Buying Land on **Vancouver Island**

A clearer path from land to plans

Qualicum Beach to Duncan

City lots • Rural acreages • Services • Zoning • Your purchase checklist

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

First the Dream.
Then the Details.

Buying land gives you ownership. It does not automatically give you permission to build.

Start with the property

- Get the legal description, title and property identification number. Make sure they match the land you toured.
- Check whether the lot already exists legally or is still waiting to be created.

Be clear about your plans

- Tell the local planning office what you want: a home, suite, workshop, animals, a business or a future lot split.
- Ask what is allowed now and what would need extra approval.

ANJA'S TIP

A beautiful property still needs to work for the life you want.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

City or Country?
Start with the Boundary.

Inside a town or city

- Start with the municipal planning office.
- Water and sewer may be nearby, but connection and capacity still need checking.
- You may have to pay for connections, drainage or improvements along the road.

Outside town or city boundaries

- Start with the regional district planning office.
- You may need a well and septic system, or have access to a community service.
- Creating new lots usually involves the provincial approving office as well. Ask who handles your proposal.

ANJA'S TIP

A rural-looking acreage can still be inside a municipality. Confirm the boundary before checking the rules.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Buying North of Nanaimo?
Know Who Sets the Rules.

Qualicum Beach and Parksville

- Inside their boundaries, contact the town or city. Each has its own land-use rules and approval process.

Nearby rural communities

- For places such as Nanoose Bay, Errington, Coombs and French Creek, check with the Regional District of Nanaimo.
- Rules can differ between rural communities, so use the actual property details.

Lantzville and Nanaimo

- Lantzville has its own planning rules; City of Nanaimo rules do not apply there.
- In Nanaimo, check for slopes, wildfire, coastal flooding, sensitive habitat and old mine workings.
- Nearby Cedar, South Wellington, East Wellington and Extension may fall under regional district rules.

ANJA'S TIP

A mailing address is not proof of which local government looks after the land.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Ladysmith to Duncan.
Same Island. Different Rules.

Ladysmith and North Cowichan

- Ladysmith handles planning inside the Town.
- Chemainus, Crofton and Maple Bay are part of North Cowichan. Even an acreage with a well and septic can be municipal land.

Duncan and the surrounding countryside

- City of Duncan properties follow City rules. A nearby Duncan mailing address may be in a different jurisdiction.
- North Oyster, Saltair, Cowichan Station, Sahtlam and Glenora are examples of surrounding regional district communities. Confirm Yellow Point by the property.

Ask for the current rules

- Cowichan Valley planning policies are being reviewed. Ask which plans, bylaws and changes apply when you are buying.

ANJA'S TIP

The key is the property boundary—not how urban or rural the neighbourhood feels.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Can You Build It?
Fit the Whole Plan.

A community’s long-term plan is not the same as permission to build today.

Check what is allowed

- Can you build the kind of home you want?
- How close can buildings be to property lines?
- What limits apply to height, building size, parking and workshops?

Fit everything on the land

- Allow space for the home, driveway, parking, water supply and wastewater system.
- Leave room for any future septic replacement area.
- Account for drainage, slopes, protected areas and legal rights held by others.

ANJA’S TIP

A large property can have a surprisingly small usable building area. Have a qualified team check a simple site plan.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

More Than One Home?
Ask Two Different Questions.

Confirm the possibilities before paying extra for “future potential.”

Adding another home

- A suite inside a house and a separate garden home are different possibilities.
- Provincial housing rules allow more housing on some properties, but the exact options depend on the land and current rules.
- Larger lots, unserviced land and other exempt properties can be treated differently. This does not automatically rule out a suite.

Creating another lot

- Permission for another home does not create a separate lot you can sell.
- A lot split needs its own review and approvals. Access, services, studies and agricultural restrictions can affect the result.
- Changing the zoning is also a separate process, with no guaranteed approval.

ANJA’S TIP

Ask planning to confirm the allowed housing types for this property. Then check water, septic, building placement and other approvals.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Beautiful Land Needs **Practical Services.**

Your water supply

- For community water, confirm that you can connect, that enough capacity is available and what it will cost.
- For a well, request its records, water-quality tests and pumping information.
- Have a specialist check whether the supply can support your plans through the seasons.

Your wastewater system

- If sewer is unavailable, have a qualified septic professional check the soil and system options.
- The system needs to suit your planned bedrooms and use.
- Existing records do not guarantee that a system is working well or can handle expansion.

ANJA'S TIP

Household groundwater use and business or other water use can have different licensing requirements. Check the proposed use, any attached water licence and unpaid charges.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Access Is More Than **A Road on a Map.**

Can you legally get there?

- Have a lawyer confirm your access rights and any shared-driveway agreement.
- Ask what title restrictions or utility rights could affect your plans.

Can you practically get there?

- Check driveway permission, slope, drainage and safe access.
- Make sure construction vehicles and emergency services can reach the site.

Who pays for what?

- Get quotes for power and communications connections. A nearby pole is not a price guarantee.
- For shared roads or wells, check maintenance, repair and cost-sharing agreements.
- Use a land surveyor when boundaries or important site features need confirming.

ANJA'S TIP

Get both the legal permission and a realistic cost before relying on an access route or service.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Look Beyond **The View.**

Agricultural land

- Land in the Agricultural Land Reserve is protected for agriculture. Check current mapping; the title alone is not enough.
- Homes, businesses, fill, soil removal and lot splits may be restricted. Local rules and agricultural rules both apply.

Water, slopes and sensitive areas

- Creeks, wet ground, bluffs and other hazards can change where or how you build.
- Ask whether environmental or ground-stability studies and special permits are needed before clearing or digging.

What happened here before?

- Protected archaeological sites can exist on private land, even if the ground was disturbed before. Ask early whether specialist advice or permits are needed.
- Review past land uses. If contamination is a concern, get an environmental professional involved.

ANJA'S TIP

Keep clearing and excavation on hold until the necessary checks and permissions are complete.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

The Purchase Price Is **Only the Beginning.**

Buying and investigating

- Allow for legal work, taxes, financing, title and survey records, and closing costs.
- Budget for the designer, surveyor and any water, septic, soil, environmental or archaeology specialists.

Preparing and connecting

- Price excavation, rock removal, retaining, drainage, driveway work and required clearing permissions.
- Include water, wastewater, power and communications connections or systems.

Approvals and holding costs

- Allow for permits, development charges, professional submissions and required road improvements.
- Include interest, property tax, insurance, maintenance and a contingency for the site’s risks.
- If building, check the builder’s warranty arrangements. Managing the build yourself may require owner-builder authorization, eligibility checks and an exam, and carries personal responsibility for defects.

ANJA’S TIP

Ask your lender to approve this land and construction plan. A general home pre-approval is not a commitment to finance a vacant lot.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Buying Land?
Check Both Taxes.

Your closing-cost budget should account for both tax questions.

Will GST apply?

- Some land sales are taxable and others are exempt. The seller, previous use and subdivision history can change the answer.
- Ask whether GST applies, whether the price includes it, and who must account for it. Put the agreed treatment in the contract.

What about property transfer tax?

- This is separate from GST. It generally depends on the property value and any exemptions that apply.
- Buying land for a future home does not automatically qualify you for relief. Eligibility, land size, building and move-in deadlines can matter.

Check your circumstances

- Foreign buyers, certain companies, trusts and non-residents need separate advice. Extra taxes can depend on the property and region.
- Have your lawyer or tax adviser confirm the full cost before you commit.

ANJA'S TIP

"Vacant land" does not automatically mean "tax-free." Have the actual sale checked.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

RVs & Tiny Homes.
Check Before You Commit.

Know what you are buying

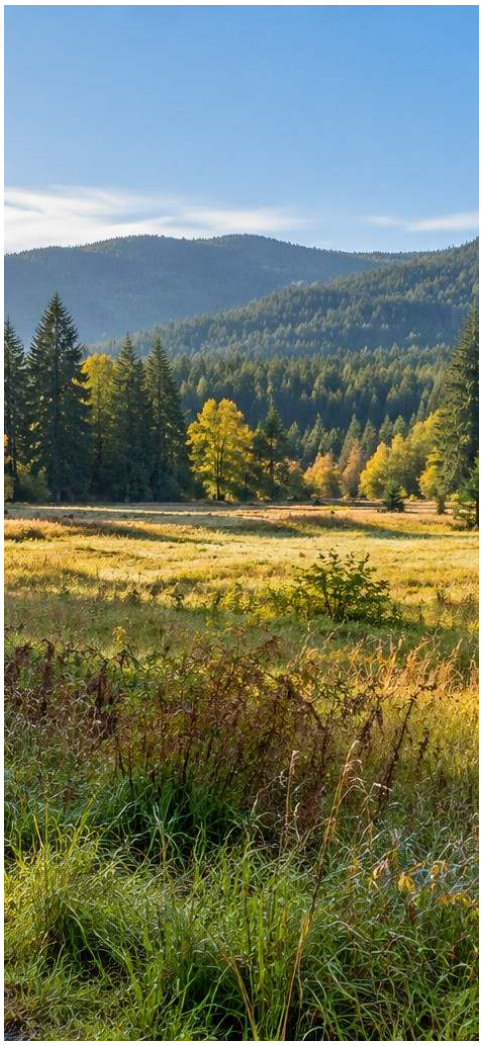
- An RV, a manufactured home and a small permanent house are not the same approval category.
- Ask about the exact unit, its certification, the site and how you want to use it.

Around the Cowichan Valley

- Regional district guidance does not allow RVs and tiny homes on wheels as permanent dwellings.
- A limited exception may apply during active home construction after a valid building permit. Check the local conditions and when the temporary stay must end.
- Duncan City and North Cowichan have their own rules.

Around Nanaimo and in municipalities

- Ask the relevant planning office for current written guidance. A temporary permit may not be available for every property or use.
- Storage, recreational stays, construction accommodation and full-time living are different uses. A policy proposal or enforcement pause is not permission.



ANJA'S TIP

Confirm planning, building and wastewater requirements before buying a unit or relying on it as accommodation.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Before You Buy.
Your Personal Checklist.

- ☐ Confirm the legal parcel, boundaries and responsible local government.
- ☐ Check the allowed uses and any special restrictions.
- ☐ Review title documents and shared agreements.
- ☐ Confirm legal and practical access.
- ☐ Check water and wastewater feasibility.
- ☐ Review agricultural, environmental, hazard, archaeology and past-use concerns.
- ☐ Get site-work and service estimates.
- ☐ Confirm financing, taxes, insurance and your total budget.
- ☐ For a proposed lot, get legal advice on registration, services, deadlines and completion terms.
- ☐ Allow enough time and obtain seller permission for testing and site access.

ANJA'S TIP

If your purchase depends on an approval not yet issued, discuss the risk with your lawyer before removing your purchase conditions. This is a checklist, not contract wording.

ANJA RHOMBERG, REALTOR® | REAL BROKER BC LTD. | 250-802-0135

Let’s Check the Land **Against Your Plans.**

Send planning a clear question

- Include the legal property details, a simple sketch and what you want to do.
- Ask what uses and homes are allowed, where they can go, and which approvals or studies are needed.
- Find out who confirms water, wastewater, access and infrastructure costs.
- Ask about available property records, outstanding permit issues and conditions already registered on title.
- Be clear about what is preliminary guidance and what needs formal approval.

Keep the answers together

- Save dated replies, reports, records and quotes.
- Give unresolved questions a deadline and someone to follow them up. Recheck important points if your plans change.

General information only. Rules can change. Confirm this property and your plans with qualified advisers. Leasehold, reserve, treaty, Crown and other special-tenure land need separate advice. Images are illustrative.

Anja Rhomberg, REALTOR®
Real Broker BC Ltd. | anjarhomberg.com | 250-802-0135