

Buying a Home in Edmonton

A calm, data-driven walkthrough — from pre-approval to keys in hand. No hype, just the truth in the numbers.

1. Get your financing straight first

Before you fall in love with a listing, know exactly what you can borrow. A mortgage pre-approval locks a rate for 90–120 days and tells you your real budget — including the often-forgotten extras.

Budget beyond the price:

- Down payment (5% on the first \$500k, 10% on the portion above)
- Closing costs (legal, title, adjustments) — roughly 1.5–4% of price
- Home inspection (\$400–\$700) — never skip it
- Property tax and utility adjustments

2. Define what actually matters

Separate your must-haves from your nice-to-haves. In a tight market, clarity is speed — and speed wins homes. Think about commute, schools, and how long you plan to stay, not just the finishes.

3. Understand the neighbourhood, not just the house

Edmonton is a city of distinct communities — Glenora, Oliver, Windermere, Terwillegar each move differently. Benchmark price, days on market, and months of inventory tell you whether you have leverage or need to move fast. This is where a data-driven agent earns their keep: we bring the real numbers for the exact area you are considering.

4. Make a smart, evidence-based offer

A good offer is built on recent comparable sales, not gut feel. We look at what actually sold — not what is listed — and structure your offer and conditions to protect you while staying competitive.

- Anchor price to recent comparables
- Use conditions (financing, inspection) wisely
- Know the seller's motivation where possible
- Never get emotionally overextended

5. Inspection, then closing

A professional inspection is your safety net. From there, your lawyer handles title and closing, and we keep everything on schedule to your possession day.

Buying should feel clear, not stressful. At Realty & Radiance we walk you through every number so you always know why — never just what. When you are ready, we will pull live data for the neighbourhoods you love and a free, honest affordability picture.

Zero noise. Pure truth.

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