

# FARM & ACREAGE BUYER'S GUIDE



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## FARM & ACREAGE BUYER'S GUIDE

A Comprehensive Due-Diligence Resource for Rural Property Buyers in Alberta

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### Welcome

Purchasing an acreage or farm in Alberta is an exciting step, but it comes with unique considerations that differ significantly from a typical residential purchase. This guide is designed to help you understand the key documents, inspections, and property features that should be reviewed before committing to a rural property, especially in a private sale scenario.

My goal is to ensure you feel informed, confident, and supported throughout the process.

## 1. LAND TITLE & LEGAL INFORMATION

Understanding the legal status of the property is essential.

### What to Review

- Current land title (SPIN2)
- All registrations on title:
  - Mortgages
  - Caveats
  - Utility right-of-ways (power, gas, telecom)
  - Pipeline rights-of-way
  - Easements
  - Restrictive covenants
  - Encroachments

- Zoning designation (county/MD)
- Applicable land-use bylaws:
- Livestock allowances
- Secondary dwellings
- Commercial/agricultural use
- Subdivision potential
- Any known boundary or access disputes

## 2. SURVEY & PROPERTY BOUNDARIES

Accurate boundary information protects you from future issues.

### Key Items

- Real Property Report (RPR) with municipal compliance
- Confirmation of boundary markers
- Fence lines vs. actual property lines
- Encroachments (sheds, driveways, utilities)

## 3. WATER SYSTEM (WELL)

Water supply and quality are among the most important acreage considerations.

### Information to Gather

- Well type (drilled, bored, dug)
- Well log (depth, flow rate, construction details)
- Recent water testing:

- Bacteria (potability)
- Chemical/mineral profile
- Hardness
- Iron/manganese
- Nitrates/nitrites
- Well production test (GPM)
- Age and condition of:
- Pump
- Pressure tank
- Water softener
- Iron filter
- RO system
- History of well performance issues
- Shared well agreements (if applicable)

#### 4. SEPTIC SYSTEM

A properly functioning septic system is essential for rural living.

What to Confirm

- System type:
- Tank & field
- Tank & mound
- Open discharge

- Advanced treatment system
- Age of system
- Tank size
- Last pump-out date
- Maintenance records
- Septic inspection report (recommended)
- Location of tank, field, and required setbacks
- County/MD compliance letters
- Any history of backups or repairs

## 5. HEATING, UTILITIES & MECHANICAL SYSTEMS

Rural properties often have varied mechanical setups.

Review

- Heating type:
  - Natural gas
  - Propane
  - Oil
  - Electric
  - Wood/pellet
- Age and condition of:
  - Furnace/boiler
  - Hot water tank or on-demand system

- Air conditioning
- HRV system
- Electrical service:
- Amperage (100A, 200A, etc.)
- Overhead vs. underground service
- Subpanels in outbuildings
- Gas service:
- Natural gas line location
- Propane tank ownership (leased vs. owned)
- Backup power systems (generators, transfer switches)

## 6. OUTBUILDINGS & LAND IMPROVEMENTS

Outbuildings add value and functionality but must be properly permitted and maintained.

### Considerations

- Shops, barns, garages, sheds:
- Permits
- Electrical/plumbing
- Heat sources
- Foundation type
- Fencing and cross-fencing
- Corrals, shelters, pens
- Driveway condition

- Drainage patterns
- Dugouts or ponds (water rights, safety)

## 7. ENVIRONMENTAL & LAND FACTORS

Environmental conditions can affect usability and long-term value.

Assess

- Soil quality
- Flood-prone or low-lying areas
- Previous land use (old dumps, fuel tanks, contamination)
- Tree health and shelterbelts
- Fire risk and defensible space
- Wildlife presence

## 8. MUNICIPAL & COUNTY REQUIREMENTS

Each county or MD has its own regulations and expectations.

Verify

- Development permits for:
- Additions
- Shops
- Decks
- Secondary suites
- Compliance letters

- Road maintenance responsibility (county vs. private)
- School district and bus routes
- Area Structure Plans (ASP) or future development plans

## 9. ACCESS, ROADS & LOGISTICS

Access impacts year-round usability and resale value.

### Key Points

- Road type:
  - County-maintained
  - Private road
  - Shared driveway
- Road maintenance agreements
- Winter access reliability
- Distance to:
  - Fire hall
  - Hospital
  - Schools
  - Major highways
  - Town services

## 10. UTILITIES & INTERNET

Connectivity varies widely in rural Alberta.



## Confirm

- Internet options:
- Starlink
- Fibre (where available)
- Wireless rural providers
- Cell coverage quality
- Power provider
- Gas provider
- Garbage/recycling services (varies by county)

## 11. INSURANCE CONSIDERATIONS

Insurance requirements differ from urban homes.

### Important Factors

- Age of roof
- Wood-burning appliances (WETT inspection)
- Outbuilding coverage limits
- Water source and septic disclosures
- Distance to fire services (affects premiums)

## 12. TRANSACTION-SPECIFIC ITEMS

### Recommended Items

### Conditions:

- Financing
- Home inspection
- Well inspection
- Septic inspection
- Water testing
- Insurance approval
- Seller disclosure (can be requested even in private sales)
- Verification of property taxes and arrears
- Utility transfer information

### Final Thoughts

Acreage purchases are incredibly rewarding, but they require careful due diligence. My role is to help you navigate each step with clarity and confidence ensuring you understand the property fully before moving forward.

I'm here to support you through the entire process, whether this acreage becomes the right fit or we continue exploring other options