

WHAT YOU NEED TO KNOW BEFORE YOU BUY

How to Buy a Home in Today's Calgary Market

- *Check Your Finances* - Know your credit score, debt levels, and get pre-approved for a mortgage before shopping.
- *Understand Your Must-Haves vs. Nice-to-Haves* - Prioritize what you need in a home to stay within budget.
- *Get Pre-Approved for a Mortgage* - This helps you know your price range and strengthens your offer in a competitive market.
- *Know the Local Market* - Calgary's real estate market shifts. Work with a local expert to understand trends and inventory.
- *Factor in Additional Costs* - Property taxes, condo fees, home insurance, and maintenance add to your monthly expenses.
- *Don't Skip the Home Inspection* - Protect yourself from costly surprises by getting a professional inspection.
- *Be Ready to Act Fast* - With low inventory, desirable homes sell quickly. Be prepared to make strong offers.
- *Avoid Emotional Bidding* - Bidding wars can push prices beyond market value. Set your limit and stick to it.
- *Negotiate Smartly* - Price isn't the only factor. Closing dates, conditions, and deposit amounts can all be negotiated.
- *Work With a Realtor Who Knows Calgary* - Belle is a knowledgeable local agent who will help you navigate the process, find hidden gems, and negotiate the best deal.

BOOK AN APPOINTMENT

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