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Acreage Buyer's Checklist

Water Valley, Cremona, Sundre and Mountain View County. Use this list before you write an offer on a rural property, and again before you remove conditions.

1. Water

- Ask for the well driller's report. You can also look up the well in Alberta's Water Well Information Database.
- Make your offer conditional on a water quantity (flow) test and a water quality test from an accredited lab.
- Ask how old the pump and pressure system are, and whether any water treatment equipment is included.

2. Septic

- Find out what type of system it is (field, mound or open discharge) and how old it is.
- Ask for pump-out records, and book an inspection by a certified private sewage installer.
- Check that the septic field and setbacks are clear of buildings, wells and property lines.

3. Land, zoning and title

- Confirm the land use district with the county and what it allows: suites, shops, livestock, home businesses.
- Ask for a current Real Property Report with a compliance stamp from the county.
- Review the title for easements, caveats, utility rights-of-way and any surface leases or well sites.
- Walk the fence lines, and confirm where the property boundaries actually are.

4. Access and services

- Check that the road approach is legal and registered, and ask who clears snow on the road and driveway.
- Check power, natural gas or propane, and the monthly costs.
- Test internet and cell service at the house itself, not just in town.
- Ask your insurer about the distance to the nearest fire hall and hydrant before you firm up.

5. Buildings

- Get a home inspection that also covers the shop, barn and any outbuildings.
- Ask whether buildings, additions and suites had permits.
- Note the age of the roof, furnace, hot water tank and wood stove, and ask for any WETT inspection.

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6. Financing

- Talk to a lender who does rural and acreage mortgages before you shop. Rules can change with acreage size, outbuildings and how the land is used.
- Budget for the extra tests: water, septic, inspection and possibly a survey.

Want new acreage listings first? Sign up at mcmillanrealestategroup.ca/new-listings-first, or call or text Adam at 403-969-6991.

This checklist is general information, not legal, financial or engineering advice. Requirements vary by property and county. Confirm details with the county, your lender, your lawyer and qualified inspectors.