Text, logo

Description automatically generated

**Land Checklist/Info**

In looking at land, there are many questions to answer before making an offer. Start with the most important questions (Can I build on the lot and use the lot as planned?) so you can quickly weed out parcels that will not meet your needs. If you are working with a real estate agent, start with him or her.

However, important questions should also be put to the proper authority or professional – such as  town officials regarding permits, setbacks, zoning rules, and on-site sewage. If answers seem vague or merely an opinion (“As far as I know, you should be able to put a three bedroom on that parcel” or “I don’t see why you couldn’t subdivide”), find out who the controlling authority is and schedule an appointment.

When issues remain murky, get a second opinion. If at all possible, get a public official’s opinion in writing. (I had the head of a town Health Department put in writing that by purchasing a 1/3 acre lot contiguous to my own, I would be able to upgrade from a three- to four-bedroom septic system.)   In real estate, only written communications have any legal validity.

In most cases,  you will not know everything about a parcel before bidding. For one thing, you do not want to spend any money on investigations before your bid is accepted. The remaining unknowns should be added to your bid offer as [contingencies](https://buildingadvisor.com/buying-land/making-an-offer/makingg-an-offer/#jump5)and investigated only if the bid is accepted.

**QUESTIONS FOR THE SELLER OR SELLER’S AGENT**

While you cannot absolutely rely on the seller or their agent for this information, it’s a good place to start and, in most cases,  you will get accurate information TO THE BEST OF THEIR KNOWLEDGE. Most of these questions appear in other sections as well, where you can get a more authoritative answer.

* Is the lot buildable?
* Are there any liens, rights-of-way, easements, covenants, or other deed restrictions or encroachments on the property?
* What other construction is planned or possible on the surrounding land?
* Are there any protective covenants?
* Are there any common facilities (water, septic, road, etc.), or common property that the homeowners or developer will need to manage. How will this be handled?’
* Will there be a homeowners association and fees?
* Are any portions of the parcel designated as wetlands or floodplain?
* Does the site have access to electrical power, natural gas, town water or sewer?
* Is there potable water on the site? What flow rate and water quality?
* Has as a perc test been completed? A septic design designed? Conventional or
* Are the boundaries clearly and accurately marked?

**QUESTIONS FOR THE BUILDING, PLANNING AND ZONING, AND HEALTH DEPARTMENTS**  
If the sellers or agent’s answers sound acceptable, and you are pretty serious about the parcel, your next stop should be the town or county offices of the Building,  Planning & Zoning (zoning questions), and Health Departments (water and sewer questions). Some issues may be handled by Building or Zoning, depending on the town.

***Building Department***

* Is the lot buildable?
* How many bedrooms are allowed?
* What are the setback requirements for houses, porches, decks, outbuildings, or anything else you plan to build?
* Can I locate the building on the lot where I want to?
* Is there adequate road frontage or a suitable right-of-way for building?
* Is the road publicly maintained?
* Are there restrictions on house size, height, lot coverage, or other restrictions.
* What permits and fees are required and what are the costs?  building, electrical, plumbing, porch, patio, well, septic, driveway?
* Are there impact fees or special assessments? What is the cost?

***Zoning and Planning Department***

* What is the property’s zoning district?  Does your house and other uses you have planned, such as an in-home business, duplex, guest cottage, chicken coop, etc., comply with the zoning?
* Are you in a Special Zoning District? Any wetlands or floodplain on the property?
* Was the lot legally subdivided?
* Can I subdivide the lot (if that’s part of your plan)?
* What lot coverage is allowed, and how is it calculated? (This determines what percentage of the lot you can cover with structures. Some count decks, porches, and driveways as well)
* Are there any restrictions due to wetlands, flood plains, water frontage,  steep slopes, endangered species, historical or cultural sites, or other issues?
* Any tree-cutting or land clearing restrictions?
* Any other restrictions you should be aware of?

***Health Department***

* If town sewer service is available what is the total connection cost, including fees?
* Is there a valid perc test on record (some expire in 2-3 years)? What type of septic system is permitted? For how may bedrooms?
* Has a septic design been completed?
* If the land is not perc tested, can they recommend names of companies authorized to perform the testing?
* What tests are required (deep hole, perc) and what timee of year can a perc test be done in this jurisdiction?
* Does the area where you are looking typically have trouble with high water tables for poor soils for septic systems? If so, what types of alternative systems are allowed?
* Are there any known problems in the area with well yield or water quality? How deep are typical wells in the area?

**QUESTIONS FOR THE UTILITY COMPANIES**

You’ll need to find out what companies can provide electrical power, natural gas, and other utilities to the building site (ask the seller, agent, or a neighbor)  In some cases, you’ll have more than one choice, but for budgeting purposes, the costs are likely to be very similar. Have your street address and parcel number handy when you contact them.

Also provide them with a site map showing the planned location of your home. It may make sense to talk to an electrician or plumbing before contacting the power or gas company to see if they can do some of the work for less money than the utility company.

***Power***

* Can your company provide power to my building site?
* Will the lines run on poles or underground? What will be the total costs be to bring power to the home, including fees,  trenching, and meter installation?
* Will any trees or other obstructions need to removed to reach the home?

***Natural Gas***

* Can natural gas be brought to the home?
* What will be the total cost to bring gas into the home, including fees, trenching, and meter?

***Telecom***

* What are your options for phone, cell phone, cable or satellite TV, and high-speed Internet?
* How much can you save by combining multiple services from a single vendor (it also can simplify your life)?
* What are the setup fees and monthly fees?

**QUESTIONS FOR THE SEPTIC SYSTEM DESIGNER AND CONTRACTOR?**

* What type of system is the most economical and reliable?
* If an alternative system is required, what are the options with pros and cons?
* Where on the lot can the system be placed?
* How much will it cost to install, including permitting?

**QUESTIONS FOR THE WELL DRILLER**

It’s good to speak to more than one driller. Also neighbors can be a good source of well info. Finally, check with your local health department and the Dept. of Environmental Protection to see if they are aware of any well water issues in your immediate or surrounding area. Although water tends to move slowly through the aquifer, a problem a couple of miles away, like leakage from a landfill, could become your problem a few years down the road.

* How deep are neighboring wells?
* What are  flow rates and water quality of nearby wells?
* What are costs to install the well (based on estimated depth)?
* What are the labor and material costs to complete the well and plumb to the house? (including pump, trenching and backfill, plumbing, wiring, pressure tank)?
* What water problems are common to the area, such as hardness, acidity, sulfur dioxide (rotten egg smell), other minerals such as iron, manganese, sodium (salt), magnesium, and copper. Any evidence of nitrates or other potentially hazardous materials?
* What sorts of water treatment systems are commonly used in the area and what do they cost to install and maintain?

**QUESTIONS FOR WATER TREATMENT PROVIDERS**

Some water treatment issues need immediate attention. Others like hard or acidic water can be dealt with a few years later – or maybe never if the house is only used seasonally. If the water will need treatment, you  should learn about the range of options and a rough estimate of costs. After a water test, any health-related questions need to be addressed and any offer should be contingent upon an adequate supply of potable water.

* What water issues need to be treated for health reasons?
* Which will affect smell, taste, staining, and other nuisances?
* Which will harm or reduce the efficiency of plumbing and household equipment?
* What treatment system do you recommend?
* How many gallons per day of treated water can the system produce with your well’s flow rate?
* Is the unit NSF-certified as a system (not just the individual components) to treat your specific water quality issue?
* What is the initial cost and operating cost, including power, additives, filters, and other consumable parts?
* What routine and long-term maintenance is required, and how long will the equipment last?
* Does the company offer a service contract?
* Are rental units available? How does the price compare with owning?
* How reliable is the unit in the installer’s experience? What are common problems?

Is there a written warranty and what does it cover? What is not covered? Has the company honored warranty claims, in the installers experience.

**QUESTIONS FOR YOUR LAWYER**

Any question that remains murky after speaking with town the seller, agent, and town officials should be run by your lawyer, or the appropriate professional: engineer, well driller, septic system designer, etc. If the answer from you lawyer is “that will take some research,” get an estimate of how much it will cost to find the answer and decide whether it is worth it. Most questions about legal ownership and encroachments will be answered during the title search. Depending on the characteristics of the land and nature of the deal, questions might include?

***Pre-bid***

* Are water and mineral rights a concern in this area?
* What should I add as contingencies to the bid offer?
* How much time do I need to address these contingencies?

***If bid is accepted***

* If title problems are found, how much time and money will it take to resolve them?
* Will any variances be required to build what and where you like, and what is the likely outcome of applying for these variances?
* Will I be getting a warranty deed for the property? If not, should I purchase owner’s title insurance?

**QUESTIONS FOR YOURSELF AND FAMILY**

* Do you like the building site, the views, the sunlight, and breezes?
* Have you considered the four seasons?
* Is the site soggy or buggy in the springtime?
* Have you visited the site different times os the day?
* What changes are likely over the next several years: new roads, housing developments, strip malls? Are your views and peace and quiet  likely to last?
* Can you afford the land and development costs?
* Do you like the neighborhood, schools, and property tax rates?
* Distance to work, recreation, shopping, banking, medical care, etc.?
* Any nuisances to be aware of, for example:

• noise from a an industrial site, gun club, nearby snowmobile trail, or airline flight path overhead  
• smells from a pig farm, or silage spreading in the spring or fall  
• chemicals from a golf course, agriculture, or an industrial site