

Guide to Moving to the Suburbs

By Eddie Kamps

Introduction

It is no surprise that COVID has affected the Calgary real estate market like it has impacted so many other sectors of our economy and the globe. The lockdown in the spring had built up demand that is still being felt in the market. While the overall benchmark price for Calgary real estate has increased recently, not all property types have benefitted. COVID has caused buyers to seek the affordability and space of detached homes in the suburbs as downtown condos and luxury homes have been relatively shunned. For some in the urban and trendy segment of the market, what was once anathema in moving to the suburbs has become a viable option. The image of cookie cutter homes and a Martha Stewart life has been partially usurped by the lure of more space and freedom. Yes, Calgary exists south of Mission and people move to the suburbs for a reason. This guide will outline what you can expect when moving to the suburbs.

Rationale

While the reasons to move to the suburbs is unique to the individual, there are strong commonalities among those who do:

- Changing Phase of Life living downtown or in a trendy neighbourhood, frequenting clubs, and leading a Bohemian lifestyle is more apt for twenty-somethings. As one becomes more established in their careers and becomes more mature, priorities change and they move into a different phase of life. Increased and changing financial priorities and the moving of family and friends to the suburbs spurs a move to a similar locale. Suburbs appeal to mid-career professionals with young families who are seeking safety, space, and affordability rather than excitement, dynamism, and convenience.
- Family-Friendly Communities the suburbs offer a better environment to raise a family. With space, more playgrounds, and a variety of kids' activities, the suburbs are an ideal place to set roots and start having kids. Suburbs are quieter and have less crime than inner city neighbourhoods, generally speaking.
- Affordability the cost per square foot of living space is lower in the suburbs than in the inner

city. A buyer pays a hefty premium for the convenience of living in close proximity to downtown. The suburbs offer a tradeoff: fewer amenities but more affordability.

Types of Neighbourhoods

The growth of the city of Calgary has been tied to the economy and is reflected in the age and housing styles of its suburbs. Although Calgary was founded over a century ago and no neighbourhood is unique, those eyeing moving to the suburbs will find two general types of construction.

Table 1: Neighbourhood Types

| Years Developed | 19705-19905 | 20005-Present | |
|---------------------|--|--|--|
| Quality | Varies. Some homes have been recently renovated while others still have original fixtures | Relatively uniform due to age. Stone countertops standard. | |
| Community Design | Varies | Master Planned | |
| Home Design | Not open concept. Designed for larger families. | Generally open concept. Designed for 2 children families | |
| Trees | Mature | Not mature | |
| Schools | Completely built out. Modernizations underway. Some schools have low enrolment. | Some newer neighbourhoods lack schools; existing schools generally at or beyond capacity. Children need to be bussed to schools in mature neighbourhoods. | |

Property Types

The variety of properties available in the suburbs is much greater than closer to downtown due to affordability. There are four basic property types you will find in the suburbs:

Table 2: Typical Property Specifications

| Structure | Size (sq ft) | Bedrooms | Price |
|-------------------|-----------------|----------|-------------------------|
| Apartment | 450- 750 | 1-2 | \$160,000- \$250,000 |
| Townhouse | 1000- 1500 | 2-3 | \$250,000- \$375,000 |
| Semi- detached | 1100- 1700 | 2-4 | \$325,000- \$425,000 |
| Detached | 1300- 2500 | 2-6 | \$375,000- \$650,000 |

*These are approximations only and are meant to illustrate the typical property, not encompass every possible property

The most noticeable change that you will see moving from an urban to a suburban environment is the number and variety of detached homes. Detached has the most variability in terms of quality, size, and price. A basic laned home with a detached garage in the back in a middle income neighbourhood is much different than a lakeside estate home in an affluent community. Detached homes are also more likely to have secondary suites (usually in the basement) and backyard suites, which are growing in popularity.

Neighbourhood Services

Most neighbourhoods have or are close to a retail area that has stores to serve one's everyday needs. There is normally a grocery store, liquor store, gas station, pub, quick service and sit-down restaurants, and a bank or two within or immediately next to most suburban neighbourhoods. Newer neighbourhoods are designed for convenience and a resident would not have to travel far for most shopping needs. Big box stores are concentrated in shopping districts like Shawnessy, Chinook, and Crowfoot. There are also more green spaces, trails, and playgrounds. Some communities even have private lakes for residents only, which are well worth the annual HOA fees. What you will not find in suburban neighbourhoods are nightclubs and the boutique stores and galleries you would see in trendy areas like Kensington and Inglewood.

Secondary Suites

Secondary suites are a viable option for those transitioning from a downtown condo to the suburbs. The amount of space is comparable or more than a condo with the benefit of having access to a yard in a less dense residential environment. The City of Calgary has made a concerted effort to eliminate patently unsafe suites and make more illegal secondary suites legal. If you are looking for a secondary suite to rent or a house with a secondary suite to buy and rent, look for the following:

- Code does the suite feel safe and is it up to code? There are too many building codes and regulations to list, but look to see if there are easy route to egress in case of a fire, particularly the size of the windows. Ask the landlord or seller and do your own verifications
- Security Door is the door to the suite of sufficient quality or is it easily breakable?
- Smoke/CO Detectors all suites need a smoke and CO detector and it's non-negotiable
- Registry The City of Calgary maintains a registry of all secondary suites that are permitted, have been inspected, and are up to code. Check to see if the secondary suite is on the list.

Issues in the Suburbs

Transportation

Getting to and from places requires more planning in the suburbs for those without a car. The benefit of having everything close to you living downtown is not present in the suburbs and the transportation system is not as well developed. Although most neighbourhoods have or are close to grocery stores and shopping centres that are convenient for every day purchases, getting around the city and to downtown can pose a challenge, particularly for those communities that are not astride an operational C-train line. There are express buses that provide a more direct route downtown, the new MAX lines, and the Green Line will connect some under-serviced neighbourhoods, but the new C-train line is years away from being complete. If you are resistant to buying a car, ensure you carefully examine current C-train and bus routes.

Schools

Schooling is a prominent issue in some suburbs in Calgary. The oil boom of the decade leading up to 2014 saw many new communities added to the city's periphery and it has left an infrastructure gap, most notably in schools. These newer neighbourhoods were and still are popular with young families with elementary age children. Conversely, some neighbourhoods closer to the core have older demographics and low school utilizations. It has created a scenario in which the newer communities have lots of kids with few schools and older neighbourhoods with excess school capacity. Although the provincial government has made significant investments in new school construction over the last 5 years, there are still schools in newer neighbourhoods above 100% capacity and with waiting lists. Each neighbourhood has its own unique schooling situation and needs to be examined before a purchase.

Construction

The joke around Calgary is that there are only two seasons: winter and construction. This is doubly true depending upon what neighbourhood you live in. Construction is obviously an issue if the neighbourhood is still being developed, like Seton in the southeast or Crestmont in the west. Home are completed and have people living in them as their neighbours' houses are still under construction or they are in a neighbourhood without a Homeowners Association. Some infrastructure upgrades, such as overpasses, recreation facilities, or roads occur afterwards. The amount of construction and how obtrusive it is depends on the neighbourhood and even the particular house or lot. However, bear in mind that construction also affects inner city neighbourhoods, is meant to improve the level of service and quality of life of the residents, and is temporary.

Amenities

Newer neighbourhoods sometimes lack the amenities and services of older suburbs and established neighbourhoods. Residential properties are usually built first until the population can support commercial and retail, although there are usually retail stores in the next neighbourhood. Civic infrastructure like recreation centres usually take longer to be built, making newer neighbourhoods underserviced by the standards of established neighbourhoods.