

FOOTHILLS COUNTY HOME BUYER'S GUIDE

Acreages, rural residential, and country living in Alberta's most desirable rural county — from a broker who's lived here 20+ years.

PREPARED
BY

Shawn Selanders | RECA-Licensed Mortgage Broker | 25+ Years | 403-703-6847

1. Foothills County — Alberta's Premium Rural Living

Foothills County (formerly MD of Foothills) wraps around the southern edge of Calgary, encompassing some of the most desirable rural property in Alberta. It stretches from the western foothills near the Rockies to the rolling prairies east of Highway 2, with communities like De Winton, Priddis, Millarville, and the rural areas surrounding High River, Okotoks, and Nanton.

This isn't suburbia with bigger lots. It's genuine rural Alberta — acreages with views of the Rockies, working ranches, horse properties, and country estates. If your dream is space, sky, and quiet with Calgary within reach, this is where you look.

Shawn's Tip: I've lived in the Foothills corridor for over 20 years — Okotoks from 2004 to 2025, now High River. I know the roads, the communities, and the unique financing requirements of rural Foothills properties. This is my backyard.

2. Foothills County Areas

De Winton / Davisburg

The closest rural area to Calgary's southern edge. 15–20 minutes to Shawnessy. Premium acreages, horse properties, and estates. Highest price points in the county.

Priddis / Millarville

West of Highway 22. Rolling foothills, mountain views, ranching heritage. Home to the famous Millarville Farmers' Market. Mix of working ranches and country residential.

Between Okotoks and High River

East of Highway 2. Flatter terrain, agricultural land mixed with country residential subdivisions. More affordable than the western foothills.

South of High River (Nanton corridor)

Highway 2 south toward Nanton and Claresholm. Wide-open prairie, stunning mountain views to the west. Most affordable acreages in the county.

West of High River

Foothills transitioning to the Porcupine Hills. Larger parcels, ranching country, more remote but spectacular scenery.

3. Financing Rural Foothills Property

Acreage and rural property financing is more complex than buying in town. Here's what you need to know:

Down Payment Requirements:

- **Country residential (under 10 acres)** — Often 5–10% down, similar to in-town
- **Larger acreages (10–40 acres)** — Typically 10–20% down, fewer lender options
- **40+ acres** — Usually 20–25%+ down, specialty lenders required
- **Agricultural zoned land with house** — 20–25% down, very limited lender options
- **Bare land** — 25–50% down, short-term financing, limited availability

Property Requirements Lenders Check:

- **Well water test** — Flow rate (minimum 3 gallons per minute typically) and potability. A failing well can kill a deal.
- **Septic inspection** — Age, condition, compliance. Replacement cost is \$15,000–\$40,000+. Lenders want to know it works.
- **Year-round road access** — Must be maintained and accessible in winter. Private roads with maintenance agreements are acceptable to most lenders.
- **Distance to fire services** — Affects insurance premiums significantly. Properties more than 8 km from a fire hall pay substantially more.
- **Oil and gas activity** — Active wells, pipelines, or sour gas facilities near the property can affect value, insurability, and lender appetite.
- **Environmental considerations** — Phase I environmental assessments may be required for properties with commercial or industrial history.

***Shawn's Tip:** The lender you choose matters more for rural properties than anywhere else. Some of my 20+ lenders specialise in acreages and understand rural Alberta. Others will reject anything outside city limits. I match you with the right lender the first time — no wasted applications, no unnecessary credit hits.*

4. Costs Unique to Rural Properties

- **Well maintenance** — Budget \$500–\$1,500/year for testing, treatment, and occasional pump replacement (\$2,000–\$5,000)
- **Septic pumping** — Every 2–4 years, \$300–\$600 per pump
- **Road maintenance** — If on a private road, you share maintenance costs with neighbours. Snow clearing, grading, dust control.
- **Propane** — Many rural properties use propane rather than natural gas. Budget \$200–\$500/month in winter.
- **Internet** — Starlink has revolutionised rural internet, but traditional options may be limited. Confirm before buying.
- **Fencing** — If you're on acreage with livestock neighbours, fencing is your responsibility. Budget accordingly.
- **Equipment** — Riding mower, snow blower, or small tractor for larger properties. Factor this into your move-in costs.
- **Higher insurance** — Distance from fire services, well and septic, and larger structures increase premiums.

5. Your Foothills County Checklist

- Get **pre-approved specifically for a rural property** — tell me the acreage size, zoning, and location
- Budget for a **larger down payment** (10–20%+ depending on property size and zoning)
- Arrange a **well water test** before removing conditions (flow rate + potability)
- Get a **septic inspection** by a certified professional
- Confirm **year-round road access** and who maintains it
- Check **distance to fire services** and get insurance quotes accordingly
- Verify **internet availability** at the specific property (Starlink, Telus, Xplore)
- Check for **oil and gas activity** near the property (AER map at aer.ca)
- Confirm **zoning and land-use restrictions** with Foothills County planning
- Get a **rural property appraisal** (budget \$500–\$800 — more than in-town)
- Understand **utility setup** — propane tank rental, water treatment, garbage removal
- If **building**, confirm development permit requirements with Foothills County before closing

Buying in the Foothills?

Rural properties need the right lender. I've lived in the Foothills corridor for 20+ years and financed hundreds of acreages. Let's find the right path for your property.

Call or Text: 403-703-6847

Email: Shawn@ShawnSelanders.ca | Web: ShawnSelanders.ca

Shawn Selanders | RECA-Licensed Mortgage Broker | Your Local Mortgage Professionals
614 High View Park NW, High River, AB T1V 1E5 | Licensed since 1999

This guide is for informational purposes only. Market conditions change. O.A.C. E.&O.E.