



Coastal Home Buyers Checklist

Buying coastal property on PEI can involve risks such as erosion, flooding, storm surge, sea-level rise, saltwater intrusion, and extreme weather. This checklist helps buyers ask key questions before purchasing or developing coastal property.

Important

The best way to reduce long-term coastal risk is to keep buildings, wells, septic systems, driveways, and other infrastructure away from areas that may flood or erode. Buyers should request a Coastal Hazard Assessment (CHA) and seek professional advice before purchasing or developing coastal property. A Coastal Hazard Assessment is a free service that provides information on potential erosion and flood hazards.

Property review details

Property address

Buyer / reviewer

Review date

1. Property Location and Coastal Hazards

- ☐ Determine whether the property is in or near a coastal hazard area.
- ☐ Check whether the property may be affected by coastal flooding, storm surge, or sea-level rise.
- ☐ Ask whether the property has flooded in the past, and look for low-lying areas, wet spots, pooling water, or poor drainage.
- ☐ Use the CHRIS (Climate Hazard Risk and Information System) and request a free Coastal Hazard Assessment to better understand the property's risk.

2. Coastal Change

- ☐ Look for signs of active erosion, such as exposed tree roots, slumping banks or cliffs, fallen trees near the shore, undercut soil, toppled shoreline hardening, or a receding shoreline.
- ☐ Measure or confirm the distance between the shoreline and any buildings, septic systems, wells, driveways, or access roads.



- ☐ Consider whether there is enough land to safely relocate structures in the future, if needed.
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3. Buildings, Driveways, and Other Structures

- ☐ Ask whether buildings have ever been damaged by flooding, erosion, storms, wind, or water.
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- ☐ Look for signs of water damage, mold, foundation movement, cracked walls, or shifting decks.
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- ☐ Ask whether the building materials are suitable for coastal conditions, including wind, moisture, salt exposure, and storms.
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- ☐ Consider whether the driveway and access roads could be damaged by erosion, flooding, or washouts.
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- ☐ Use CHRIS to identify if the property is located in a flood isolated area.
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4. Water Supply and Septic System

- ☐ Confirm whether the property has municipal water, a private well, or another water source.
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- ☐ Confirm the location, age, and condition of the well, arrange for water quality testing, and ask if it has ever shown signs of saltwater intrusion.
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- ☐ If there is a septic system, ask for the age of the system, inspection records, maintenance and pump-out history, location of the tank and disposal field, and any past problems or repairs.
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5. Land Use, Setbacks, and Permits

- ☐ If the property is within a municipality with a planning authority, confirm the property's zoning designation and permitted uses with the appropriate municipal office.
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- ☐ Ask whether the property is located within a municipality with its own planning authority.
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- ☐ Review applicable municipal or provincial coastal setback, buffer, wetland, and watercourse rules before building, renovating, subdividing, or expanding.
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- ☐ Before making any decisions or development plans, consult the appropriate municipal office.
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6. Insurance Availability

- ☐ Contact an insurance provider before buying to confirm what coverage is available.
- ☐ Ask specifically about coverage for flooding, storm surge, wind damage, erosion-related damage, sewer or septic backup, and relocation or demolition costs.
- ☐ Ask whether insurance premiums, deductibles, or exclusions may be higher because the property is coastal.
- ☐ Consider whether the property will remain safe, usable, and insurable over the time you plan to own it, including when it comes time to sell.

7. Disclosure and Professional Advice

- ☐ Consider requesting written disclosure about past flooding, erosion, water damage, storm damage, drainage issues, well problems, or septic problems.
- ☐ Ask for copies of surveys, permits, inspection reports, water tests, septic records, and shoreline work approvals.
- ☐ Hire or consult appropriate professionals before purchasing, such as a home inspector, land surveyor, insurance broker, or real estate lawyer.
- ☐ Request a Coastal Hazard Assessment before finalizing plans or making development decisions.

Remember

Coastal properties can change over time and may face increasing risks from erosion, sea-level rise, storm surge, and extreme weather. Before buying, understand the risks, review rules and services, confirm insurance options, and seek professional advice. The safest long-term approach is to keep development away from areas that may flood or erode.

Disclaimer: Information on this page is adapted from the Intact Centre on Climate Adaptation.

This information is intended to raise flood protection awareness and support conversations with qualified professionals. Completing the actions listed does not guarantee that flooding will be prevented.