KAMLOOPS COUNTRY REAL ESTATE

Acreage Buyer's Field Guide

The checks I run on rural property around Kamloops, in the order I run them. Bring it to every showing.

- ☐ Water
- ☐ Septic
- ☐ ALR and zoning
- ☐ Permits and buildings
- ☐ Access and wildfire
- ☐ Financing, taxes and title

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START HERE

Before you start

A rural purchase around Kamloops has a subject period like any other, but the list of things to check inside it is much longer than on a city lot. Water, septic, land rules, buildings, access, fire and financing each have their own paper trail, and the ones people skip are the ones that cost money after completion.

I have 18 years in construction and 9 years in real estate, and the two have overlapped for most of that time. I have lived on acreage at Pinantan Lake since 2008. This guide is the field version of the checks I run on every rural file: what to look at when you walk the property, what to ask the seller, and which documents to get before you remove subjects.

Before the showing	At the showing	During subjects
Look up the well log, the ALR map and the zoning. Ask for the Property Disclosure Statement.	Walk the checklist on page 9. Photograph the well head, septic lid, electrical panel and every outbuilding.	Order the tests and records on page 10. Two to three weeks is a reasonable subject period on most rural files.

The 12 checks, in the order I run them

01 Water source and yield

02 Water licence transfer, on a surface intake

03 Septic filing and condition

04 ALR status

05 Zoning

06 Building permits

07 Manufactured home paperwork, if there is one

08 Professional inspection

09 Access and road maintenance

10 Wildfire exposure and insurance

11 Financing and appraisal

12 Taxes, title and the Property Disclosure Statement

CHECKS 1 AND 2

Water

Start with the source, then prove the supply. Most rural homes around Kamloops run on a drilled well, a dug well, or a surface intake from a creek, lake or river, and each one has a different paper trail.

At the property

- Find the well head. Note what sits uphill of it and how close the septic field and any paddocks are.
- Ask to see the pressure tank and any treatment equipment.
- On a surface intake, ask to see the intake, the line and the treatment.
- Look for a cistern or storage tank and ask how it is filled.

Ask the seller

- How deep is the well, and when was it drilled?
- Has the water ever run short, especially in a dry August?
- When was the water last tested, and what did the results show?
- Is the well or intake shared with a neighbour, and is there a written agreement?

Get these documents

- The well log from the provincial GWELLS database: depth, static water level and the yield measured on the day it was drilled. That number is a starting point, not a guarantee.
- A current flow test over several hours, measured in GPM, done during the subject period.
- A potability test from an accredited lab.
- On a creek, lake or river intake: the water licence, and confirmation it will transfer to you with the land.

Good to know

Groundwater from a well for a single home's household use does not need a licence in BC. Taking water from a creek, lake or river for a home does, under the Water Sustainability Act, and irrigation or commercial use of a well can too.

Watch for

No well log, no recent test results, a licence that lapsed or was never issued, or a supply that needs hauled water in late summer.

CHECK 3

Septic

You want to know that it is filed, where it is, and what shape it is in. A failed field on acreage is a five-figure repair that has to meet today's setbacks from the well, the property lines and any watercourse.

At the property

- Find the tank lid and walk the field. Soft ground or surface breakout are signs to follow up on.
- Note what sits on or next to the field: driveways, parking, paddocks. Vehicle or livestock traffic over a field compacts it.
- Count the bedrooms. A system is sized to a number of bedrooms.

Ask the seller

- When was the tank last pumped, and by whom?
- How old is the system, and has the field ever been repaired or replaced?
- Have any bedrooms or a suite been added since the system went in?

Get these documents

- The Interior Health filing. Systems installed since 2005 should have one, done by a Registered Onsite Wastewater Practitioner, with a drawing showing the tank and the field. Older systems often have nothing on file.
- A pump-and-inspect during the subject period, with the drawing compared to what is on the ground.

> **Watch for**
> No filing on a newer system, a field under a driveway or paddock, or a house that has grown more bedrooms than the system was sized for. Adding a suite or a bedroom later may need Interior Health approval.

CHECKS 4 AND 5

ALR and zoning

Check both, because they are two separate sets of rules and both apply. A large share of acreage around Kamloops sits inside the Agricultural Land Reserve, and the ALR boundary does not follow property lines, so a parcel can be half in and half out.

ALR status

- Look the parcel up on the Agricultural Land Commission map.
- Being in the ALR does not stop you buying it or living on it. It limits what you can build, whether you can add a second home and how big it can be, whether you can run a non-farm business, and whether the parcel can ever be subdivided.

Zoning

- Outside the city, zoning comes from the Thompson Nicola Regional District under Zoning Bylaw 2400. Inside Kamloops city limits, acreage carries city zoning such as CR2.
- The zone decides the minimum parcel size, how many dwellings are allowed, whether a suite or a second detached home is permitted, how big a shop can be, and which home-based businesses are allowed.
- If animals are part of the plan, check the zone's animal limits for the parcel size.

> **Before you write the offer**
> If your plan for the property depends on a second home, a big shop, animals or a business, confirm the zone and the ALR allow it before subject removal, not after.

CHECKS 6, 7 AND 8

Permits and buildings

Shops, cabins, bunkhouses, enclosed decks and old additions show up on a lot of rural listings, and a fair number were never permitted.

Building permits

- Ask the TNRD for a Building Information Request, or the City of Kamloops inside city limits. It shows what permits were issued and whether any work was flagged as built without one.
- Anything unpermitted can become your problem at the next permit application, the next insurance renewal or the next sale. Wiring in an unpermitted structure needs its own Technical Safety BC permit history.
- Your options in the offer: a longer subject, a term requiring the seller to resolve it, or a price that reflects the cost.

Manufactured homes

- The home needs an approval label (CSA Z240 or A277, or a Technical Safety BC Silver Label) to be legally sold.
- Find out whether it is registered in the Manufactured Home Registry as its own asset or exempt and part of the land. That decides how it transfers and how it is financed.

What I look at when I walk a property with you

- The roof line and the foundation of the house.
- The well head and the septic lid.
- Every outbuilding, and how water drains away from each building.

> **An inspection still comes first**
> That walk tells you which reports to order first. It does not replace them. I am not a licensed home inspector, and I recommend a professional inspection on every purchase, including the outbuildings.

CHECKS 9 AND 10

Access, wildfire and insurance

Two questions that get asked after completion far more often than before it. Both belong inside the subject period.

Access and road maintenance

- A property on a Ministry of Transportation and Infrastructure road gets plowed and graded by the Province. A private road or an easement across a neighbour's land does not, and the easement terms on title decide who maintains it and who pays.
- Ask about snow, spring breakup and whether the school bus comes up the road.
- Check that a propane truck, a septic truck and a fire truck can all make the driveway.
- If the only access crosses another parcel, your lawyer or notary needs to confirm the registered easement before subject removal.
- Planning a new driveway onto a provincial road? One off a controlled access highway or a numbered route needs a highway use permit from the Province.

Wildfire exposure and insurance

- Much of the rural land around Kamloops is in the wildfire interface zone, and insurers price it that way.
- Get a written quote before subject removal. Give the insurer the year the home was built, the heat source, any wood stove, the distance to the nearest fire hall and whether there is a hydrant.
- Look at the site the way an insurer does: how close the trees stand to the house, what the roof and siding are made of, and whether there is defensible space. FireSmart BC publishes a free home assessment guide.

CHECKS 11 AND 12

Financing, taxes and title

Lenders treat land, outbuildings and farm use differently from a city house, and the last documents on the list are the ones that explain what you are actually buying.

Financing and appraisal

- From what I see in the market, most lenders value the house and a limited number of acres and treat the rest of the land as unfinanced, and some will not count outbuildings or shops at all.
- A manufactured home that is not on a permanent foundation can fall under chattel financing instead of a mortgage.
- Many rural and acreage properties do not qualify for CMHC insured mortgages, which changes the down payment picture.
- Talk to a lender or broker who writes rural mortgages before you write the offer, make financing a subject, and build the appraisal into the subject period.

Taxes and farm class

- Rural property outside a municipality is taxed by the Province, not a city. In 2026, rural taxes were due July 2, with a 5% penalty added July 3 and another 5% on November 1.
- Farm class is earned each year through farm sales and can come off. It applies to the land, not the house, and a new owner has to apply to BC Assessment by October 31 to keep it. Ask the seller for the current assessment notice.

Size of the farm operation	Minimum gross farm income
Under 0.8 ha (1.98 acres)	$10,000
0.8 ha to 4 ha (1.98 to 10 acres)	$2,500
Over 4 ha (10 acres)	$2,500 plus 5% of the farm value of the land above 4 ha

Farm class thresholds as used by BC Assessment. Confirm the current rules for any specific property with BC Assessment.

Title and disclosure

- The title search from the Land Title and Survey Authority shows easements, rights of way, covenants and charges. Read it with your lawyer or notary.
- The Property Disclosure Statement: read every answer, and treat "do not know" as a question to go and answer yourself.

PRINT THIS PAGE

Showing-day checklist

Take this page to the property. Anything you cannot tick goes on the list for the subject period.

Water

- ☐ Well head found and photographed
- ☐ Pressure tank and treatment seen
- ☐ Asked: depth, age, last test, dry-season supply
- ☐ Surface intake: asked for the licence number

Septic

- ☐ Tank lid and field found
- ☐ Field walked for soft ground and breakout
- ☐ Asked: last pump-out, age, any repairs
- ☐ Bedrooms counted against the system size

Land rules

- ☐ ALR status checked on the ALC map
- ☐ Zone checked against your plans: suite, shop, animals, business

Buildings

- ☐ Every outbuilding walked and photographed
- ☐ Asked which buildings were permitted
- ☐ Manufactured home label found, if there is one
- ☐ Electrical panel photographed

Access and fire

- ☐ Road type noted: Ministry, private or easement
- ☐ Driveway grade, turnaround and winter access checked
- ☐ Distance to fire hall and nearest hydrant noted
- ☐ Trees and defensible space around the house looked at

Living there

- ☐ Heat source and any wood stove noted
- ☐ Internet options checked for this exact address
- ☐ Cell coverage checked on your own phone

Notes

DURING SUBJECTS

Subject period tracker

Two to three weeks is a reasonable subject period on most rural files, compared with seven to ten days on a city house. These rarely all land inside one week.

Check	Who does it	What you get	Done
Flow test over several hours	Well contractor	Yield in GPM, in writing	☐
Potability test	Accredited lab	Lab report	☐
Water licence transfer (surface intake)	Your lawyer or notary	Licence moving to your name	☐
Septic pump and inspect	Septic contractor	Report, drawing compared to the ground	☐
Interior Health septic filing	Interior Health records	Filing and drawing	☐
Building Information Request	TNRD or City of Kamloops	Permit history for the parcel	☐
Manufactured Home Registry search	Manufactured Home Registry	Registration status	☐
Home and outbuilding inspection	Licensed home inspector	Inspection report	☐
Insurance quote	Your insurer	Written quote	☐
Financing and appraisal	Your lender	Approval and appraisal	☐
Title search	Your lawyer or notary	Easements, covenants, charges	☐
Property Disclosure Statement	Seller, through the agents	Signed statement, every answer read	☐

Want my contacts?

I can pass along the well, septic, inspection and lending contacts I refer buyers to. Call or text 250-571-0379.

QUESTIONS

Talk it through before you write

If something on a property does not add up, call or text me before you write an offer. I would rather walk through a well log or a permit history with you now than after completion.

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Keep reading

- Current acreage listings and the five checks: kamloopscountry.ca/acreage-for-sale-kamloops
- Hobby farms for sale: kamloopscountry.ca/hobby-farms-for-sale-kamloops
- Vacant land and building lots: kamloopscountry.ca/land-for-sale-kamloops
- The 12 checks before you remove subjects: kamloopscountry.ca/blog/buying-rural-property-bc-checklist
- Building on vacant land, in the right order: kamloopscountry.ca/blog/building-on-vacant-land-kamloops

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