

Choosing the Property that's Right for You, Part II

By John Gower

In my last article, we looked at the process of identifying lifestyle goals, budget limitations, and aesthetic preferences prior to beginning a land search. The objective was to be as clear as possible about how this new purchase would fit into and enhance our current lifestyle, or lead us to an entirely new way of living. Today, I want to discuss some more pragmatic issues that also need to be considered.

If you are buying rural land for any purpose, and particularly if it is raw land, you should do some additional preparation beforehand. There are any number of factors which may have an impact on the suitability of land for your purposes, but I would suggest a good place to start would be with a basic knowledge of the implications of land use zoning, some idea of the nature and magnitude of costs that you might encounter when you provide access and services to the property, and some basic soil geology. So as you look at properties, it would also be helpful to know something about the local climate and be particularly aware of the path of the sun throughout the seasonal cycle, as this can have a significant impact on the potential livability of a place. Finally, you should also remember that industrial development can greatly affect certain important environmental qualities, and should be anticipated whenever you venture into rural areas. I will discuss each of these in turn.



Zoning

The first factor you should consider when contemplating a purchase is whether or not the land has an official zoning designation. Zoning bylaws cover such topics as the kinds of land uses permitted, the number of dwellings allowed, minimum lot sizes, lot coverage, and allowable building heights and setbacks. Bylaws are usually applied to areas where development pressures are high, such as waterfront and in resort areas, or on rural land close to urban centres.

While the idea of zoning may be anathema to many, there are some reasons why it is advantageous to purchase land where zoning is in effect. For one thing, if the land you are looking at has been zoned, you can be reasonably assured that growth in the area will occur in an orderly and predictable fashion, and that land uses in adjoining properties will be compatible (Or, if not, a mechanism exists to enforce compliance). As a result, the land is more likely to retain its value over time and you can be somewhat assured that nobody will open a gravel plant or abattoir next to your idyllic country retreat.

In British Columbia, another important consideration is whether the property is in the Agricultural Land Reserve (ALR). The ALR was instituted to protect the province's farmland from development. It acts like another level of zoning with its own set of bylaws. Again, minimum lot sizes are specified. Land uses are restricted, as are multiple dwellings on one property. The tradeoff is that property taxes tend to be lower than on non-ALR land, and such areas are also more likely to retain their rural flavour.

If, on the other hand, a piece of land has not been zoned or placed in the ALR, you likely have more options open as to what you can do with the property. There may be the possibility of multiple dwellings ideal for a B&B or guest cottages, for example or subdivision. You could also use the land for a wide range of economic activities, but then, so could your neighbours.

Potential Development Costs

If you are purchasing undeveloped land, the next major factor to consider is the prospective costs and difficulties involved in providing access and services to the property. Taken together, costs incurred in servicing raw land can range from as little as \$10,000 to \$100,000 or more.

If the land is treed, at least part of the area will need to be cleared for roadways and building sites. When the standing timber is marketable it may be possible to recoup some or all of the clearing costs through timber sales. If not, you may be paying for the faller and the heavy equipment (up to \$1000/day) out of your pocket. Watch for burning restrictions in some areas; having to haul away or bury stumps and debris can add a lot to costs.

Once the essential clearing has been done, an access road or driveway may be required. Depending on its length, the terrain, and whether road-building gravel is available nearby, this can be either a minor expense or a major investment. The Highways Department will likely want to have a say in where the driveway connects to the main road and this too may impact road grades, length, and ultimately, costs.



As soon as you begin to build the site, you will require a source of electricity. If it's within a mile or two of other serviced homes, it is generally possible to extend the line, although costs may be substantial (as much as \$2000 to \$5000 per pole, with one required every 300 feet). Check to see if there are rural electrification subsidies available, or if other landowners in the vicinity, either now or in the future can share the costs. Many jurisdictions will refund a portion of the costs as others sign on. Off the grid, options range from micro hydro to solar photovoltaic panels with prices from \$6,000 and up, depending on demand.

Another significant factor is the water supply. In some areas of BC, newly subdivided parcels must be provided with a proven source of potable water - either a license on a surface source such as a creek or spring, a drilled well, a connection to a community water source, or access to a lake or river. If no source is provided, and a well is the only option, finding out about other drilling experiences in the area is strongly advised. Drilling costs range from \$20 - \$30 per foot of depth. In certain areas such as the Kootenays, Okanagan, and Gulf Islands, 400' - 500' wells - or even dry holes - are not uncommon. If all else fails, there is the option of a cistern, filled by a combination of rainwater and water truck deliveries.

The other major service you'll need to consider is the septic system, and again, depending on the terrain and which method of disposal is suitable, costs can vary widely. Outside of urban areas there are three standard options for septic disposal using a conventional septic tank: the tile field (consisting of lengths of perforated pipe installed in long trenches, and generally the least expensive choice at between \$3000 - \$5000 installed), gravel seepage bed (a more compact system using an excavated, gravel-filled pit) and sewage lagoon (in areas where a high water table precludes other options). Where space is very limited, or soil is too thin for conventional disposal methods, there are other systems using aerobic tanks for primary treatment, and vertical, sand-filled filters to absorb and purify the effluent (prices range from \$15,000 - \$20,000 and up).

You should consider, too, whether effluent will need to be pumped uphill to the drainage field or discharge point, as this will add to the cost and make the whole system dependent on electricity to function. Where permitted, a composting toilet combined with greywater disposal will eliminate the need for a septic system entirely, but

requires routine maintenance and a steady source of power to function. And, of course, in undeveloped areas away from bodies of water, that old standby -- the privy -- is always an option.

Soils and Geology

The nature of the soil and rock that under lays the vegetation (which is usually the obvious characteristic) of most properties is of consequence for many reasons. Slope stability, runoff and groundwater flows, and susceptibility to erosion, are all affected by the underlying strata, as are rates of tree growth, and the possibilities for a garden and landscaping. Rocky sites will challenge building and road construction just as will heavy clays. Septic systems, too, require optimum soil conditions; shallow, poor draining, or saturated soils present real challenges to conventional installations

Look for clues to the makeup of the underlying layers along road cutbanks and in streambeds. In general, loamy soils and well mixed gravels are stable, well-drained, easy to excavate, and best for most purposes; higher proportions of silts, clays, hardpan, or bedrock will all add to the difficulty and costs of future development.

Sun Exposure

In many valley bottom locations in British Columbia, the surrounding terrain of high mountains means that for periods of weeks or months around the time of the Winter Solstice, the sun is entirely absent. If this occurs at a lakeside cottage you visit only in the summer, this may not be a problem. If, however, you are establishing a year-round residence or winter retreat in such a locale, the absence of sun for long periods may turn your paradise into a cold, depressing place and you will be more inclined to winter in Mexico than stay to enjoy the season!

The best way to avoid this problem is first by having a basic understanding of how the sun moves through the sky at different times of year. Depending on your latitude (in BC, from 49 degrees north at the US border to 60 degrees at the Yukon border) the altitude of the sun at noon on the Winter Solstice ranges from 17.5 degrees to 8.5 degrees above the horizon. This is at noon, remember, so any tree, rock, or mountain range that extends higher than that will be between you and the sun.

For this reason, it's always a good idea to carry a compass with you when you are looking at land. Using the compass, simply locate where south is and then gauge the angular height of the surrounding landforms. This will provide a rough estimate of what the winter sun conditions will be.

Industrial Development

Aside from parkland, most of the land base outside of urban North America is either currently being used for industrial purposes or slated for some form of industrial development. For city dwellers seeking a rural idyll, this is sometimes a bit of a shock. The most immediate impact of industrial development, particularly clearcut logging, is visual, so if you are buying a place for its magnificent view it would be worthwhile to look at harvesting plans for the area first



Another, perhaps more serious implication, is the potential of logging and mining to disturb or degrade the surface and groundwater sources that residents depend on for domestic water supply. In British Columbia certain places - like the Slocan and Bulkley Valleys and Saltspring Island - have recently and historically been the scene of conflict between industry and resident groups over this issue. Here again, foreknowledge of development plans may save you from purchasing land that may embroil you in the same situation.

It is also important to be aware of mineral rights. It comes as a surprise to many people that the statement of title to their land does not necessarily include ownership of the subsurface rights. In other words, in many parts of the country, others have legal claim to the gold, silver, lead, copper, or whatever else may be found in the earth below your country acreage and as long as the mining and exploration companies exercise care in how they treat your property, they have the right to access it for prospecting purposes. Of course, if they find an ore body of commercial value, then you have the potential of realizing a tidy profit by selling your land to the mining company. But, on the other hand, if you have invested your dreams in the land and created a labour of love through years of effort, there may be no adequate compensation. The bottom line is that it pays to do the research beforehand, and determine if your prospective purchase is ever likely to be subjected to this sort of development.



Given the limited amount of space available for this discussion, this has only been a primer on these topics, and I would encourage anyone intent on purchasing property for recreation or a new residence to study them in more depth before embarking on the search. When this knowledge is combined with a clear sense of your lifestyle objectives and budget limitations, I think the chances are good that you will truly find the property that's right for you.



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