

# Lot Buyers Guide

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, 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** will be necessary? Will you need a **private well**? Does the neighborhood have **curb and gutter** and **sidewalks** or is it 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 **homeowners 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?



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### 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 Connection
\$ _____	Municipal Water Connection
\$ _____	Utility Extensions (if necessary)
\$ _____	Tree clearing (if necessary)
\$ _____	Homeowners Association Dues
\$ _____	<b>TOTAL</b>

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