

EDMONTON CONDO BUYER CHECKLIST

Tick these off before you make your offer firm. Bring this to showings.

Financial & Mortgage

- ☐ Get pre-approved before viewing — sellers expect it
- ☐ Budget for condo fees (typically \$300–\$900/month in Edmonton)
- ☐ Estimate property tax with the City of Edmonton's property tax tools
- ☐ New builds attract 5% GST — ask which rebates apply
- ☐ Confirm you qualify under the mortgage stress test
- ☐ Factor in mortgage default insurance if your down payment is under 20%
- ☐ Request 2–3 years of condo corporation financial statements

Condo Documents

- ☐ Make your offer conditional on reviewing the condo documents
- ☐ Check the reserve fund against the reserve fund study and plan
- ☐ Review for pending or threatened litigation against the corporation
- ☐ Check for special assessments — past, approved or proposed
- ☐ Read at least 2 years of board and AGM minutes for red flags
- ☐ Confirm insurance coverage and deductibles
- ☐ Get the estoppel certificate — confirms fees are paid and no arrears; lenders require it

Building & Unit Inspection

- ☐ Hire a condo-specialist home inspector
- ☐ Check plumbing type and age: copper, PEX or older galvanized/poly-b
- ☐ Inspect the balcony membrane and railings
- ☐ Note the HVAC type: forced air, radiant, PTAC or fan coil
- ☐ Test all appliances and confirm included fixtures
- ☐ Look for water damage or mould at windows and ceiling corners
- ☐ Confirm parking stall ownership (titled vs. assigned)

Bylaws & Lifestyle

- ☐ Read the bylaws for pet, rental and smoking restrictions
- ☐ Confirm short-term rental (Airbnb) rules — many Edmonton condos prohibit it
- ☐ Check renovation rules: flooring, plumbing and wall changes may need approval
- ☐ Ask about guest parking and EV charger availability
- ☐ Confirm the storage locker and its location
- ☐ Review which amenities are included in the fee vs. extra

Location & Lifestyle Fit

- ☐ Check Walk, Bike and Transit Score for the exact address at [walkscore.com](https://www.walkscore.com)
- ☐ Time the commute to work at rush hour — not mid-day
- ☐ Locate the nearest grocery store, pharmacy and clinic
- ☐ Confirm the walk to the LRT or bus stop
- ☐ Check unit orientation: south-facing units get the most winter sun
- ☐ Visit at night to assess lighting and noise

Legal & Closing

- ☐ Hire an Alberta real estate lawyer — typically \$1,200–\$1,800 for a condo purchase
- ☐ Confirm title insurance is included in the lawyer's quote
- ☐ Review offer conditions: financing, inspection, condo documents
- ☐ Understand the completion day vs. possession day in your contract
- ☐ Budget for Land Titles registration fees on the transfer and mortgage
- ☐ Budget \$2,000–\$5,000 total for closing costs beyond the down payment