

THE RURAL BUYER'S "RED FLAG" CHECKLIST

Don't Buy a Money Pit. Ask These Questions First.



Buying rural is different. The risks are hidden, and they are expensive. Use this checklist to uncover potential nightmares before you commit. If you can't get a straight answer, it's a red flag.

1 THE SEPTIC SYSTEM (The \$30,000 Risk)

A failed septic system is the #1 most expensive surprise in rural real estate. Don't just "assume" it works.

[] Where are the tank lids and the tile bed located?

(If they don't know, that's a red flag. You need to know exactly where it is so you don't park or build over it).

[] When was the last time the tank was pumped out?

(It should be every 3–5 years. If it hasn't been done in 10 years, the bed might be clogged).

[] Is there a "Use Permit" or installation record on file with the Township?

(Illegal or DIY septic systems can make getting a mortgage impossible).

[] Will the seller provide a "Pump-Out & Inspection" condition?

(Never buy a rural home without seeing the tank empty. A full tank hides cracks).

2 THE WATER SOURCE (The Health Risk)

Lenders will not advance mortgage funds if the water isn't safe to drink on closing day.

[] Is this a Drilled Well, Dug Well, or Lake Intake?

(Drilled is best/safest. Lake Intake often requires complex filtration systems like UV lights and Reverse Osmosis).

[] Has the water been tested for bacteria (E. Coli/Coliform) recently?

(Lenders require a "0/0" score on a water test dated within 30 days of closing).

[] What is the Flow Rate (Gallons Per Minute)?

(A flow rate of less than 3 GPM might run dry when you are showering and doing laundry at the same time).

[] Is the filtration equipment owned or rented?

(Water heaters and treatment systems are often rentals—check the contract).

3 THE ROAD & ACCESS (The Financing Blocker)

If the plow doesn't come, the mortgage might not either.

[] Is the road municipally maintained or private?

(If private, who plows it? Is there a written Road Maintenance Agreement? Lenders need to see this).

[] Is the road accessible year-round?

(If the road is "seasonal use only," you may be limited to "Type B" cottage financing, which requires a larger down payment).

4 HEATING & ZONING (The Insurance Trap)

You can't get a mortgage without fire insurance. You can't get fire insurance if the heat source is uninsurable.

[] Is the Woodstove or Fireplace WETT Certified?

(If there is no WETT certificate, many insurance companies will refuse coverage until it is fixed or removed).

[] What is the "Primary" heat source?

(Lenders want to see a furnace, baseboards, or heat pump. If the only heat is a woodstove, financing options are limited).

[] (For Tiny/Tay Only): Does this property have a Short-Term Rental License?

(If you plan to Airbnb, check the current zoning status. Don't assume you can rent it out).

BOTTOM LINE

If the answers to these questions are "I don't know" or "No," call me before you sign the offer.

Get the expert advice you need to buy with confidence.



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