

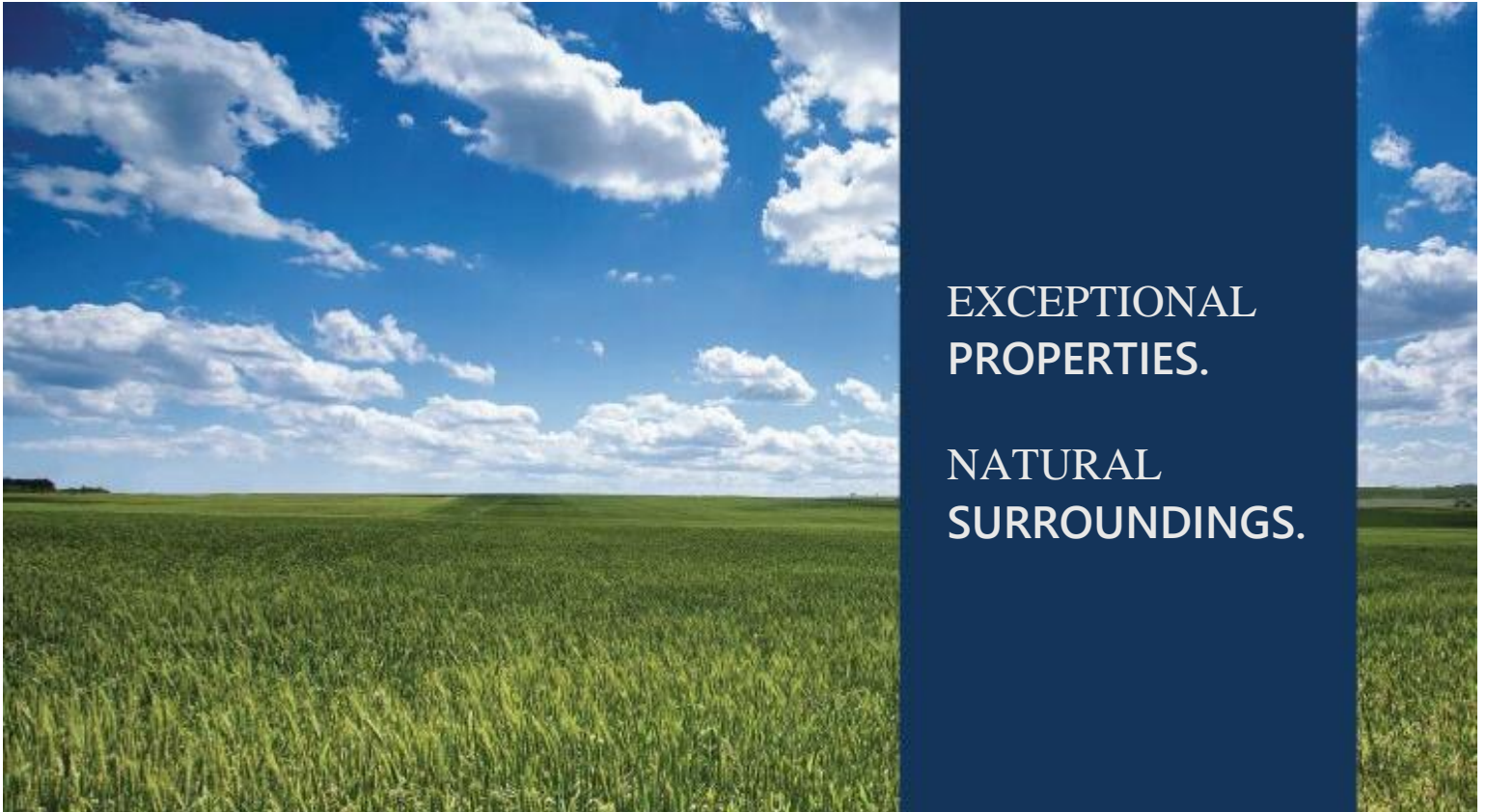
LOT BUYERS GUIDE

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**EXCEPTIONAL
PROPERTIES.**

**NATURAL
SURROUNDINGS.**

Buying a new homesite is one of the biggest decisions anyone may make. There are many important factors to consider when deciding where you will build your dream home:

WHERE DO YOU WANT TO LIVE?

Are you looking for a quaint little village, a suburban neighborhood or a rural getaway? How far is the site from schools, shopping, entertainment, parks, emergency services or other public facilities? What are the current and future uses of surrounding properties? How close will your neighbors be? How far will you have to drive to work?

THE HOMESITE

Do you want a **level** homesite or a sloping site requiring an **exposed basement**? How will the sun's position affect your home in summer, winter, spring and fall? How will your home be oriented toward the sun – afternoon sun at back, front or side? Will the garage face the street or the side?

IMPROVEMENTS

What types of utilities are available to the property? Is there **sanitary sewer**, municipal **water**, natural **gas**, **electric**, **telephone** or **cable TV**, nearby? If not, what are the costs associated with bringing these services to your home? If there is no sanitary sewer, what kind of **septic system** is necessary? Will you need a **private well**? Does the neighborhood have **curb and gutter** and **sidewalks**, or it is rural with **ditches** and **culverts**?

THE NEIGHBORHOOD

Are buildings restricted by covenants or **deed restrictions**? Is there **architectural control**? Is there a generous amount of **open space** around or near the homesite? Is there a **homeowner's association** to care for the open spaces? Is the open space left in a **natural** state or is it **manicured**? Does everyone have a **uniform lamp post or mailbox**, and if so, what do these cost? How big does your home have to be? Will your plans be compatible with the neighborhood?



HOMESITE COST WORKSHEET

These are some of the many (but not all) costs associated with building a home:

- \$ _____ Land
- \$ _____ Taxes
- \$ _____ Building Plans & Design Fees
- \$ _____ Building Contract (cost to construct home)
- \$ _____ Building Permit
- \$ _____ Impact Fees and/or Hookup Fees (if any)
- \$ _____ Construction Loan Fees
- \$ _____ Survey
- \$ _____ Insurance
- \$ _____ Interior Decorating
- \$ _____ Landscaping & Grading
- \$ _____ Driveway
- \$ _____ Culvert or Curb Cut (if necessary)
- \$ _____ Lamp Post
- \$ _____ Mailbox
- \$ _____ Well (if necessary)
- \$ _____ Soil (Perc) Test & Septic System (if necessary)
- \$ _____ Sanitary Sewer Construction
- \$ _____ Municipal Water Connection
- \$ _____ Utility Extensions (if necessary)
- \$ _____ Tree Clearing (if necessary)
- \$ _____ Homeowners Association Dues
- \$ _____ **TOTAL**

