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A COMPREHENSIVE GUIDE TO
**Purchasing
Acreage Land**
FOR A NEW CUSTOM BUILT HOME IN
CALGARY, ALBERTA

LOCATION
ZONING
SERVICING
SITE PLANNING
DESIGN
REAL RESULTS

What to Know Before You Buy
Your Dream Acreage Property

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THE RIGHT LAND



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A Comprehensive Guide to Purchasing Acreage Land for a New Custom Built Home in Calgary, Alberta

Building your dream home on an acreage lot near Calgary, Alberta, offers the allure of wide-open spaces, privacy, and stunning landscapes. However, purchasing land for an acreage home site presents unique challenges that can quickly become costly if not carefully considered. Here's a guide to help you navigate the process, avoid common pitfalls, and ensure your acreage purchase meets your expectations.

1. Water Supply: The Lifblood of Your Acreage

Before signing on the dotted line, one of the most crucial factors is water. Here are some important considerations:

- **Source of Water:** Confirm if the property has access to a reliable water supply. This could be from a well, a water co-op, or a nearby municipal supply. Many rural properties around Calgary rely on wells.
- **Well Performance:** If there is an existing well, check the flow rate, typically measured in gallons per minute (GPM). A low GPM could mean you'll need water storage solutions. Also, inquire about the depth of the well and whether the water quality has been tested recently.
- **Water Quality:** Test the water for quality. Groundwater may contain minerals, bacteria, or other contaminants, and you may need a filtration or treatment system, which can add to your long-term costs.
- **Water Co-op:** If the land is connected to a water co-op, confirm connection fees and water supply consistency, as these may vary based on your location.

2. Septic System Options

Acreage properties outside Calgary typically do not have access to municipal sewage systems, meaning you'll need to install a septic system. Check with local regulatory authorities on the approved septic options, such as:

- **Conventional Septic Systems:** These are the most common systems for acreage properties. They require soil tests to ensure the ground can handle the absorption of wastewater.
- **Alternative Systems:** Some properties may require advanced or alternative septic systems due to soil or environmental restrictions, which can increase installation and maintenance costs.

3. Utility Access: Electricity, Gas, and Internet

- **Electricity and Gas Hook-Up:** Verify the proximity of electricity and natural gas lines. Extending utility lines to remote properties can be expensive, so confirm connection fees with utility providers before making your purchase.

- **Internet and Cell Phone Service:** Not all rural properties have access to high-speed internet or reliable cell phone service. It's worth investigating available internet providers and cell coverage to avoid frustration later. Satellite internet may be your only option in more remote areas, which can be pricier and slower than urban services.

4. Road Access and Restrictions

- **Driveway and Road Allowances:** Determine if the property has easy road access. Building a long driveway can add significant cost, and any existing access might need upgrades to accommodate construction equipment.
- **Road Bans:** Be aware of road bans or weight restrictions on rural roads during spring thaw or certain periods. These bans can limit material and concrete deliveries to your site, potentially delaying construction and increasing costs.
- **Travel Charges:** Many contractors and suppliers will charge extra for traveling to rural sites. If your property is far from suppliers, expect to see additional fees for deliveries of materials or visits from trades.

5. Cost Considerations: Acreage vs. City Builds

Building on an acreage is typically more expensive than building in the city, and here's why:

- **Site Preparation:** Acreage lots often require significant grading, land clearing, and trenching for utilities, which can be more costly than preparing a city lot.
- **Foundation:** Soil conditions can vary greatly in rural areas, and you might need more extensive foundation work to ensure the stability of your home.
- **Logistics:** Transporting materials and tradespeople to a rural site can increase costs. Deliveries may also face additional fuel surcharges or extended timeframes due to the distance.
- **Septic and Water Systems:** Installing your own septic and water systems adds to your initial expenses compared to city homes that are connected to municipal systems.

6. Acreage Building: Pros and Cons

Building on an acreage has its unique set of advantages and challenges:

Pros:

- **Space and Privacy:** Enjoy large open spaces, privacy, and the ability to build auxiliary structures like barns or shops.
- **Customization:** More freedom to design a home that fits your lifestyle, whether it's a sprawling bungalow or a multi-level estate home.
- **Natural Beauty:** Calgary's rural areas offer scenic views of the Rocky Mountains, wide fields, and wooded landscapes, making for a stunning setting.
- **Your dog or dog's will love an acreage,** close to being "dog haven" compared to a city lot

- Your nearest neighbour will be much further away compared to city homes where you can almost touch your neighbour's home, or in many cases now your city neighbour is on the other side of "a party wall" from you!
- Star gazing is much better in the country side, where city light's won't obstruct your view of an amazing night sky.
- Much more room for gardening, that can help soften your groceries bill, by growing your own food.

Cons:

- **Higher Initial Costs:** Land development, utilities, and infrastructure can add significantly to your budget.
- **Maintenance:** Larger properties require more upkeep, including landscaping, fencing, and possibly dealing with pests like mice or gophers.
- **Distance:** Services and amenities, such as schools, hospitals, and grocery stores, may be farther away, increasing daily travel time.
- **Access to internet** can sometimes be challenging, and could cost more
- **Cellular phone service** can also be challenging, you should verify cell service "before" you purchase your land.

7. Additional Costs to Consider

When budgeting for an acreage build, consider other potential expenses:

- **Outbuildings and Shops:** If you plan to build a shop, barn, or other structures, factor in these costs early on. These buildings require additional permitting and construction expenses.
- **Fencing and Landscaping:** Acreage properties often need fencing for livestock, pets, or privacy, which can be costly. Landscaping on a larger property can also be a significant investment.
- **Pest Control:** Rural areas are home to a variety of pests, such as mice, gophers, and deer. You may need to budget for ongoing pest control or fencing to protect gardens and buildings.

8. Planning Your Home: Professional Assessment

Before finalizing your purchase, having a professional builder conduct an on-site assessment is a wise move. This assessment can help you understand the property's potential and identify any challenges that may affect your plans. A builder can help you:

- Determine the highest and best use of your building site.
- Assess the land's natural contours, water drainage, and soil conditions.
- Evaluate access points, utility connections, and the ideal placement for your home and outbuildings.

Some builders, like **LANDEN Design Build**, offer complimentary initial consultations, including 3D renderings of preliminary home designs (with some conditions). Securing this service before purchasing the land can save you from buying a plot that's unsuitable for your dream home.



9. Purchase Offer Conditions: Protect Yourself

When making a purchase offer on an acreage lot, consider including conditions to protect your investment. These conditions might include:

- **Professional Site Assessment:** Make your offer conditional upon a builder's assessment of the potential building site to ensure the property can accommodate your home plans.
- **Preliminary Home Plans:** If you have a specific vision for your home, you can make the offer contingent on getting a satisfactory preliminary design or renderings, ensuring the lot meets your design needs, this condition is usually time

sensitive, home designers like Landen can usually turn around a preliminary plan within 10-15 days, most sellers would probably think this is a fair time constraint for this design conformation condition.

Now A More Comprehensive Guide to Purchasing Acreage Land for a Home in Calgary, Alberta

Building a home on an acreage property near Calgary offers the promise of rural living with space, privacy, and beautiful landscapes. However, purchasing land for an acreage is not the same as buying a city lot. There are numerous factors you must consider, from water sources and septic systems to utility hookups, road access, and construction challenges. Understanding these key elements will help you make an informed decision and avoid costly surprises.

This guide will walk you through the important steps to take, things to verify before signing the purchase agreement, and the additional costs and challenges involved in building on rural land.

1. Water Supply: Ensuring a Sustainable Source

Water is one of the most critical components when purchasing acreage land. Unlike city properties, rural land may not have easy access to a water supply. Here's what you need to evaluate:

- **Source of Water:** You'll need to determine how you will get water for your home. In many rural areas around Calgary, water comes from one of three main sources: a private well, a water co-op, or occasionally a nearby town's municipal system (though this is rare).
 - **Private Wells:** A well on the property can be a great asset, but you must check its condition and performance. You'll need to find out the flow rate of the well (measured in gallons per minute or GPM). Anything below 5 GPM could lead to insufficient water supply, particularly for larger homes or if you plan to irrigate gardens or landscaping.
 - **A Building Site with no access to water or existing well:** Drilling a well would be your only option, however drilling for a well does not mean you will strike water, and some lots simply do not have water underneath them. A drilled water well will cost you anywhere from \$12,000 to \$20,000, possibly higher if you have to drill several dry well holes to try and eventually hit a water source.
 - **Water Cistern Storage:** If there is no possibility of getting a water producing well on your site, or if you get a well that can only produce a low gallon per minute rate you may need to put in a water storage Cistern, and may need to have water trucked in to fill up the cistern.
 - **Water Co-ops:** A co-op might supply water to the property if it is in proximity to existing infrastructure. While this can be a reliable source, co-op water can come with connection fees and restrictions. It's essential to investigate the costs and regulations for co-op water and understand if the supply will meet your long-term needs.
 - **Municipal Supply:** In rare cases, properties may be within reach of a nearby municipality's water system. However, this is uncommon for rural properties around Calgary. Check the cost of tapping into this service if available.
- **Water Quality:** Even if a well exists, its water quality must be tested before you purchase the land. Rural water can contain bacteria, high levels of minerals like iron or calcium, and contaminants that may require treatment. It's advisable to have a professional water quality test done to assess whether you will need filtration systems or a water softener. Water quality issues, if neglected, can lead to long-term health concerns and damage to plumbing.
- **Water System Upgrades:** If there is no existing water supply, you'll need to drill a well. The cost of drilling can vary based on the depth required and the geology of the area.

Additionally, setting up a pump and pressure system to distribute the water throughout your home is another cost to account for.

2. Septic System: Planning for Waste Management

Unlike urban homes that are connected to a municipal sewage system, rural properties require an on-site septic system to manage wastewater. Understanding your options and local regulations is essential.

- **Soil Testing:** Before you install a septic system, the land will need to undergo a **percolation test**, which measures how well the soil absorbs water. This test helps determine the type of septic system that can be installed and whether the land is suitable for a standard septic system. Some areas around Calgary have clay-heavy soils that may require more complex solutions.
- **Conventional Septic Systems:** The most common type of septic system is a conventional septic tank and drain field, which is ideal if the soil absorbs water efficiently. The cost of installation will depend on the soil quality and the size of your home.
- **Alternative Systems:** If the soil isn't conducive to a standard system, you may need an alternative septic system. Options like mound systems, sand filters, or aerobic treatment systems are available but can be significantly more expensive to install and maintain.

3. Utility Hookups: Power, Gas, and Internet Access

Another major consideration when purchasing rural land is the availability of essential utilities like electricity, natural gas, and telecommunications services.

- **Electricity:** Rural properties are not always close to power lines. You'll need to determine how far the nearest power line is and the cost to connect. Extending power to your property could add thousands of dollars to your construction costs. Alberta's utility providers can give you estimates based on your property's location.
- **Natural Gas:** If your land is near a gas line, hooking up to natural gas can be a viable option. Otherwise, you may need to rely on **propane** for heating, which involves installing a propane tank on-site. This can be more expensive and less convenient than natural gas, so be sure to weigh your options carefully.
- **Internet and Telecommunications:** Internet access is often limited in rural areas. High-speed fiber or cable internet may not be available, so you may need to explore satellite or wireless options, which can be slower and more costly. Additionally, you should check the strength of cell phone signals on the property, as some rural areas have poor reception.

4. Access and Road Considerations

- **Driveway Construction:** Acreage properties often require long driveways, which can be a significant expense, especially if you need to clear trees or grade the land. Gravel driveways are common, but if you want a paved driveway, the cost can quickly escalate.

- **Road Bans and Restrictions:** Many rural roads around Calgary are subject to seasonal weight restrictions, especially during the spring thaw when road damage is a concern. Road bans can affect your ability to receive deliveries of heavy materials, such as concrete or large construction equipment, which can delay your project. It's important to work with your builder to plan around these restrictions.
- **Maintenance and Access:** Consider the year-round access to your property. Some rural roads may be more difficult to access in winter months, requiring you to arrange for snow removal. Additionally, gravel roads may require regular maintenance, such as grading or adding gravel, which will add to your long-term costs.

5. Cost Considerations: Why Acreage Builds are More Expensive

Building on an acreage generally costs more than constructing a home on a city lot for several reasons:

- **Site Preparation:** Acreage sites often need more intensive preparation. This can include tree removal, land grading, building access roads, and trenching for utilities. These costs can easily surpass the expenses of prepping a smaller city lot.
- **Transport and Logistics:** Getting construction materials and tradespeople to your rural site can be challenging and more expensive. Suppliers and contractors may charge additional fees for the extra travel time and distance. In addition, you may face delivery surcharges for concrete, lumber, and other materials.
- **Custom Infrastructure:** Since rural properties do not have access to public utilities, you'll need to budget for the installation of private wells, septic systems, and potentially off-grid power solutions like solar panels if traditional utilities are unavailable.

6. Pros and Cons of Building on an Acreage

Pros:

- **Space and Privacy:** One of the main attractions of building on an acreage is the sheer amount of space available. You have more room for outdoor activities, gardens, and outbuildings like barns, garages, or workshops.
- **Customization:** Acreage properties provide the freedom to design your home as you wish without the restrictions of a city lot. This allows for larger floor plans, outdoor living spaces, and custom landscaping.
- **Natural Beauty:** Many acreages around Calgary offer stunning views of the Rocky Mountains, forests, or open fields. The serenity of the countryside is a significant draw for those looking to escape the hustle and bustle of urban living.

Cons:

- **Higher Costs:** As mentioned, rural builds typically come with higher upfront costs due to utilities, site preparation, and infrastructure. Over time, maintaining a larger property may also cost more in terms of repairs and landscaping.
- **Distance from Services:** Living in a rural area means longer commutes to work, schools, and essential services. While the peace and quiet can be appealing, the distance from urban conveniences can become a bit of a drawback.
- **Pest Control:** Rural areas can attract wildlife and pests, including mice, gophers, deer, and other critters. You may need to invest in pest control measures, and fencing to keep animals away from your gardens or crops.

7. Additional Costs and Amenities for Acreage Living

- **Outbuildings and Shops:** Many people who move to acreages want to build additional structures like barns, workshops, or storage buildings. These can increase your construction budget significantly, and you'll need to check local zoning regulations to ensure they're allowed.
- **Fencing:** If you plan to have livestock or simply want to define the boundaries of your property, you'll need to invest in fencing. This can be a costly endeavor, particularly on larger properties, and may require ongoing maintenance.
- **Landscaping and Gardens:** Acreage properties allow for extensive landscaping, but maintaining large gardens, lawns, or natural areas requires significant time, effort, and resources. You may need to install irrigation systems, which will add to your water usage and cost.
- **A paved drive way:** I don't recommend paving a drive way in the first year, you should let the gravel based settle in for the first year or so, as you will defiantly need to re-dress the gravel drive way a year or so later, then maybe consider pavement, which as of this article can cost \$4-\$6 a sq. ft.

8. Home Planning: On-Site Assessments and Preliminary Design

One of the most important steps before purchasing an acreage is getting a professional on-site assessment. This can help you identify potential issues with the property and determine the best use of the land. Working with a custom home builder early in the process can save you time and money down the road.

- **Site Evaluation:** A professional builder can assess factors like the natural slope of the land, drainage patterns, soil conditions, and potential views. They can also help determine where to place your home for optimal light exposure, views, and privacy.
- Design Build firms like **Landen Design Build** offer a no charge building site assessment report. (Ask us for details)

9. Future Development and Zoning: Understanding What Might Be Built Around You

When you purchase an acreage property, the serene surroundings—whether they’re vast farmlands, open fields, or beautiful mountain views—can be a major selling point. However, it’s critical to recognize that what you see today might not be there forever. The surrounding land could be subject to future development that could dramatically alter your landscape. This is why it’s essential to investigate what the long-term development plans are for the area, usually outlined in a municipal **Area Structure Plan (ASP)**.

- **Area Structure Plans (ASP):** The ASP is a planning document created by municipalities that outlines how a specific area is expected to develop over time. It may detail land use zoning (residential, agricultural, commercial, or industrial), infrastructure improvements, new roads, or other future developments. Before purchasing, it’s essential to review the ASP to understand how the land around you could change. What looks like an expansive farm field today could become a residential subdivision, commercial zone, or industrial park in the future.
- **Zoning and Development:** Even if there is no ASP in place, check the zoning regulations for neighboring properties. Zoning laws dictate what can be built in the area and how the land can be used. For example, a property adjacent to yours could be zoned for higher-density housing, or some form of commercial use, potentially leading to noise or traffic increases in the future. Understanding the municipality’s long-term vision can help you avoid unpleasant surprises down the road.

10. Building Restrictions: Easements, Covenants, and Caveats on the Land Title

Before purchasing any acreage property, it’s crucial to examine the **land title** for any **easements, covenants, or caveats** that could affect your ability to develop the land as you intend.

- **Easements:** An easement gives another party the right to use a portion of your land for a specific purpose. Common easements include access for utility companies to maintain power lines or gas lines. These areas may restrict where you can build on the property, as construction over utility easements is generally prohibited. For example, if a future road or pipeline is planned, this could limit how you use or enjoy your land.

- **Covenants:** Some properties have restrictive covenants, which are legally binding agreements that limit how you can use the property. These might dictate the types of buildings you can construct, the materials you can use, or even how your landscaping should look. Covenants can affect your ability to build outbuildings, fences, or even certain architectural styles.
- **Caveats:** A **caveat** is a formal notice that another party has a claim on the property or an interest that may affect your ownership. This could be anything from a disputed boundary to unresolved legal issues related to the property. It's essential to fully understand the nature of any caveats listed on the land title and, if necessary, have them removed before completing the purchase. Ignoring a caveat can lead to legal complications that could delay or complicate construction.

11. Slope Stability and Setback Requirements for Sloping or Waterfront Properties

If the acreage you're considering has significant **slopes or escarpments**, you need to investigate potential **slope stability** issues. Building on or near a steep slope can present several challenges, including erosion, landslides, or shifting foundations. Engineering assessments might be required to determine if the land is safe for construction and to identify any limitations on where or how you can build. These assessments can be costly and may delay your project, so it's best to address these concerns upfront.

- **Slope Stability:** A property with dramatic elevation changes might look stunning, but slopes can pose structural risks for your home or other buildings. You may be required to hire a geotechnical engineer to assess the stability of the land and ensure that the ground can safely support a foundation. These studies can identify the best placement for your house, but they can also reveal restrictions that limit your construction options.
- **Setback Requirements Near Water Bodies:** If the land is near a body of water such as a creek, river, or lake, you may be subject to **setback regulations**. These rules are designed to prevent flooding and protect sensitive ecosystems, requiring that any construction be set back a certain distance from the water's edge. These setbacks can vary depending on the body of water and local regulations, so check with the municipality to ensure that your planned home location complies with these rules.

12. Environmental and Archaeological Considerations

Though rare, some rural properties may be located near **archaeological sites** or areas of historical significance. If archaeological remains are discovered on the land, such as Indigenous artifacts or ancient ruins, you may be required by law to preserve these areas and halt construction. The Alberta government maintains a registry of known archaeological sites, and it's wise to check if your property is near one.

- **Environmental Considerations:** You should also be aware of any environmental regulations that apply to the land, particularly if it's located in or near a protected natural area or wildlife corridor. Restrictions may apply to clearing trees, altering watercourses, or disturbing natural habitats. These restrictions can limit your ability to develop certain parts of your property and may require permits or environmental assessments before proceeding.

13. Caveats and Legal Issues: Protecting Yourself Before Closing

In addition to reviewing easements and covenants, you should be aware of any **caveats** registered on the title. A caveat can indicate a legal claim or interest in the property, which could delay your ability to take full ownership or develop the land.

- **Resolving Caveats:** It's critical to work with your lawyer to identify and resolve any caveats before you close on the property. Some caveats can be removed easily, while others may require legal action. Ignoring these issues could lead to costly delays or limit your ability to develop the land as intended.
- **Land Survey and Boundaries:** It's also advisable to have a recent **land survey** performed to verify the property boundaries. Discrepancies between the listed property size and the actual boundaries could lead to disputes with neighbors or restrict your building plans. If there are boundary issues, they may be listed as caveats, and you'll need to resolve these before finalizing your purchase.

By carefully verifying these factors, you can protect yourself from unforeseen issues and make a more informed decision when purchasing acreage land. Addressing these potential problems before finalizing the deal will ensure your property meets your long-term goals without unexpected legal or environmental complications.

Conclusion

Purchasing land for an acreage home near Calgary is a thrilling opportunity, but it comes with a host of considerations that require careful planning. From verifying water sources to understanding the added costs of rural building, doing your due diligence upfront can save you time, money, and frustration. With proper planning and expert advice, you can turn your acreage into the home and lifestyle of your dreams.

