

Relocation Guidebook

Ontario to Alberta



BERGNER REAL ESTATE

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A white door with a black handle and a wooden mirror on the wall. The door is slightly ajar, and a small grey bag is on the floor in front of it. The mirror is a large, round, wooden frame. The background is a light-colored wall and a wooden floor.

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WHY A *Relocation* AGENT?

What drew me to relocation real estate? By the time I was 10 years old I had lived in 3 countries. Between JK to post-graduate I attended 11 different schools, and guess what? I craved moving! A few years after we finally settled back in Canada, I kept asking my parents if we could make Australia our next move - unfortunately they said no more moving!



Since 2016 my husband and I have lived in 4 homes in 3 different towns. I have moved with no kids, with 1 baby, with a baby and a toddler, and we just made our biggest move (across provinces) with 3 kids (including a newborn!). I've experienced it all and with that has come many lessons and very valuable knowledge. I understand the stress and logistics that come with these big moves.



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WORKING WITH *me*

Real estate isn't just a pay check, to me it is building my community and ensuring that other families settle down and don't feel lost in their new town. I have worked in real estate in both Ontario and Alberta, which means I have connections to help you sell your current home and purchase your new one in one seamless process. I have strategically built a network of real estate agents, mortgage agents, cleaners and movers to help other families make this provincial move as smooth as possible. If I cannot make a showing due to a schedule overlap, or if the town you wish to see is outside my jurisdiction- not a problem! I have hand picked agents to step in for me. My rule is "if I wouldn't refer my family to them, I won't refer a client", and I stand by that standard.

Moving is stressful even when things are planned to perfection. Allow me to take some of that stress away and turn it into a wonder full memory for your family.



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Expected Costs

Depending on whether you are selling or ending a lease, and then leasing or purchasing a home, your expenses are going to differ.



For selling a home your average closings costs are between 3-6% of your sale price. For the purchase of a home, on average your closings costs are between 1.5-4% of your purchase price.

For leasing you are looking at paying around 2.5 month's worth of rent upfront to cover fees. This includes your first month's rent, last month's rent/ damage deposit and key deposit.

Some additional costs associated with a province move include:



- ✓ Vehicle relocation: driving or shipping?
- ✓ Movers: company? Truck? Uhaul boxes? Pulling a trailer?
- ✓ Travel expenses: driving vs flying
- ✓ Short term rental if needed
- ✓ Expenses until you find work

Timelines

Give yourself time. Time to pack, time to house shop, time to research your options, time to travel to your destination, time to say your goodbyes. When we rush a move you are at risk of making costly mistakes. Our last move came with 10 days notice - and we paid for that rush. By allowing yourself a healthy timeline and a structured schedule, you will alleviate a significant amount of stress.

This is also where speaking to a real estate agent (hi! that's me!) can be of great benefit. Each province, city and neighbourhood has its own real estate market statistics. These numbers can provide you with an idea of what your real estate time frame is - **incredibly important** as

both a buyer and a seller. If you need to sell before moving or purchasing a home in Alberta, knowing the turnover rate in our neighbourhood is crucial. If you are only needing to buy, knowing how competitive your new neighbourhood's market is (or isn't) will give you an idea of the type of offers you should prepare for. More on this below . . .



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Things to Consider

Are you selling in a buyers or sellers market? Give yourself a healthy amount of time to sell your current home AND to house shop for your new property. Rushing either of these transactions means potentially leaving money on the table and/or overpaying. Sometimes a small loss is worth a quick close, but other times granting yourself more time to complete a transaction can actually eliminate financial loss and even bring about financial gain.

Also, give yourself time to research your third party service providers. Look at the contract details to avoid costly mistakes (who has the better insurance? better timeline? the better reviews? Saving a buck up front could be costly in the long run).

Pro tip!

Have you considered selling some of your current belongings to cut down on moving expenses? Give yourself time to host a garage sale, an estate content sale or even time to post on Facebook Marketplace. If you were thinking of replacing the item soon, sell it. If you can replace it at the same price, sell it. If it has been sitting in a closet unused for years, sell it or donate it! Shrinking your needed truck/storage box size will save you money. Plus who doesn't like starting a new chapter with a lighter load?



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Roadblocks

There are two main road blocks that can delay your timeline when you are planning a relocation.

The sale of your home

Market demand is what will be the driving force behind this timeline. We have personally sold our one home in 6 days and also been on the market with a different home for 12+ months. If your funds are tied to a property, I would encourage you to sell before booking or purchasing anything firm on paper. If you are able to rent your current home and finance the new one, you have more flexibility with this timeline (speak with a trusted Alberta mortgage broker first!).

Finding work

Are you able to get a job transfer? Have you already accepted a job offer? Do you have funds to financially sustain you for a few months if finding work takes time? The first thing you should do is job hunt online and apply to any position that is a good fit for your new lifestyle. Virtual interviews are a great tool, but I would also encourage you to consider booking a cheap flight and doing an in-person interview- especially if your job is in a competitive field. By having either funds, a job, or both lined up, you reduce your financial stress and pressure.

Ontario VS Alberta

HOW IS REAL ESTATE DIFFERENT?

Same country, different real estate markets and rules!

- Alberta does not have land transfer taxes
- Alberta has an additional utility bill for garbage collection which is not covered by property taxes
- Sellers pay the buyer's agent commission 99% of the time (unlike in Ontario where buyers sometimes pay their agent's commission)
- NEW BUILD? Say goodbye to Tarion and hello to NHBPA (new home buyers protection act). Personally, I believe the program is much better set up in Alberta.
- New builds do not include grass! Yep. Sod will be an added cost for buyers on top of your new fence costs.
- It is common for homes (new and old) to not have AC.
- Everything moves slower in Alberta - this is part of the work-life balance over here.



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Ontario VS Alberta

HOW IS REAL ESTATE INVESTMENT?

- Say goodbye to easy new build assignment sales. The province does not support this style of investing and thus there are strict rules when it comes to this type of transaction. Builders have strong conditions (and often fees) associated with assigning a sale and a lot of lawyers won't touch them. Do your homework before jumping into new build investing over here!
- Thinking of flipping homes? Do some solid research into what features Albertan's will pay for. Pools? Not popular around here. Super high-end appliances and ultra modern finishes? Only in select neighbourhoods. RV parking? Now you're talking!
- Real estate investments take more of a long-term investment approach in Alberta. If you are going to become a landlord here, also study the differences in leasing rights and laws.



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Ontario VS Alberta

LEASING

Leasing is quite different in Alberta. You won't find rental listings on MLS sites like REALTOR.ca. Instead, many landlords advertise their properties through social media, on third-party websites such as RentFaster, or are registered with property management companies. Social media transactions come with a higher risk of fraud, so ensure you are personally viewing properties when possible and speaking with landlords face to face. If a deal seems too good to be true, it probably is! You will also see "first month + damage deposit" (equal to a month's rent) listed as part of the lease agreement. You won't find "last month's rent" as part of your contract. Same fees, different wording.

You will also find that most real estate agents do not work with leases in Alberta. This is because they not only need a property management certification, their brokerage has to be active in property management as well.

Do you want someone local with experience to view a property on your behalf or do a virtual tour for you prior to your arrival? There are fee-for-service options I can connect you with.



Applying for . . .

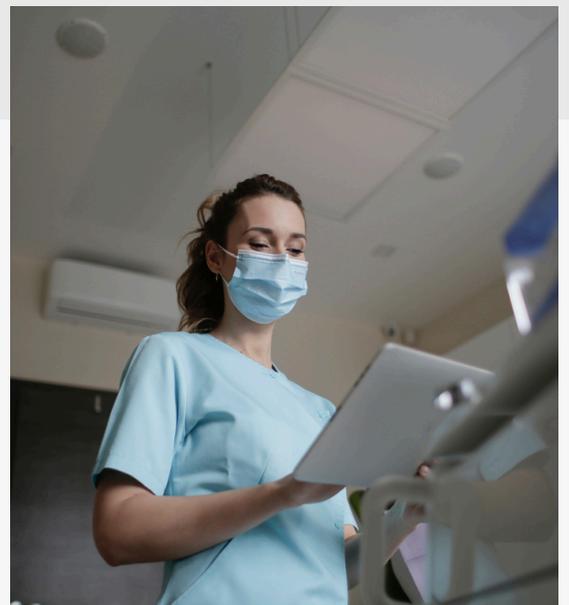
THE ALBERTA HEALTH CARE INSURANCE PLAN

Accessing Healthcare

You have 90 days from the date of your arrival to register for your Alberta Health Care Insurance Plan (AHCIP, the equivalent of OHIP). While you wait to complete registration and to receive your AHCIP card, you continue to use your OHIP card for any medical appointments you may need. Need a specific services? Search for local healthcare providers on the **Primary Care Network** website.

Alberta will bill OHIP for any services used (so long as they are within coverage and not considered a premium services (ie. cosmetic stitches or hospital room upgrades, which would go through private insurance). A walk-in clinic may request an out-of-province fee, but urgent care and ER and hospital care are covered (last I checked).

You may hear “you need to activate your AHCIP card” if you visit a clinic with it before the 90 days expire. This is not true - you do not need to call and activate anything, it will automatically activate after your 90 days expire.



Your Alberta Healthcard

HOW TO APPLY

You will need to fill out an application and provide supporting documents to show you are now an Alberta resident (ie. your Alberta driver's license or a utility bill). You can find the application form, list of required documents and submission process on the government of Alberta website below.

<https://www.alberta.ca/ahcip-apply>



It could take weeks to get this document so make sure you apply as soon as possible once you have officially moved to the province. The healthcard is actually a piece of paper (yes, paper) so you will want to have it laminated once it arrives. Alberta also has a mobile wallet app for you to keep a copy of this document.



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Applying for your

ALBERTA DRIVER'S LICENSE

You have 90 days from the date that you arrive in Alberta to apply for your Alberta driver's license. You can either download the paperwork required on the website below, or visit a Registry Office and complete the paperwork there. You will need to show proof of Alberta residency, your Canadian status and surrender your out of province driver's license.

If you have a professional class license you can view on the website below if you qualify to exchange it as well or if you must re-test for certification. For further clarification contact the local Registry Office.



<https://www.alberta.ca/exchange-non-alberta-licences>



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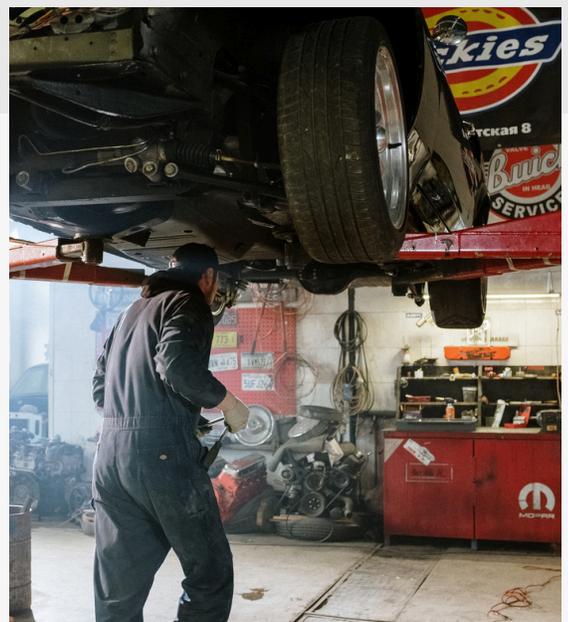
Car Registration

Out-of- Province Car Registration

You have 90 days to register your vehicle in Alberta beginning on the date of your arrival in the province. To register an out-of-province vehicle you will need to do the following:

1. Visit a Registry Agent office in person to purchase an out of province inspection form.
2. Obtain an out-of-province inspection from a licensed inspection facility (prices may vary).
3. Purchase Alberta car insurance and obtain proof of coverage.
4. Go back to the Registry Agent office in person to submit your inspection report, get your new license plate and your car registration certificate/ownership. *You will need to renew your registration every year.*

Did you buy a car 30 days prior to moving to Alberta? Congratulations! You get the provincial sales tax back. Be sure to ask over the phone at the registry if your vehicle meets exemption criteria for the inspection.



SAVING YOU *stress*

WORKING WITH ME

- Access to a list of highly rated third parties including local mortgage agents, real estate agents (if I am not in your town), home inspectors, you name it.
- Insight into local markets, neighbourhoods, government programs
- Ease of working with one team to sell in one province and buy in the other
- Help with arranging your moving day and packing needs
- Help planning your driving or flight route
- and truly so much more!



WORKING WITHOUT ME

- Well, you do all of the above yourself while packing your home, raising a family, and working full time. . . Yep!



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MOVING WITH *children*

Moving with kid has its own worries; will they adapt? will they struggle? will they make good friends? will I find families I trust with my kids? And this is especially true as our kids get older.

If your worry is your travel day with kids: send me a message and I will give you all the tips. I have taken 10+ flights (many solo) with 2 kids. Between learning where the airport playgrounds are and knowing which toys are best for each age group, I have of tips to pass along.

If your worry is their ability to adapt to this big change, I have two tips for you to implement.

1) Learn what a hobby they love is and find them a group to integrate into right away. This will introduce them to friendships while hold on to a comfort from back home.

2) Keep communication open.

Give them a safe space to be upset, to cry, to express how they feel. Missing friends and starting over is a big deal for adolescents. They may not love their new life every day but they will adjust.



LET'S *connect*

Do you have more questions you would like to discuss together? Let's set up an obligation-free call or shoot me an email/direct message.

We can discuss your moving goals, talk about timelines and expected moving costs, break down areas of stress planning your move may be causing and so much more. My goal is to inform you and to give you an accurate picture of what steps you need to take in order to get you to Alberta. No strings attached. Just me saving you hours of googling and reddit reading.



Ready to start dreaming?

let's chat!



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What to EXPECT FROM ME

GREAT COMMUNICATION

HONESTY & TRANSPARENCY

INTEGRITY & RESPECT

LOCAL MARKET KNOWLEDGE

REACHING YOUR
REAL ESTATE GOALS



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