SOUTHEASTERN MANITOBA · BUYER'S GUIDE

The Acreage Checklist

What to check before you waive your conditions on a country property — and what it costs when nobody checks.

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27 checks · and the three that kill the most deals

What goes wrong on an acreage is almost never the house.

It's the well that can't keep up with a family of five. The ejector system that has to come out before title can transfer. The approach the municipality doesn't plow. The parcel everybody assumed could be split.

A standard home inspection touches none of that. I put this list together from the yard sites I've walked around Ste. Anne, De Salaberry, La Broquerie and Steinbach, so you can ask the right questions while you still have conditions to protect you.

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1 The Well

YOUR WATER IS A SYSTEM, NOT A TAP

- [ ] **Ask for the well record — and don't panic if there isn't one**
  Licensed drillers file a construction report with the province and give the owner a copy, so newer wells usually have paperwork behind them. Older ones often don't, and plenty of sellers have never seen theirs. Ask anyway, and ask who drilled it — the province's groundwater section or the drilling contractor may still have a record. What you want from it is depth, casing and static water level.
  Ask: Do you have any paperwork on the well, and who drilled it?

- [ ] **Find out whether it's a shallow well or a drilled well**
  A shallow well — dug, bored, or a sand point, usually in the first few dozen feet — draws from groundwater close to the surface. Cheaper to replace, but more exposed to contamination from the yard and more likely to drop in a dry summer. A drilled well reaches deeper into a protected aquifer: steadier and better protected, though deeper water often brings more iron, hardness or sulphur with it. Neither is a problem on its own — but they behave differently, and how the well has actually been used will tell you more than either label does.
  Ask: How many people has this well supplied, and has it ever run short?

- [ ] **Find out whether the well is yours alone or shared**
  Not every yard site has its own well — some run off a cistern with hauled water, and some share one with a neighbour under an arrangement that may never have been written down or registered on title. A shared well means shared costs, shared repairs, and a shared say in what happens when it fails.
  Ask: Is this well solely on this title, or shared with a neighbour?

- [ ] **Test the water during your condition period**
  Manitoba subsidizes bacteria testing for private wells and cisterns — roughly $18 including tax through the province's designated lab, covering total coliform and E. coli. Beyond bacteria, pay for the chemistry: nitrates, iron, manganese, hardness, sodium and sulphate. Sample untreated water Monday to Thursday so it reaches the lab within 24 hours.
  Ask: When was the water last tested, and can I see the results?

- [ ] **Find out what the water treatment is there to fix**
  Softeners, iron filters and UV units are common on acreages and aren't a red flag on their own — but each one was installed to solve something. Knowing what tells you more about the raw water than the equipment itself does.
  Ask: What was each unit put in for, and when was it last serviced?

- [ ] **Check the age of the pump and pressure tank**
  These are consumable equipment with a finite life, and on an acreage they are not optional. Find out how old they are. Replacing a submersible pump is a real bill, and it always seems to happen when you need it the most.
  Ask: How old are the pump and the pressure tank?

- [ ] **Ask directly about abandoned wells**
  Older yard sites often have one, and they're easy to miss on a walk-around — so ask rather than hunt, and get the answer in writing. An unsealed abandoned well is a direct pipe into the aquifer you drink from, and sealing it becomes your responsibility on closing.
  Ask: Are there any other wells here, including old ones not in use?

2 The Septic System

WHERE SOUTHEAST MANITOBA DEALS DIE

☐ **Establish exactly what kind of system it is — in writing**

Disposal field, holding tank, mound, or ejector. These are not interchangeable, and they carry very different costs and legal obligations. The word "septic" on a listing tells you almost nothing.

Ask: What type of system is it, and where is it on the property?

> **READ THIS ONE TWICE — SEWAGE EJECTORS**
>
> New sewage ejectors are banned in Manitoba, and an existing one generally has to be decommissioned before the property can be transferred or subdivided. An owner can apply for a Certificate of Exemption, but only where the parcel is at least 10 acres, sits outside a designated sensitive area, and meets the required setbacks from watercourses — and the exemption does not travel with the land, so a new application is needed on each subsequent transfer. Settle who is responsible and who is paying *in the offer*. This is not a closing-day problem to sort out later.

☐ **Ask whether the system was ever permitted**

Onsite wastewater systems in Manitoba require approval, and installers have to be certified. A system somebody's brother-in-law put in one weekend in 2003 may work fine and still be a problem the day you sell, subdivide, or file an insurance claim.

Ask: Is there a permit or an as-built for this system?

☐ **Check the parcel size against the system**

A disposal field generally requires a parcel of at least 2 acres with at least 198 feet of frontage. Below that you're on a holding tank — which means recurring pump-out bills, not a one-time cost.

Ask: How many pump-outs a year, and what did you pay last year?

☐ **Locate the field and confirm the setbacks**

Wastewater systems carry mandatory separation distances from wells, watercourses and property lines. Get the location marked on a sketch, not described from memory at the kitchen table. If you plan to add a shop, a garage or a pool, you need to know where you cannot dig.

Ask: Can you show me where the tank and the field actually are?

☐ **Get the service history, and look for the signs**

Walk the field: soggy ground, unusually green grass in a dry August, or odour means seepage, and a failing system has to be dealt with immediately rather than on your schedule.

Ask: When was the tank last pumped, and by whom?

☐ **Ask the municipality whether service is coming**

Where municipal wastewater service is available, connection is required within a set window, and a transfer or subdivision can trigger it early. If a line is planned anywhere near the property, you want the cost and the timing before you own it.

Ask the RM: Is wastewater service planned for this area?

3 Land & Access

GETTING IN, STAYING DRY, AND WHAT YOU MAY BUILD

- [ ] **Find out who maintains the road — and who plows it**

  Confirm the approach is permitted, then ask the municipality directly whether the road is on its snow-clearing route and to what standard. A shared or private lane is a shared or private bill every January. What the seller tells you binds nobody.

  Ask the RM: Is this road yours, and is it on the plow route?

- [ ] **Confirm you have legal access, not just a driveway**

  Some rural parcels reach the road across land somebody else owns. If your access depends on a right-of-way or easement, it needs to be registered on title — a driveway that has "always been there" is not the same thing as a legal right to use it.

  Ask: Is the access to this property registered on title?

- [ ] **Ask whether the drainage on the property is licensed**

  Under Manitoba's Water Rights Act, drains, ditches, culverts, dykes and similar works that change how water moves require provincial authorization. Unlicensed drainage is an offence carrying substantial penalties, and remediation falls on whoever owns the land. Authorization also doesn't transfer automatically on a sale.

  Ask: Has any ditching or drainage work here been licensed?

- [ ] **Confirm zoning before you write the offer**

  Agricultural zoning does not automatically permit a home business, boarding animals, a second dwelling, or the shop you're picturing. Verbal assurances from anyone — including a neighbour who "did it years ago" — are worth nothing.

  Ask the RM: What is this parcel zoned, and what uses are permitted?

- [ ] **Never buy on the assumption you can split it later**

  Subdivision in Manitoba typically runs six months to two years, requires a surveyor, carries municipal and provincial fees and conditions, and can be refused outright. If your plan depends on creating a second lot, make it a condition of your offer — not a hope.

  Ask the RM: Has a subdivision ever been applied for on this parcel?

- [ ] **Ask about a Building Location Certificate — and know the fallback**

  Plenty of rural sellers don't have a current one and won't pay to order one. Where there's no BLC, most purchases close on title insurance instead. That protects you financially, but it tells you nothing about where the buildings, easements and boundaries actually sit. On a parcel where a shop, a fence or a shelterbelt is anywhere near a line, a new survey can be money well spent. Fence lines are not property lines.

  Ask: Is there a Building Location Certificate, and how old is it?

4 The Buildings

WHAT YOU'RE BUYING VS. WHAT A LENDER WILL COUNT

- ☐ **Expect outbuildings to appraise at little or nothing**
  The quonset, the barn, the shop and the riding arena may be the whole reason you want the place, and still carry no meaningful value for mortgage purposes. That gap comes out of your down payment.
  Ask your lender: How will you value the outbuildings on this property?

- ☐ **Get pre-approved by a lender who actually does acreages**
  Rural lending is its own discipline. Many lenders will finance only the house plus a limited number of acres regardless of parcel size, and policies vary widely between them. A pre-approval written against a house in town does not carry over to a quarter section.
  Ask your broker: How many acres will you actually lend against?

- ☐ **Sort out heat, power and buried tanks**
  Propane, wood, electric or natural gas. Confirm the electrical service can carry the shop you intend to run, and ask specifically about buried fuel tanks — an old farm tank is an environmental liability attached to the land.
  Ask: Is the propane tank owned or rented, and are there any buried tanks?

- ☐ **Test for radon**
  Roughly one in five Manitoba homes has tested above Health Canada's guideline of 200 Bq/m³. It's inexpensive to test and manageable to fix — but only if somebody looks.
  Ask: Has this house ever been tested for radon?

5 Money & Paperwork

PLANNING PAST THE PURCHASE PRICE

- ☐ **Settle the GST question before you write, not after**
  A used residential home and the land reasonably necessary for its use is usually exempt. Bare land, recently subdivided parcels and land used in a farming business can differ — and GST is charged on top of the price, not inside it.
  Ask your lawyer: Is GST payable on this purchase?

- ☐ **Get an insurance quote during your condition period**
  Acreage insurance is not house insurance. Distance to a fire hall, water available for firefighting, wood heat and the outbuildings all move the premium — and can decide whether a carrier writes it at all.
  Ask your broker: What will it cost to insure this specific address?

- ☐ **Ask how the property is classified for taxes**
  Classification on rural parcels depends on use and can change when farm use stops. Get the current tax bill before you commit.
  Ask the RM: How is this parcel classified, and would my use change it?

- ☐ **Make a plan for the costs of country living**
  An acreage costs a little more to run than a house in town, and none of it is a shock if you've planned for it. Sketch out the ongoing and eventual items — septic pump-outs, snow clearing, gravel, tree work, a well pump — with rough timing beside each.
  Ask: What did you spend running this place in a typical year?

The three that *kill the most deals*

01 **The ejector system**
Found late, it stalls or kills the transfer and somebody has to pay for a new system. Ask about it on day one, on every older yard site.

02 **The financing gap**
Buyers get pre-approved on a house in town, fall for an acreage, then learn the lender won't count the shop, the barn, or most of the land.

03 **The assumption about the land**
"We'll split off a lot." "We'll run the business out of the shop." "The municipality plows it." Confirm all three in writing, before the offer.

THREE CALLS WORTH MAKING BEFORE YOU WRITE AN OFFER

The municipality.
Zoning, permitted uses, the plow route, and whether wastewater service is planned.

A mortgage broker who does acreages.
Find out how many acres they'll lend against before you shop.

An insurance broker.
Get a real quote on the actual address, not a ballpark on a similar house.

Send me an address.

If there's a property you're looking at — whether or not I'm the one who sells it to you — send me the address and I'll walk this list with you on site. No charge, and no pressure to list or sign anything. I'd rather you buy the right acreage than a fast one.

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