FREE GUIDE · FOOTHILLS COUNTY, ALBERTA

Buying in Foothills County

The country between the towns - De Winton to Priddis, Millarville to the Highway 2 corridor. Twenty-plus years living in these foothills, and the rural buying knowledge that city checklists miss.

- The areas, from commuter-close De Winton to the Millarville foothills
- Rural financing reality: acreage rules, not city rules
- The costs city buyers never budget: wells, septic, propane, fire coverage
- The complete Foothills County checklist

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The Country Between the Towns

> Foothills County is the working countryside wrapped around High River and Okotoks - and after twenty-plus years living in these foothills, I can tell you each corner has its own personality and its own price logic.

- **De Winton / Davisburg** - the commuter sweet spot: acreage living 15-20 minutes from south Calgary; priced accordingly
- **Priddis / Millarville** - west of Highway 22, where the foothills get serious: treed parcels, mountain views, the famous Millarville Farmers' Market, and properties that make city visitors go quiet
- **The Highway 2 corridor** - east of the highway between Okotoks and High River: open-prairie acreages, honest value, quick town access from either direction
- **South toward Nanton and the Porcupine Hills** - bigger land, fewer neighbours, and the strongest value per acre in the county

Financing out here: acreage rules apply

Most Foothills County properties are rural files: lenders value the home plus limited land, outbuildings often carry little lending value, and down payments climb as parcels grow and zoning turns agricultural. A country-residential property close to services can still fit standard programs; a quarter-section with a shop cannot. **The lender gets picked to fit the parcel** - that is the whole art, and it happens before the offer, not after.

The Real Rural Budget, and the Checklist

> Nobody regrets buying in the county for the reasons city people expect. The regrets come from line items that never existed in town.

Budget lines the city never taught you

Well upkeep and testing; **septic pumping** every few years and an eventual field replacement that runs into five-figure money; **propane or gas co-op heat**; **insurance priced by fire-hall distance**; and rural appraisals that cost more and take longer. All belong in the monthly math before you offer.

THE FOOTHILLS COUNTY CHECKLIST

- [x] Pre-approval that names the property type - acreage, zoning, outbuildings - so the lender match starts early
- [x] Well test: flow AND potability, as an offer condition
- [x] Certified septic inspection - not the seller's assurance
- [x] Year-round road access confirmed - and who maintains it
- [x] Fire-hall distance checked; insurance quoted BEFORE waiving conditions
- [x] Internet verified on site - Starlink, Telus and Xplore cover different corners
- [x] Oil and gas activity checked on and around the parcel (AER mapping); zoning and land-use confirmed with the county
- [x] Rural appraisal budgeted, with timeline room

Here's the thing about the county

This is the best living in Southern Alberta - I chose it for two decades - and it rewards eyes-open buyers. **Every item on that checklist is a phone call or a condition clause.** Cheap insurance - then the foothills are yours.

Go deeper: the full acreage financing guide at shawnselanders.ca/free-mortgage-guides · every buyer question at shawnselanders.ca/mortgage-faq-alberta.