local expertise, a strong track record, and good communication skills to help you buy a home.

What Costs Are Involved In Hiring Me As Your Agent? When I work on behalf of a buyer, there are no charges to the buyer as my commission is paid for by the seller. All my services are free to buyers.

How Do I Search For Homes And How Will I Know When New Listings Are Available? My website, www.ryangillard.ca showcases all the listings currently on the market and updated in real time. Additionally you can search on www.realtor.ca for all the homes listed for sale in Calgary. I can create a specific home search for properties that fit your criteria so that new listings are automatically emailed to you as they are listed.

Can You Help Me Find New Construction Homes? Yes, I can help you work with most of the builders in the Calgary area and provide you with additional information.

Can You Help Me Understand Which Areas Are Good and Which Areas To Avoid? Yes, 100%. I'm a born and raised Albertan and have been in Calgary since I was very young. I have detailed knowledge about the city and can help you pick the right area.

What Costs Are Involved In Buying A Home? As a buyer you will need a deposit, down payment, various costs for inspections like a home inspection, condo review, water & septic for acreage properties, property taxes, home owner association fees, legal fees, and moving fees.

How Much Of A Deposit Should I Have? It depends on the price range. I would say a deposit of \$5,000 - \$10,000 is acceptable for most homes priced under \$1 million. Over \$1 million, \$20k or more acceptable.

What Is The Timeline For Buying A Home? The timeline is always different. Typically, when you have an accepted offer there is a conditional period of about 5-10 days for the buyer to complete tasks such as financing and a home inspection. After removing conditions, possession can be as fast as 1-2 weeks for vacant properties. If there is someone living in the home possession can also be quick but most sellers will want 1-2 months to move out on average.



MOVING CHECKLIST



6-8 WEEKS BEFORE MOVING

- Set your final moving date.
- Get estimate from moving companies or rental trucks.
- Book movers or rental truck.
- Add additional insurance if needed and discuss their policy lost or broken items.
- Research schools in your new neighborhood (if you have school going children).
- Research or ask for doctor and dental referrals.

4-6 WEEKS BEFORE MOVING

- Fill out change of address form with post office.
- Start packing non-essentials you don't use often.
- Label each box-write where it goes and the contents it contains.
- Start cleaning all closets and drawers.
- Have garage sale or donate unwanted/unused items.
- Arrange for carpet cleaning.
- Arrange for house cleaning.
- Close utility service at current place.
- Start setting up utilities at your new place. Some of the major utilities you can check off your list are:
Electricity, Water, Gas, Telephone, Cable, Satellite, Internet, Sewer, Garbage, Recycling etc.
- In case you are renting, notify, notify your landlord.
- Fill out the change of address form with Postal Service.
- Research, arrange for homeowners/ renters/ car insurance.
- In case of existing insurance, arrange for transfer to the new address.
- Arrange for pets transportation.
- Arrange for plants transportation.
- Start packing essential items, label each box accordingly.
- Make and confirm your travel arrangements.

2-3 WEEKS BEFORE YOU MOVE

- Call your moving company or truck rental to confirm the date, time, and details of your move.
- Use up or dispose of your food.
- Get your car serviced in case of long distance move.
- Update address. Notify banks, credit cards, attorney, accountant, subscriptions, church, store rewards cards, health, life, auto insurance policies, work, medical care etc.
- Set aside your valuables. Keep them safe with yourself.

MOVING CHECKLIST

1 WEEKS BEFORE YOU MOVE

- Pack suitcases with items you will need right away at your new place.
- Assemble a file of important papers.
- Clean refrigerator, freezer, stove and oven.
- Confirm travel arrangement.
- Drain fuel, oil and gas lawn equipment, grills, generator etc.
- Drain water hoses and let dry.
- Organize keys for everything.
- Clean house.
- Clean outdoor furniture.
- Finish packing.
- Fill prescriptions.
- Pack food for first few days of move.

1 DAY BEFORE YOU MOVE

- Keep important documents safe.
- Keep mortgage or lease at hand.
- Empty and defrost your fridge and freezer.
- Get rid of open pantry items and pack the rest.
- Clean as specified in your lease sellers agreement.

MOVING DAY

- Double check closets, cupboards, dishwasher and other appliances
- Instruct movers with appropriate instruction about moving.
- Have cash on hand for food and tips for movers.
- One final check to make sure nothing is left behind.

MOVE IN AND FIRST FEW DAYS

- Change of address for Driver's License, Auto Registration etc.
- Pick up any on hold mail at post office.
- File important documents.
- Start unpacking.
- Organize and enjoy new home!



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"Like most people, I don't have a ton of experience in buying a home. Over my lifetime, I've bought six properties spanning a little over 35 years. It is an intimidating process no matter how often you do it. I met Ryan when he was the listing agent on a property I had some interest in. I decided I wasn't interested in that property, but was impressed with Ryan and sought his advice on a few different properties I was interested in. It culminated in a successful transaction with a property I am very pleased with. Ryan was always helpful with any requests or questions and gave me good advice to negotiate a final deal. The whole process was as pleasant as buying a property can be.

Even after the sale closed, Ryan was patient answering my queries and concerns. It never felt forced. Professional and competent throughout."

-M. Vachon

"My wife and I are satisfied with Ryan's work. We found him on YouTube and we were impressed with his level of knowledge about the market in Calgary. His responsiveness was very good. If he didn't pick up the phone he always called back right away. He provided all the information we needed to buy our house, for instance: Inspection companies, lawyers companies, etc. He really did a great job. If you are thinking of buying a house in Calgary, do not hesitate to contact him."

-Neovaldiva

"We recently had the pleasure of working with Ryan. He helped us purchase our first house and made the process seamless and stress-free. We found him through his YouTube videos and from the very first interaction he exhibited a level of professionalism and dedication that exceeded our expectations. He made himself readily available and was always quick to respond to our enquires. Whether it was a phone call, text, or video call, he ensured we had all the information we needed to make an informed decision. He worked tirelessly to secure the best possible deal for us."

-A. Dhakal

"Ryan has been excellent all-round, professional, genuine, prompt responses, available when needed, knowledgeable about the Calgary market. He was punctual at our appointments and consistently came prepared, Ryan had a positive attitude and energy about him that I knew would be a match to get a property under contract. I'm posting this review as an aspiring real estate investor who used his services as my buying realtor. Provided that real estate is something that will continue to interest me, I have found a important player to join my team and I would trust him with my business as well for further selling or buying transactions in the Calgary area. Usually I wouldn't say to find your next realtor from YouTube, but I took a chance on him and very satisfied I did. Check out his channel if you're in doubt or just call or email him."

-B. Sipps

WHAT MY CLIENTS SAY

"I had a great experience working with Ryan Gillard. Ryan was professional, responsive, and always went above and beyond to ensure that I was satisfied with every step of the process. His communication skills were excellent, and he kept me informed throughout the entire buying and selling process. His negotiation skills were also impressive, and he was able to secure the best possible deal for me. I would highly recommend Ryan Gillard to anyone looking for a knowledgeable and trustworthy Realtor in the Calgary area."

-A. Fontaine

"Ryan is a great Realtor. He sold my home in record time when other realtors could not sell it. Ryan could even sell over asking price."

-M. Strobl

"As a first time homebuyer, I was intimidated by the prospect of buying a property. Ryan couldn't have been more patient with helping me find a place that I love in a challenging and fast paced market. Ryan made the process easy, stress free and answered all of the questions I had along the way. Thanks Ryan."

-A. Mudry

"Ryan is very friendly and honest realtor, he could help me sell a property in a period that I had no hope to sell. Thanks very much."

-A. Abrari

"I have bought and sold 4 houses through Ryan. He is available all hours of the day and I like that level of availability."

-M. Farooq

"Excellent realtor, thank you for your services and always attending to our needs and supporting our interests."

-R. Sanchez

ryaJ

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