

CUSTOM HOME PLANNING CHECKLIST

What to verify about the site, the rules, the budget, and your own life — before you commit to a custom home build in Calgary. Designed to be printed, written on, and brought to every meeting.

APPLIES TO

Calgary, Alberta

PREPARED

July 2026

SERIES

Owner's Guides · 1 of 5

COMPANION

Guides No. 02 & 03

01 THE HONEST HEADLINE NUMBERS

CALGARY, MID-2026

Custom builds fail on surprises, not on construction. Almost every surprise on this page can be checked for a few hundred dollars — before land is bought or drawings are paid for. That is what this checklist is for.

12–24 mo

REALISTIC TOTAL: DESIGN 4–6 MO, PERMITS, CONSTRUCTION 8–14 MO¹

90 days

CITY TARGET FOR A DEVELOPMENT PERMIT DECISION; Q1 2026
AVERAGE: 77 DAYS²

5–15%

CONTINGENCY THE INDUSTRY RECOMMENDS ON TOP OF THE FULL BUDGET³

Aug 4, 2026

CALGARY'S ZONING REVERTS CITYWIDE — RE-CHECK EVERY ZONING ASSUMPTION⁴

ZONING IS CHANGING THE WEEK YOU MAY BE READING THIS

On August 4, 2026, ~99% of Calgary properties revert to their pre-2024 land use district. Even parcels that keep an R-CG designation (the district allowing rowhouses/townhouses) get **tightened** rules: lower height cap (10 m), less lot coverage (55%), no building right on the side lot line. A lot that “allowed exactly what we want” in spring may not in fall. Check your address on the City's rezoning map before any money moves.⁴

HOW TO USE THIS CHECKLIST

Work top to bottom — the order matters. Sections 02–03 cost little and kill bad projects early. Section 04 is the sequence most owners get wrong. Section 05 is where you write real numbers next to wishes.

02 SITE & LOT DUE DILIGENCE

BEFORE LAND IS BOUGHT

- ☐ **Confirm the land use district — current AND post-August-2026.**
Use the interactive address map on the City's rezoning page (calgary.ca → planning → rezoning): it shows both your current district and what applies after the repeal. Setbacks, height, and coverage all flow from this one answer.⁴
- ☐ **Get a current Real Property Report (RPR) and read what is registered on title.**
Survey: typically \$500–950; City Certificate of Compliance review: \$189. Utility rights-of-way are strips where nothing may be built — they can eliminate a garage or addition site outright. Restrictive covenants bind you even when the City would issue a permit.^{5,6}
- ☐ **Check trees: any construction within 6 m of a City-owned tree needs an approved protection plan.**
Boulevard trees in front of infill lots are the classic case — factor the plan (or the constraint) into siting early.⁷
- ☐ **Budget a geotechnical review — Calgary sits on expansive clay.**
Soil conditions drive foundation type and cost. Deep fill (over 2.0 m compacted) triggers its own report requirement.⁸
- ☐ **Confirm water, sewer, and power capacity — or budget the upgrades.**
Changed or new utility connections can trigger a Development Site Servicing Plan (DSSP); on infill lots, service replacement is routinely thousands of dollars nobody planned for.⁹
- ☐ **If a teardown: the demolition permit needs a hazmat assessment first for pre-1990 homes.**
The asbestos assessment is a legal prerequisite, not a formality. Demolition permit review itself: about 7 days for a complete application.¹⁰

03 PROGRAM & LIFESTYLE — THE QUESTIONS DRAWINGS CAN'T FIX LATER

- ☐ **Write down how you actually live: cooking, work-from-home, hosting, storage, parking.**
List rooms by what happens in them daily, not by photos you liked.
- ☐ **Decide the 10-year needs now: aging in place, multigenerational living, resale profile.**
Wider doorways, a main-floor bath, and blocking for future grab bars cost little at framing and a fortune later.
- ☐ **If you want a legal secondary suite — design it in from day one.**
A suite needs its own entrance (not through the main dwelling), 1.95 m ceilings, egress windows, a parking stall, and separate ducting. One suite per property; an in-house suite and a backyard suite cannot coexist. Non-basement suites cap at 100 m². Retrofitting any of this later costs multiples.¹¹

04 APPROVALS — THE SEQUENCE MOST OWNERS GET WRONG

- ☐ **Know whether your design is “contextual” (permitted) or discretionary.**
A design that meets every bylaw rule exactly is a permitted use and cannot be refused; ask for a relaxation and you enter discretionary review with neighbour notice and appeal windows.²
- ☐ **The building permit (BP) will not be issued until the development permit (DP) is released.**
Treat DP and BP as sequential when planning the calendar. DP target: 90 days (77-day actual average, Q1 2026); complex or variance-heavy files run longer.^{2,12}
- ☐ **Confirm who owns each permit and each delay — in the contract.**
Guide No. 03 gives you the exact questions and the public registries to verify every answer.

STAGE	TYPICAL DURATION	NOTES
Design (site analysis → construction documents)	4–6 months	True custom; pre-reviewed designs run faster ¹
Development permit review	~90 days target	77-day average, Q1 2026; longer with variances ²
Building permit + trade permits	weeks, not days	Issued after DP release ¹²
Construction	8–14 months	2,500–4,500 sq ft typical range ¹
Total, first meeting → occupancy	12–24 months	Straightforward inner-city sites land near the low end ¹

SEASON MATTERS IN CALGARY

Foundations poured in spring move fastest; late-season starts carry winter heating costs and weather delays. Working backward from “foundation in spring” is often what decides when design should start.¹³

05 PROTECTION & PAPERWORK THAT MUST EXIST BEFORE YOU SIGN

☐ The builder holds a current Alberta residential builder licence.

Mandatory since December 2017. Look them up yourself — registry: residentialprotection.alberta.ca.¹⁴

☐ Your project carries the mandatory 1-2-5-10 new home warranty.

1 yr workmanship · 2 yr systems · 5 yr envelope · 10 yr structural; minimum coverage \$265,000 for a detached home. Verify the specific property's coverage in the same public registry.¹⁴

☐ Building your own home? The Owner Builder Authorization has a 10-year catch.

You may pull permits without a builder licence, but selling within 10 years requires warranty arrangements — decide this before, not after.¹⁵

06 BUDGET REALITY CHECK

HARD COSTS ARE NOT THE BUDGET

LINE ITEM	CALGARY RANGE, 2026	NOTES
Hard construction — entry custom	\$250–325 / sq ft	Finish tier drives everything ¹⁶
Hard construction — mid-range	\$325–450 / sq ft	Most premium infill lands here ¹⁶
Hard construction — luxury	\$400–500+ / sq ft	High-spec builds can exceed this ¹⁶
Design / architecture / engineering	\$20,000–65,000	Scales with complexity ¹⁷
Permits, fees, survey, geotech	\$10,000–15,000+	Before any site work ¹⁷
Contingency	5–15%	On the whole budget, not just construction ³
Land / teardown lot	site-specific	Often the largest single line in inner-city Calgary

GST IS PART OF THE BUDGET — AND THE REBATES RARELY HELP PREMIUM BUILDS

GST applies to a new custom home. The standard federal rebate only exists under \$450,000 fair market value. The First-Time Home Buyers' GST rebate (builder agreements — or owner-built construction started — on or after March 20, 2025) can return up to \$50,000 on homes to \$1M, phasing out entirely at \$1.5M — and only for qualifying first-time buyers. Confirm your actual position with a tax professional before locking the budget.¹⁸

07 YOUR NUMBERS — FILL IN BEFORE TALKING TO ANYONE

LINE	YOUR FIGURE	REALITY CHECK
Land (or current lot value)		Include demolition + hazmat if teardown
Hard construction (size × \$/sq ft)		Which tier above did you use?
Soft costs (design + permits + reports)		\$30,000–80,000 is normal, not padding
Contingency (× 5–15%)		Untouched until walls open
GST (net of any rebate)		See callout above
Carrying costs during the build		Rent + financing over 12–24 months
Total		Compare against Guide No. 02 before committing

WANT THE SITE CHECKED BEFORE YOU COMMIT?

Email or call us about the address you are considering — bring any drawings, the RPR, or the listing. We'll set up a conversation or a site walk and go through the constraints together: zoning after the August changes, servicing, suite potential, and what the build would realistically cost. Before you are locked in, not after.

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SOURCES — CURRENT AS OF JULY 12, 2026

- 1 Western Canada custom-build timeline guides (design 4–6 mo; construction 8–14 mo; total 12–24 mo)
- 2 calgary.ca — development permits for new houses; City DP performance, Q1 2026
- 3 Calgary builder / estimator guidance on contingency (5–15%)
- 4 calgary.ca — repeal of citywide rezoning (address lookup map; R-CG changes)
- 5 Alberta land surveyors — RPR cost ranges; calgary.ca — Certificate of Compliance (\$189)
- 6 Alberta land titles practice — restrictive covenants and utility rights-of-way
- 7 City of Calgary tree protection — plans required within 6 m of City trees
- 8 City of Calgary geotechnical requirements; Deep Fills report over 2.0 m
- 9 calgary.ca — Development Site Servicing Plan triggers
- 10 calgary.ca — demolitions (7-day review); Alberta OHS pre-1990 hazmat assessment
- 11 calgary.ca — new secondary suites; Land Use Bylaw (suite size, parking, either/or rule)
- 12 City of Calgary permit FAQ — BP issuance requires released DP
- 13 Calgary builder guidance — seasonal scheduling
- 14 residentialprotection.alberta.ca — builder licensing (since Dec 2017); 1-2-5-10 warranty; \$265k minimum
- 15 Alberta — Owner Builder Authorization terms
- 16 Calgary/Alberta builder cost guides, 2025–2026 (non-binding tiers)
- 17 Calgary builder soft-cost guidance (non-binding)
- 18 Canada Revenue Agency — GST/HST new housing rebate; FTHB GST rebate (Mar 20, 2025+, per Bill C-4)