



Land Checklist

LAND BUYING CHECKLIST

Use this general checklist when evaluating a piece of land. A quick run through the checklist may remind you of questions to ask the seller, real estate agent, lawyer, title company, town officials, or outside experts, if necessary. It will also help you remember budget items that are often left out. See also [questions to ask](#) and our [budgeting guide](#) for more details.

LEGAL CONCERNS

- [Is the lot buildable?](#)
- Has the site passed a [perc test](#) that is still valid (some expire in 2-3 years)? Is it suitable for a conventional septic system, or for an expensive [alternative system](#)?
- Are the boundaries clearly and accurately marked?
- Can the seller provide clear title for the property?
- Is it zoned for the type and size of house you are planning?
- Where can you build on the site? Does the proposed house plan violate any rules: setbacks or other [zoning restrictions](#), septic system rules, or other regulations?
- Is there legal access by road or right-of-way? Who maintains the road?
- Is there adequate road frontage to build?

- Are there any [liens](#), [rights-of-way](#), [easements](#), [covenants](#), or other deed restrictions or encroachments on the property?
- Are there building restrictions due to wetlands, water frontage, steep slopes, historical or cultural sites, or other local, state, or federal regulations?
- Was the land formerly used to store old vehicles, farm chemical, industrial chemicals, or other toxins that you will need to clean up?
- Does all or part of the lot lie in a [floodplain](#)?
- Is there sufficient [potable water](#)?
- Will you own the water and mineral rights?
- Are there any endangered or protected species on the property?

CONSTRUCTION ISSUES

- Is there adequate access for construction equipment?
- Are there [problem soils](#), including expansive clay, un-compacted fill, or ledge that may require blasting.
- Is the area prone to high radon readings?
- Is there a high seasonal water table, seasonal streams, or [low-lying areas subject to flooding](#)?
- Are there steep slopes or unstable land that requires special engineered foundations.
- Will large areas of cut and fill be required to level the land?
- Are there areas subject to erosion that will need stabilization?

DESIGN ISSUES

- Is the land [flat or sloping](#)?
- Wooded or open?
- Shaded or sunny?
- [Solar exposure](#)
- Wind exposure/buffering

MAIN COST FACTORS

- Cost of land acquisition
- Legal fees: title search, title insurance, and other closing costs. Also may include variance applications, challenges from abutters, right of way issues, etc
- Survey
- Water and sewer connection fees (for municipal systems) – may cost hundreds to several thousand dollars
- Connection fees for other utilities: phone, electric, cable, gas,
- Septic system (for rural sites): perc testing, system design, and installation
- Well installation: including drilling, pump, plumbing to house, pressure tank, and water treatment, if needed
- Land clearing
- Excavation, cut and fill, and final grading
- Landscaping
- Road/driveway construction
- Permits and fees: well, septic, building, driveway, variances, other
- Impact fees: often cost thousands of dollars. varies by state and municipality. Also called development fees, mitigation fees, service availability charges, facility fees, and other creative names.

ALSO THINK ABOUT

- Are there nearby nuisances such as unwanted noises, smells, or hazards: farmers' silage, hunters, snowmobile trails, a firing range, or blasting at quarry just beyond the trees?
- Find out who your neighbors are and whether their lifestyle (collecting dead pickup trucks, e.g.) are compatible with yours
- Have any neighbors been granted a special exception or zoning variance and what for use –a pig farm perhaps?
- What school district?
- Distance to work, shopping, restaurants, etc.?

- Property taxes
- Fire protection – what is available in rural areas
- Future development nearby: houses, commercial development, roads, highways
- Insurance rates – may be higher near water, in flood plain, in high-wind zones, or far away from a water source or pressurized hydrant for fire protection.