

# What to Know When Buying Land



Buying land and building are exciting propositions. The idea of hand-picking the setting for your dream home is a special one indeed. If your plans include buying and building, here are

some recommendations to keep in mind as you search for that perfect piece of land.

First, look to see if the property has had a septic test done. Before building, the county is required to evaluate the soil at the site and determine for how many bedrooms the land “perks”. Then, make sure the perkability of the lot matches your planned number of bedrooms, or can be adapted to do so. For example, if you want a four bedroom house and the land only perks for three, you will need to adjust your plans accordingly, perhaps making that fourth bedroom an office, bonus or some other multi-use room that does not require a closet. Alternatively, you would eliminate the property from consideration and keep on looking.

If a perk test hasn't yet been done, be sure to request one as part of your offer to purchase, and make the offer contingent on the property perking for the number of bedrooms you need. Typically, once you file

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an application, the county offices will perform a perk test within about three weeks. If it's a very busy time, however, it may take longer. So be sure to stipulate a closing date several weeks out, to allow for the perk test to be completed. If you and the seller have flexibility, you can always close earlier if the perk test is done in a more timely fashion.

Also key to the perk test is the site plan for your home. Typically, a sketch of the footprint of your house is included when submitting an application for the perk test. Say for example, that the property perks for a three bedroom home, but the septic field must be very large or you have other factors that will restrict the building envelope, such as a stream buffer. That acre of land may then allow for a home that is '45 x '60, but not '55 x '70. So it's quite important to include a sketch of where on the land you would like the house to be set, and an approximate size of the footprint of your planned house.

If you've already chosen a builder, he

or she can be instrumental in this process as well. And if your acreage is sufficient and you have flexibility where you locate the home on the land, your builder can guide you on the optimum placement of the home for privacy, passive solar features or other features that are important to you.

Noise and future development should also be considered before you make an offer. If you're concerned about traffic patterns, visit the property at different times of day. Go during rush hour and on the weekend to gauge noise levels. In addition, stand at different points on your lot, particularly near where you think the house will be sited. Sometimes, what you don't hear uphill is much louder downhill, or vice versa. So if noise is a concern and you're on a sloping lot, you'll definitely want to check for sound at different heights.

Regarding future development, if you're considering a lot which backs to a large parcel, you may wish to know whether there are any plans for development, or who owns it and how long they plan to keep it in the family. County records are a great source for this information. You can research who owns the land and perhaps speak to the owners personally about their plans. The county planning office can inform you about any proposed development

for the property adjoining your lot. County planning can also provide information on the minimum buffers between developments and minimum acreage requirements for each home, so you'll know the possibilities if the property is ever developed.

If you're thinking of purchasing land now, but building in the more distant future, there are two things to keep in mind. First, perk tests are valid for five years, so you may need to have the testing redone if your building plans go beyond the five-year time frame. Also, you may wish to have your realtor provide appreciation rates for the area in which you're thinking of buying. Sometimes, homeowners purchase land to build in the future and then their needs change. If you don't plan to build in the next year or two, be sure to learn the average appreciation rates, in case circumstances cause you to sell. You'll want to be confident your investment is the best one possible.

Building a home is an exciting, sometimes challenging and always fulfilling experience. If you're on the hunt for that perfect setting for your new home, the above tips should provide guidance as you search. Best wishes and until next time, here's to your house!