



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

- ☐ Use the Climate Hazard Risk Information System (CHRIS) to 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.
- ☐ Request a free Coastal Hazard Assessment (CHA) to better understand the property's risk of coastal erosion and flooding.



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.
- ☐ Use CHRIS to review historical erosion rates.
- ☐ 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.

3. Buildings, Driveways, and Other Structures

- ☐ Ask whether buildings have ever been damaged by flooding, erosion, storms, wind, or water.
- ☐ Look for signs of water damage, mold, foundation movement, cracked walls, or shifting decks.
- ☐ Ask whether the building materials are suitable for coastal conditions, including wind, moisture, salt exposure, and storms.
- ☐ Use CHRIS to identify whether the property may become isolated in the event of flood.

4. Water Supply and Septic System

- ☐ Confirm whether the property has municipal water, a private well, or another water source.
- ☐ 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.
- ☐ 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.



5. Land Use, Setbacks, and Permits

- ☐ Determine whether your property is located within a municipality with its own planning authority.
- ☐ Contact the appropriate municipal office before building, renovating, subdividing, or expanding a property.
- ☐ Confirm zoning requirements and permitted property uses before making development plans.
- ☐ Review applicable coastal setback, buffer zone, wetland, and watercourse regulations before building, renovating, subdividing, or expanding a property.

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

- ☐ Request 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

This checklist is intended to help you understand potential coastal hazards and ask informed questions about a property. Completing this checklist does not guarantee that coastal hazards or future damage will be prevented. Before buying coastal property, understand the risks, review applicable regulations, confirm insurance options, seek professional advice, and request a free Coastal Hazard Assessment. The safest long-term approach is to avoid development in areas vulnerable to flooding or erosion.