

PERMOASIS FIELD GUIDES

THE RURAL LAND REALITY CHECK

A Canadian Acreage Due-Diligence Toolkit

**Know what you are buying before the land starts
spending your money.**

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Prepared by PermOasis Retreat

Start here

Rural property can look simple from the road and become complicated as soon as you ask where the boundaries are, what can be built, how water reaches the house, and where wastewater goes. This toolkit turns those unknowns into a repeatable investigation. It is designed for vacant land, acreages, camps, homesteads, and rural homes across Canada, with a detailed New Brunswick verification addendum.

WHAT THIS KIT DOES

It helps you screen listings, organize evidence, compare properties, estimate the true acquisition cost, and build better questions for the qualified professionals who protect your purchase.

Use the kit in three passes

- **Pass 1 - Screen:** Spend 15 minutes looking for fatal mismatches and missing basics before driving to the property.
- **Pass 2 - Verify:** Collect documents and obtain written answers from planning, registry, environmental, access, water, and wastewater sources.
- **Pass 3 - Price the reality:** Enter every required fix in the workbook, compare alternatives, and make the offer conditional on unresolved risks.

Read this before relying on the toolkit

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The seven gates

If a property fails one gate, attractive acreage or a low asking price may not rescue the deal.

GATE	QUESTION	PASS TEST
1	Identity, title, and legal access	You can identify the exact parcel, confirm ownership and interests, and establish lawful practical access.
2	Permitted use and buildability	The intended home, retreat, farm, rental, workshop, subdivision, or business is actually allowed and approvable.
3	Water	There is a credible path to enough safe water, with test evidence and a realistic treatment or drilling budget.
4	Wastewater	The site can support an approved system at a known location and cost without consuming the best building area.
5	Flood, wetland, and drainage	The usable area, access route, building site, and wastewater area are not defeated by water constraints.
6	Physical site and infrastructure	Ground, slope, road, power, buildings, and communications can support the plan within budget.
7	All-in cost and insurability	Acquisition plus necessary work remains affordable, financeable, and insurable with contingency.

1. Buy the use, not the acreage

Start with the life or project the property must support, then test the parcel against that use.

Acreage is a gross number. The useful portion may be reduced by water, wetlands, setbacks, steep ground, rock, rights-of-way, poor access, existing structures, septic separation distances, or planning controls. Ten constrained acres can offer less practical freedom than two well-located acres.

Write a one-page use brief

- Primary use: full-time home, seasonal retreat, farm, woodlot, recreation, rental, business, subdivision, or a combination.
- Required structures: dwelling, secondary unit, greenhouse, barn, workshop, storage, animal shelter, solar array, or guest space.
- Essential services: year-round road, school transport, emergency access, power, broadband, cell service, water, and wastewater.
- Land requirements: usable open area, forest, water frontage, privacy, garden soil, solar exposure, frontage, and minimum setbacks.
- Non-negotiables: maximum drive time, flood tolerance, repair ceiling, financing method, and desired closing date.

Define three levels

- Must have:** Without it, the intended use fails.
- Strong preference:** Worth paying for, but a substitute exists.
- Nice to have:** A bonus that should not distract from a failed gate.

COMMON TRAP

Treating a future subdivision, rezoning, short-term rental, second dwelling, or commercial use as certain before the approving authority confirms the path and the offer protects the buyer.

2. The 15-minute listing triage

Reject obvious mismatches before spending a day on the road.

Minute 0 to 3: identity

- Capture the address, listing number, parcel identifier if shown, asking price, acreage, frontage, tax amount, and listing agent.
- Save the full listing and images. Marketing descriptions can change or disappear.
- Check whether the mapped outline appears to match the written acreage and road frontage. Treat all online outlines as screening information only.

Minute 3 to 8: intended use

- Search the listing for careful words such as seasonal, off-grid, unorganized, right-of-way, shared, former, as-is, no disclosure, unserviced, or buyer to verify.
- Identify what the listing does not say: legal access, well yield, septic approval, zoning, permits, surveyed boundaries, flood exposure, or utility cost.
- Ask whether the advertised feature is owned, shared, licensed, leased, or merely nearby.

Minute 8 to 15: external screening

- View the parcel on provincial or municipal property mapping.
- Check planning jurisdiction, current zoning or land-use controls, flood information, wetlands or watercourses, contaminated-site indicators, and access classification where tools exist.
- Estimate a rough all-in price: purchase plus immediate repairs, access, water, wastewater, power, professional fees, taxes, and contingency.

TRIAGE RESULT

Mark the listing Pass, Verify, or Stop. A Verify item needs named evidence. 'Ask the agent' is a task, not evidence.

Make the next listing prove itself.

Continue with the complete 29-page guide and automated workbook.

The complete toolkit includes

- The full seven-gate due-diligence system
- Eight printable field sheets and an offer-condition briefing sheet
- An automated 10-sheet Excel workbook
- Low, expected, and high true-cost scenarios
- A weighted five-property comparison
- New Brunswick verification sources and professional-contact prompts

Introductory price: CA\$19

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