

# Buying Land



## Happy Landings

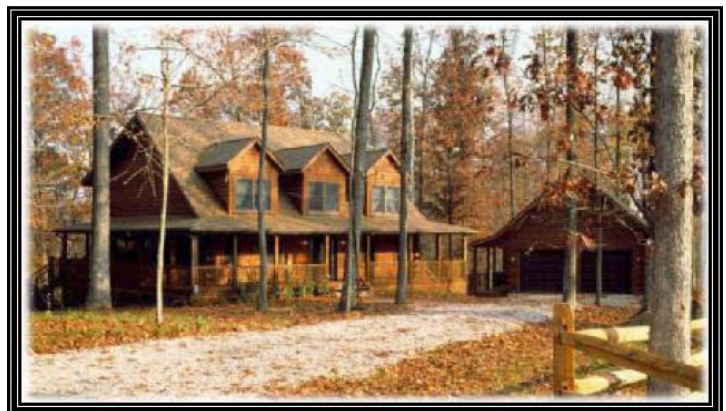
The lay of the land upon which you intend to build is an important factor when it comes to designing any home. Your dream home may include a walk-out basement, but the land you have purchased may make that part of the dream very difficult. If you have to cut land out or bring dirt in to accommodate this desire, the money spent may never be recouped.



You can always design a home to suit a landscape, but you may not be able to alter a landscape to accommodate the specifications of predetermined house plans. The configuration of rooms, the placement of windows, the location of the driveway and many other design elements will be affected by the land you build on.

Are there any rock outcroppings where the house would sit? Large trees can be a plus, but retaining them may affect your design and construction plans. A soil test is well worth its price if the lot you've selected has serious problems. A civil engineer can tell you if the parcel is over a former riverbed, for example, in which case your designer would have to take into account how to keep the house from settling too much. Bedrock just below the surface might be reassuring in an earthquake prone area but an obstacle in tornado country, where basements are important.

If one of your "musts" is southern exposure, does the land allow for this without first clearing away obstacles? Which views would you like to see from the living areas? From the kitchen? From the bedrooms? Where should windows and doors be placed? Views can have three levels – controlled, local, and expansive. Controlled views are those overlooking your own property and which you maintain. Expansive views go out to infinity and include water, mountain, and horizon views.

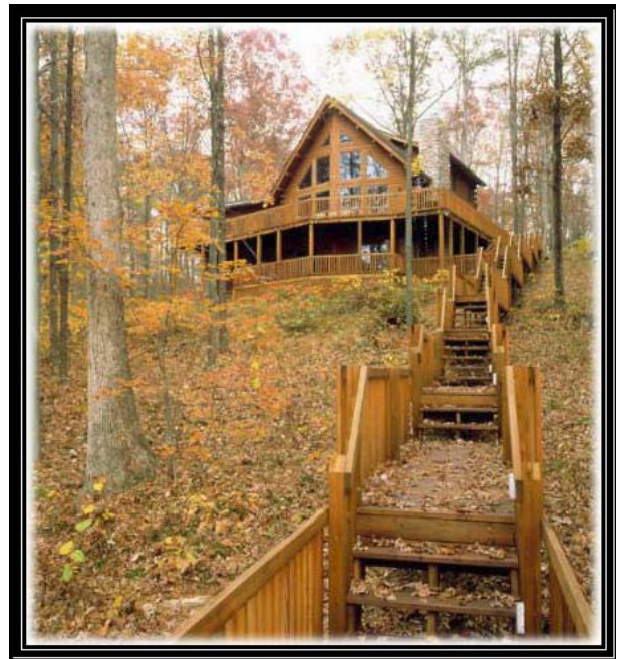


## Considerations

When looking for suitable land, consider the following:

1. The local government's long-term land-use plan
2. Utilities
3. Easements
4. Land-use restrictions
5. Access
6. Services

Long-term land-use is the first item on the list because it speaks to quality of life. If nothing else, log home owners are sticklers about that aspect. Each county government's planning and zoning department will have long range plans for any given area. They may be designated for business, residential use of varying densities, agriculture, and public use such as parks and schools. Down the road, there may be plans to erect a maximum-security prison or a landfill. Zoning may prohibit any building at all. Find that out now.



Also find out about any planned road improvements. If you're ever driving down a six-lane highway and wondered why people have built such beautiful homes within sight of the road, chances are they didn't know the road was planned when they purchased the land many years before. Try selling a home after that!



Where are the roads? Are they paved or dirt? Who is responsible for keeping them up? Does access to the site involve crossing someone else's property? If so, you'll need an easement, or permission to use that land. Be sure the availability and cost of the easement is settled before committing to your building site. When you consider the slope of the land, will extensive grading or fill be needed? Make sure there are no environmental hazards on the property, such as old buried oil or gas tanks. They are expensive to remove, and even more of a burden if cleanup is required.

Although most industry insiders estimate that 25,000 log homes are erected each year, chances are you seldom see them along busy thoroughfares and don't get a sense of just how many are out there. Typically, log home owners prefer to build their homes on isolated, often wooded, tracts of



land. As these parcels become less available, you're bound to see more log homes in subdivisions and other planned communities. Check plot maps and subdivision restrictions in those instances. Despite the fact that log homes are considered high-end abodes, many subdivisions prohibit them. (People have been known to get around those prohibitions by building with the beveled colonial log profile which gives a more traditional look on the outside while retaining the more rustic looking log.)

No restrictions? This isn't necessarily a good thing. If you're not restricted, then neither is your neighbor. How do you feel about a chicken coop being erected near your home? Have you considered fire prevention? Home insurance may be impossible to secure if there are no hydrants or rural fire department with water trucks in the area in which you build.

Find out if the site is serviced by municipal water and sewage or whether you will have to drill a well and install a septic or mound system. These items can add considerably to your expenses.



If you require a septic system, you must have a "perc" test on the land to see whether the soil can handle the drainage. This involves digging a hole about 10 feet deep and waiting a few days to determine if the ground water rises to the point where a septic system would contaminate it. Independent specialists can do the test, but in some areas it must be conducted by a health official, so check with your local health authorities. A mound system will work in areas where percolation is slow, but are more expensive and sit high enough that they figure into the landscaping scheme.

What about electricity? If there are no power lines to the home site, contact the local utility to find out the costs associated with bringing power to the site. But don't stop there! Consider the case of a landowner who had contracted with the local utility to erect a pole across the road – a road he



assumed was a public road – from his rural home site. After waiting several weeks for the installer to show up, the installation was halted because a neighboring landowner objected to the erection of the power pole. Having no choice, the installer had to pack up the pole and leave the landowners to settle their dispute. Valuable time was lost. Don't assume a road is public, only to find out later that it was private access. Make certain there is dedicated access or easements.

You think you have found the perfect site for your dream log home; set high up a mountain road with a view that causes you to catch your breath every time you see it. Sure, you'll have to use your 4-wheel drive to get there, but it's worth it. But is it? Don't forget that during construction heavy trucks and other equipment will need access as well. If a truck hauling the logs for your home can't make it to the home site, make sure your budget allows for either getting the logs there another way or for making the way temporarily accessible to the trucks and equipment, which may include bull-dozers, cement trucks and cranes used to lift heavy trusses up to the roof. If you have to pay workers to clear or build up the land to make it accessible during construction, this will add considerably to your costs and if you don't find that out until the day the log trucks arrive, construction will come to a screeching – and expensive – halt.



Finally, if you are building your home in a rural area, consider access to shopping, schools, and other services as well as employment. Are you prepared to travel distances just to go to the movies or out to dinner? If your kids are involved in sports and other activities, do you have transportation plans for these events? If the county doesn't get to plow your road until late in the day, will you be able to cope with delays in getting where you want to go?



# Buying Land Checklist



Zoning

Zoning of neighboring properties

Are there any special provisions or codes that could prevent you from building what you want?  
 Yes  No      If so, is it possible to get a variance? \_\_\_\_\_

What are the setback restrictions?

Front \_\_\_\_\_

Back \_\_\_\_\_

Sides \_\_\_\_\_

Other \_\_\_\_\_

Is the property surveyed?       Yes  No

Are there any easements on the property?       Yes  No  
If so, where? \_\_\_\_\_

Do these easements restrict your building site?       Yes  No

Will you need any easements for roads or utilities in order to access or build on your land?  Yes  No      If so, are they possible to obtain? (Make your purchase agreement contingent on obtaining these easements)  Yes  No

Is the property in a flood zone?       Yes  No  
If so, what are the building restrictions? \_\_\_\_\_

Is the title free and without liens or complications?       Yes  No  
If not, what is the nature of the complications and can they be cleared? \_\_\_\_\_

Name of Title Company \_\_\_\_\_

Phone \_\_\_\_\_ Contact person \_\_\_\_\_

Results of preliminary title report \_\_\_\_\_

Are the values of the neighboring land and houses comparable or higher than your planned project?       Yes  No

Are any improvements, road construction, developments, or other construction projects planned for this area? (Consult local planning office.)       Yes  No  
If so, are the landowners expected to pay a portion of the cost?       Yes  No

Are there any local bond issues?       Yes  No

Are there any building moratoriums in the area?       Yes  No

Are there any special restrictions due to fire regulations?       Yes  No

Is fire insurance available? (Mortgage companies require this.)       Yes  No

Is there a homeowner's association and if so, do you have any restrictions?       Yes  No  
If so, what? \_\_\_\_\_

Are there membership fees?       Yes  No

Is there an architectural review board that will need to approve your design?       Yes  No  
If so, what are their requirements? \_\_\_\_\_

Are there covenants?       Yes  No  
If so, do you have a copy of them?       Yes  No

Can the property be subdivided?  Yes  No If so, what are the regulations? \_\_\_\_\_  
\_\_\_\_\_

Is there any possibility that the subdivision law could change?  Yes  No If so, how would it affect your plans for the land? \_\_\_\_\_

Who owns the neighboring properties and what are their plans for the land? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are there any improvements on the land? (Well, roads, utilities, septic, buildings, etc.)  
 Yes  No

Who will maintain your access road? \_\_\_\_\_  
Any fees to do so?       Yes  No

Are there any special uses for the road (transport of hazardous materials)? Yes No

Is snow removal available?  Yes  No Is there a cost? Yes No

Is refuse pick up available?  Yes  No Is there a cost? Yes No

Is newspaper delivery available? Yes No

How and where is mail delivered? \_\_\_\_\_

Is the property on a flight pattern from the local airport? Yes No

Is the property close to train tracks? Yes No

How much will it cost to bring electricity to the property? \_\_\_\_\_

Is underground electrical service available? Yes No

Is natural gas/propane needed? Yes No Is it available? Yes No  
How much will it cost to bring it to the property? \_\_\_\_\_

How much will it cost to bring a telephone line to the property? \_\_\_\_\_  
How long will it take once ordered? \_\_\_\_\_

What are the soil conditions? \_\_\_\_\_

Are there any special insect conditions on the property? (Termites) Yes No

Has radon been reported in the area? Yes No

Have there been burglaries in the area? Yes No

Will it be necessary to drill a well? Yes No

If so, how deep are other wells in the area?

Well #1 \_\_\_\_\_ Well #2 \_\_\_\_\_

Well #3 \_\_\_\_\_ Well #4 \_\_\_\_\_

Have there been any problems with water availability or quality in that area? Yes No

Is a septic system necessary?    Yes No    If so, are there any restrictions as to the type of system used? \_\_\_\_\_

What is the cost of installing the necessary system? \_\_\_\_\_

Features about the property that you like. \_\_\_\_\_  
\_\_\_\_\_

Features about the property you don't like. \_\_\_\_\_  
\_\_\_\_\_

**Land Purchase Worksheet**

Size of property \_\_\_\_\_

Date property was put on market \_\_\_\_\_

Asking price \_\_\_\_\_

Terms \_\_\_\_\_

Address/Location of the property \_\_\_\_\_

Seller's Name \_\_\_\_\_

Seller's Address \_\_\_\_\_

Seller's Phone \_\_\_\_\_

Realtor's Name \_\_\_\_\_

Phone (Work) \_\_\_\_\_ Phone (Home) \_\_\_\_\_

What are the land taxes? \_\_\_\_\_

Are the taxes likely to increase?    Yes No