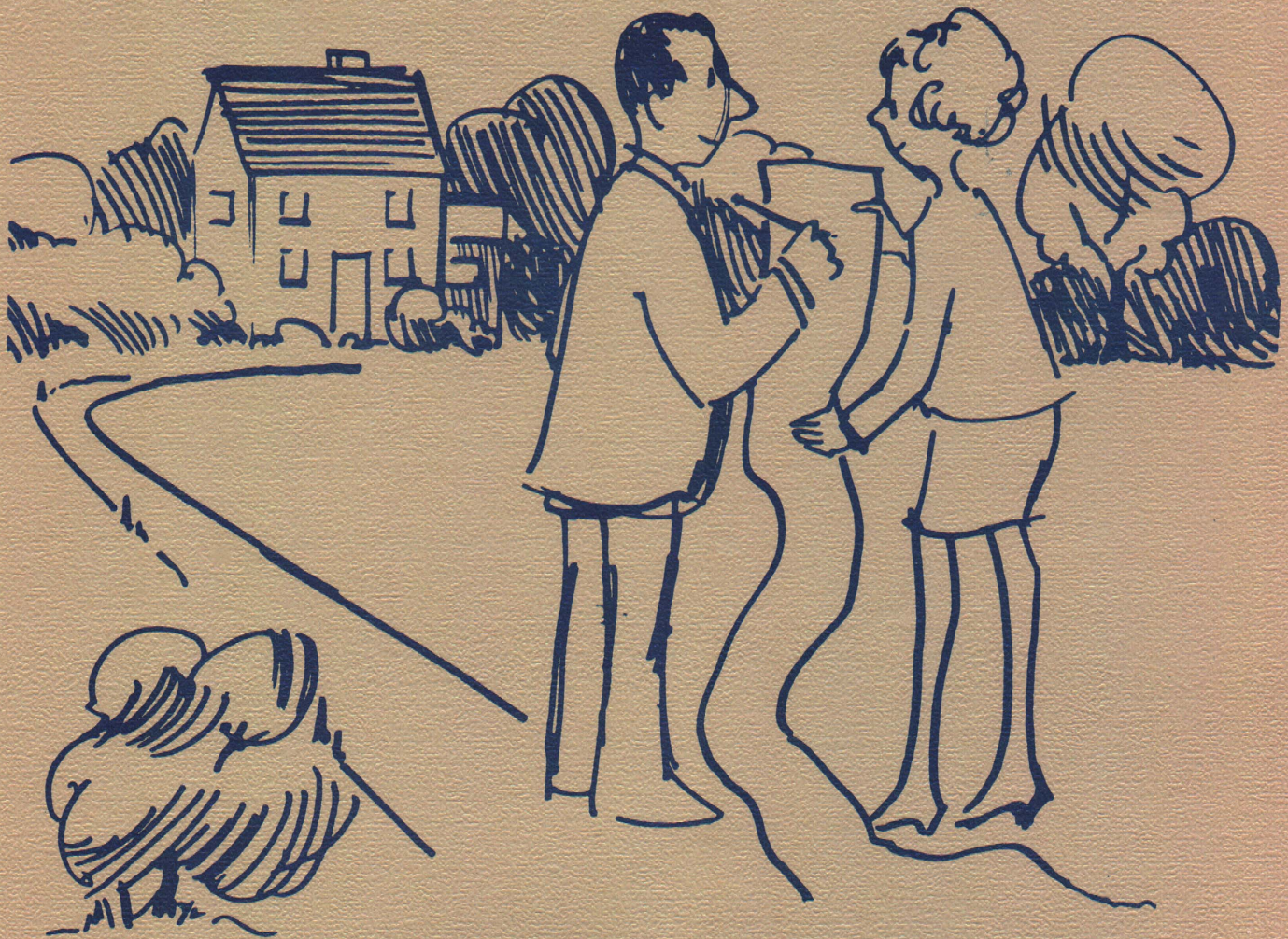
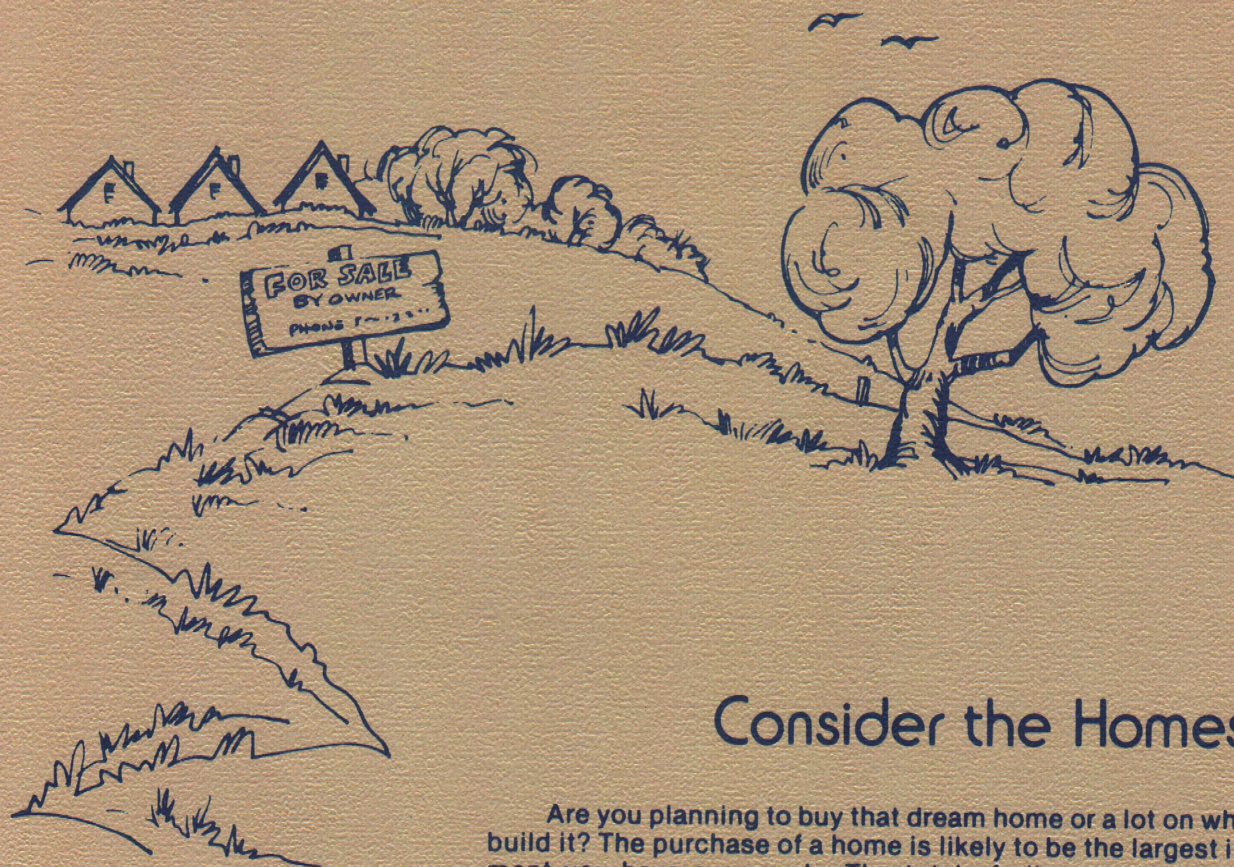


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Choosing A Homesite



Cooperative Extension Service
Michigan State University
East Lansing



Consider the Homesite

Are you planning to buy that dream home or a lot on which to build it? The purchase of a home is likely to be the largest investment you have ever made. The total of all mortgage payments may represent a large portion of your lifetime earnings.

Increased demand for choice locations makes it more important than ever to evaluate carefully each possible site. This publication is intended to help guide you in deciding on a location which will make your future home a pleasant place to live. While the information offered here is especially valuable to persons looking for a site to build a new home, it is also quite useful to persons planning to purchase an existing home.

It is assumed that consideration has already been given to the size, type, layout and decor you desire in your home.

As you begin to look for a place to make your home, look at the community and neighborhood and its people. Remember that you may live in your home for many years. Will the neighborhood provide the environment and type of facilities you want for your family? Can you recover your investment if you later decide to move?

It is especially important that you look carefully at the facilities that will be available to you in your new neighborhood.

Distance you and your family will need to travel for work, school and recreation can affect your enjoyment of your home. Consider also the quality and maintenance of streets and roads. Are they plowed and sanded after a snowfall? Are they of sufficient width to provide easy movement of traffic, including emergency vehicles?

You will also need to consider the nearby availability of schools, churches, recreation facilities and shopping areas. These facilities will be discussed in other portions of this guide.



Regulations

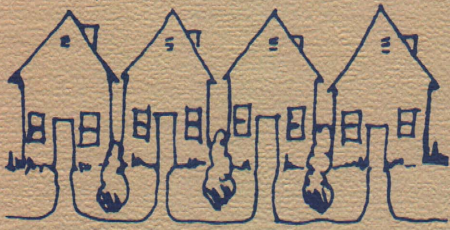
Many counties and cities have enacted various types of regulations which may influence your choice of homesite. These regulations are intended to protect the rights of individual property owners against undesirable or unlawful uses that may create hazards to your health and safety. However, they may also place certain restrictions on how you may use your building site or require that you include specific provisions in your home.

Zoning ordinances are laws that regulate land use, population density, house set back and other details related to the orderly development of the community. As one of your first steps in homesite selection you should visit the offices which have jurisdiction and review the zoning ordinance and zoning map. The map will show boundaries of areas of the community called zones. The regulations will indicate how land in each of these zones may be used. For instance, one zone may permit only single family residences while another may allow for multi-family structures. Still other zones may permit commercial or industrial development.

You should look not only at your site, but also those nearby. The zoning map may indicate future uses for these areas also. In this way you may have some idea of how your new neighborhood may look in the future.

Many cities and counties have also adopted subdivision regulations. Such regulations may provide for location, width and construction of streets; size and layout of building lots; and water, sewer and other utility services and public improvements.

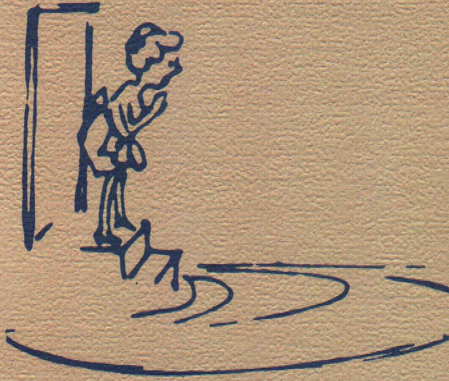
Finally, there are a number of types of codes which may be in force in the area of your homesite which are designed to encourage high standards of housing development. Building codes set certain minimum standards for the quality of construction of a home. There also may be electrical and plumbing codes. Sanitary codes may establish regulations for waste disposal and other health nuisances.



Natural Site Conditions

You may already have in mind the type of location you hope to find for your dream home. While you probably want a lot that is gently rolling with trees and a scenic view, you may find that there are few "perfect" sites available. Steeply sloping sites can be made quite attractive but may be more expensive on which to build and may later prove difficult to maintain. Erosion, steep sidewalks and driveways and grass cutting may be potential problems. Certain natural features such as rocks, ravines, and trees and other vegetation may help to provide an attractive location. Trees may be particularly important as it may take 15-20 years for a tree to grow large enough to provide significant shade.

Flood and Wetness Problems



Flood hazards and wetness problems may not be apparent except immediately following a rain. Be on the lookout for nearby streams which may flood and drainageways or depressions on or near building lot which may periodically hold water. If there is a flood hazard, you may be required to purchase flood insurance as a condition of borrowing money to build your home. A low area or a lot with a drainageway may require construction of special diversions or storm sewers to keep runoff water away from your home.

The water problem may not always be due to surface water. The soil may be poorly drained and have a subsurface water table that is near the surface. This is a common problem which can result in the water seeping through foundation walls and flooding the basement.

A visit with "old timers" in the area can reveal much information about the particular location and problems with flooding and wet weather seeps.

Bedrock

Outcrops of rock formations can often be attractive additions to a building site. However bedrock or large boulders can make digging difficult or impossible and may add to the cost of construction of your home. Shallow soil over bedrock may be a difficult place in which to establish a lawn and add landscaping. Look over the site and surrounding area for partially exposed rock formations. Check to see if any construction problems due to rock have been encountered in the neighborhood.

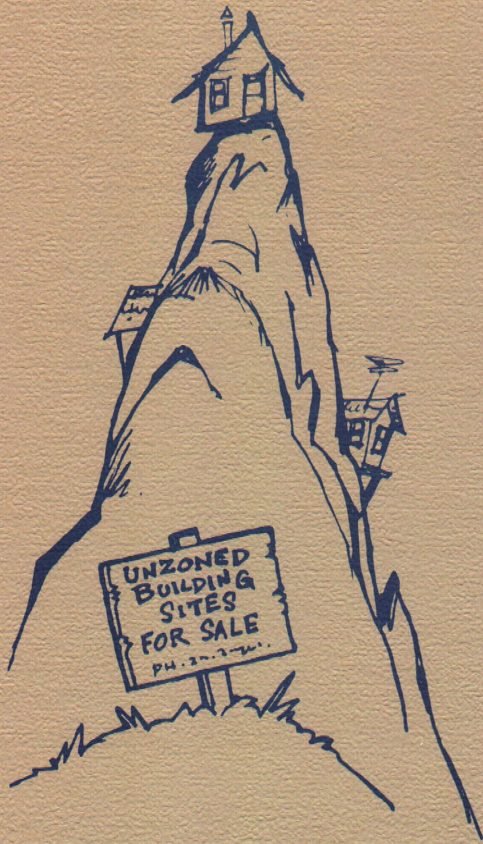


Soil

Costly mistakes may be avoided if the soil conditions of the site are known and understood before starting construction. Unfavorable topsoil conditions or a lack of topsoil can make lawn and garden establishment expensive. You will want to be sure that good topsoil is not covered by poorer material during construction.

Determine if the soil will limit the use of a septic tank filter field or sewage lagoon if there is no public sewer available. Water at a shallow depth, shallow bedrock, layers of clay or soil that shrinks and swells on drying and wetting may affect the design of a basement or a foundation.

For information about the soil, bedrock and flooding conditions of your site, contact your County Extension Agent or the USDA Soil Conservation Service in your county.



Lot Features

It is important that you also think about some of the general features of your selected location. For instance, is the lot large enough to meet your future demands? You may wish to build on to your home. Remember that there may be "set back" regulations which control how close to the edge of your lot you may build. Regulations may also specify the maximum house size for a given size of lot.

You will also want to think about space for garden, flowers and shrubs.

Finally, if the lot is an area not serviced by public sewer or water systems you must allow for space for sewage disposal and water well. A septic tank filter field may require several thousand square feet in additional space.

Is the lot situated where you will have easy access to a good street? A corner lot may offer better access but will often cost more and offer less privacy from street traffic. There may be regulations on where you can enter from the street. Also the increased frontage may mean a larger assessment for costs of streets, sidewalks, curbs, and gutters.

Will the lot limit the direction your house can face? For instance, you may wish to take advantage of the warmth of the sunshine in winter by running the house in an east-west direction.

Deed and Survey

A surveyor's map or the subdivision plat should be included as part of the sale agreement. If it is not available, the lending agency may require that the lot be resurveyed to determine exact size and location before they will begin a title search to establish clear title to the land.

Be sure that reference points such as iron stakes or concrete markers are put in place to mark the lot boundaries. This may help avoid future disputes.

Of course you will want to know where your boundaries are located before you buy. The deed should provide a detailed description of the lot.



Water Supply

A good supply of quality water is an important consideration in your selection of a homesite. If the property is served by a community water system, try to find out if the supply is sufficient for all of your needs. The manager of the water system should be able to inform you of hook-up charges and water rates and tell you of any water use restrictions such as swimming pools, car washing, or lawn sprinkling.

Many newly developing suburban or rural areas will not have public water supplies available and a private well will be needed. Remember that wells in many areas simply cannot provide a sufficient supply of water. It may be too late to think about this after you have purchased the lot and paid for drilling a waterless well. You may want the purchase contract to specify that the purchase is conditional on being able to drill a well that will provide a good quality and adequate supply of water. The well should be test pumped for 12 to 24 hours to determine yield and drawdown. A minimum of 10 gallons per minute should be available for the typical three bedroom home.

Water quality is also important. You should have the water tested to be sure that it is not contaminated. Very hard water may cause you additional expense if you have to add a water softener. Most areas of Michigan may have objectionable mineral contaminants in the ground water. Inquire at your County Health Department about analyzing a sample of water from your homesite.

If there is insufficient or poor quality groundwater, you may be forced to rely on a surface water source. This will mean that you will need to build and maintain an expensive water treatment system.

Sewage Disposal

In many locations, sewage disposal may be your most difficult problem. If you have always lived in town, you may take a sewer line for granted. However, in many suburban and most rural areas, you will have to provide your own sewage disposal facilities.

The common method of individual homesite sewage disposal is a septic tank attached to a tile filter field for the distribution of the liquid part of the waste into the soil.

Some areas may have sanitary regulations which prohibit septic tank filter fields because the soil will not absorb the liquid if the soil is too wet. A permit may be required before you may construct a system. Contact your local health department concerning such regulations. They can also advise you on whether your soil is suitable for a septic tank and provide information on the size, design and type of system.

Consult your County Health department on requirements for private septic tank systems.

If you must use a septic tank disposal system, you should take several factors into consideration. First, will the soil satisfactorily absorb the waste? A soil map may offer some good indication of problems you might encounter. A percolation test may be helpful and in some areas may be required by local officials. Shallow bedrock, tight clay, steep slopes, and wetness are all problems you may have.

You will also want to be certain that you have enough space for the filter field. It is recommended that the system should be at least 50 feet from a water well or any stream or water course and 25 feet from footings and foundation walls of dwellings and property boundaries.



Remember that poor soil conditions will require a larger filter field. The size of the field will also be proportional to the number of persons in your household.

A filter field has a limited life span. You may also want to consider space in which you can construct a new filter field in the future.

In areas where the soil is completely unsuited to the use of a filter field, an alternative method such as a sewage lagoon might work for you. Be sure to check the regulations. Sewage lagoons must be properly designed and maintained to prevent nuisance. They are usually only suitable on relatively large lots. Lagoons require a health permit before installation and a fee must be paid for these.

If soil conditions are unfavorable you might find that both the initial and long-run costs of having your own sewage disposal system are high. You probably will find it more attractive to have access to a community disposal system.



Utilities and Services

You should check on the availability and quality of the utilities that you will need. Check on the costs of electricity, gas, and fuel oil if it will be used. It is extremely important that you find out whether or not new gas hook-ups are available if you expect to heat and cook with gas. You may want to visit with other persons in the area to determine the expected cost of heating and air conditioning. You should also find out the cost of hook-up and the waiting period, if any, for telephone service. You may also wish to check on the availability of garbage and trash pick-up.

Of course there are many public services that you will need. These include police and fire protection, hospitals, ambulance service, public transportation and libraries. Other concerns include religious facilities, recreational activities and convenient shopping areas. Rural homesites may be less expensive and offer lower taxes. However, many of these services may be limited or unavailable.

Finally, if you will have school-age children, good, nearby educational facilities may be important. School bus service and safe routes for children to follow should be considered.

Taxes

You should try to have some idea of the taxes you may have to pay each year as a result of owning your home. These may include real estate taxes, special districts, and special assessments for such things as sewer, water, sidewalks and streets.

Check with your Township Assessor or County Clerk's Office to determine the appraisal and tax assessments.

At the same time you can learn what district the property is in for police protection, fire protection, and schools.

Checklist for Choosing a Homesite

The following checklist is provided for your use in looking over a homesite. Probably no one consideration would cause you to eliminate a particular site. It may also be difficult to find the "perfect" lot. However, this guide should help you to decide which considerations are most important to your situation.

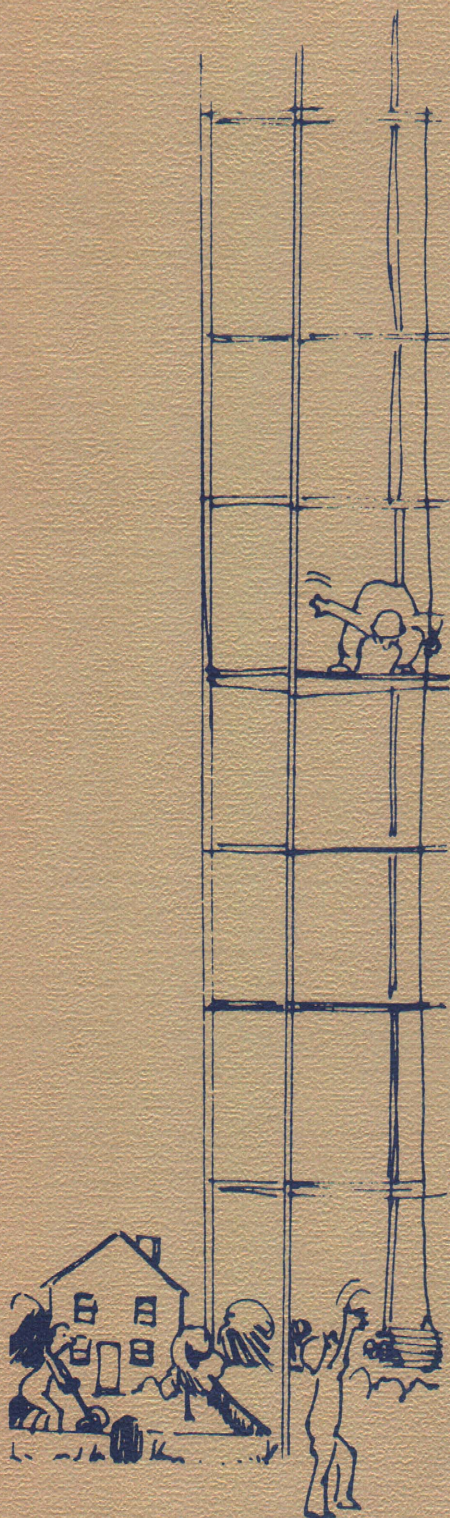


REGULATIONS

	<u>Yes</u>	<u>No</u>
Has the city or county in which you are interested enacted zoning ordinances to provide for orderly growth and to prevent undesirable development?	_____	_____
Is the area free of the following natural or man-made conditions that may affect your enjoyment of living here?		
Hazards due to floods	_____	_____
Air pollution and objectionable odors	_____	_____
Unusual or excessive noise	_____	_____
Indicate which of the following exist or will be permitted in your area or on lots adjoining yours:		
One- or two-family residences	_____	_____
Multi-family apartment buildings	_____	_____
Commercial business (stores, offices, service stations)	_____	_____
Heavy industry (manufacturing, trucking)	_____	_____
Farming (crops and livestock)	_____	_____
Are home-operated business activities permitted (beauty parlor, watch repair, appliance service, etc.)?	_____	_____
Are signs advertising home-operated businesses permitted?	_____	_____
Do zoning ordinances, building codes, subdivision regulations, or deed restrictions limit the type of house you plan to build?	_____	_____
Are there regulations which will restrict the following:		
Type of construction	_____	_____
Minimum floor space	_____	_____
Number of stories or height of building	_____	_____
Time to complete construction	_____	_____
Off-street parking	_____	_____
Minimum construction costs	_____	_____
Are there any restrictions in the deed as to how you may use the site?	_____	_____

SITE FEATURES

Have you obtained information from your County Extension Agent or from the local office of the USDA Soil Conservation Service about the suitability of soils in area for building construction?	_____	_____
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Yes No

Is the lot well-drained and protected from storm drainage or flooding from adjacent land? _____

Does the lot appear to be free of rock formations that will adversely affect the excavation for a basement and foundation walls? _____

Is there enough topsoil to establish a good lawn and productive garden? _____

Are there any trees that can be saved for shade? _____

Is the location such that you can provide a safe, convenient vehicle entrance and exit from the public road? _____

Is the slope of the lot such that you will not be severely limited in your house design? _____

DEED AND SURVEY

Do you know the dimensions of the lot:

Width or street frontage; _____ feet

Depth, front to back; _____ feet

Total area covered by lot; _____ square feet

Are the corners or boundaries of the lot marked with iron pins or concrete markers? _____

Can you find each pin or other reference point mentioned in the deed description? _____

Has the seller agreed to deliver a registered surveyor's map of the lot with the deed? _____

WATER SUPPLY

Is water available from a public water system? _____

Is the pressure adequate for all normal uses? _____

Are there restrictions on use of water for swimming pools, washing cars, sprinkling lawns? _____

Is your share of the cost of the water system included in the price of the lot? _____

Do neighbors' wells in the immediate vicinity provide an adequate supply of water? _____

Is there any indication that you will have to install a water softener, filter, or other equipment to condition the water prior to its use? _____

Have you included cost estimates for drilling a well, installing a pump, and water conditioning equipment in order to determine a fair purchase price for the lot? _____



SEWAGE DISPOSAL

Is municipal sewage service available to your proposed lot?

Has the assessed cost been included in the price of the lot?

Is there an unpaid balance of the assessed cost for which you must assume responsibility?

Do local regulations permit on-lot methods of sewage disposal in this particular area?

Will the soil type on this lot allow a sewage disposal filter field to function properly?

Are sewage disposal permits required in this community?

Is the potential disposal area down slope from location of the house so that the effluent can flow by gravity from the septic tank to the disposal field?

Can you reserve about 1500-3000 square feet of fairly level land for the tile disposal field?

Will the proposed tile disposal field be at least 50 feet from the well?

UTILITIES AND SERVICES

Is public service gas available for cooking and heating?

Is electric power or telephone service available without paying extra for line construction?

Have you inquired as to the cost and availability of utility hook-ups?

Is a satisfactory garbage and trash collection service available in the community?

Is public transportation available to the business district, shopping center, or place of employment?

Do police cruisers patrol the area frequently night and day?

Is there a fire company that will respond to fire calls in the area?

How far is it to the fire station; ____ miles

How far to the nearest fire hydrant; ____ feet

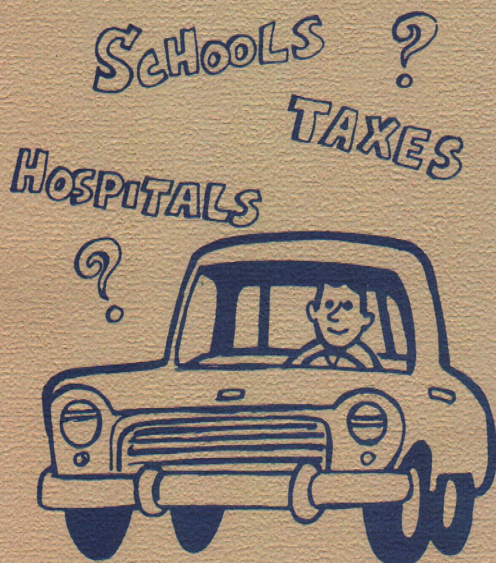
(These may affect insurance rates)

Are there nearby shopping facilities to satisfy your everyday needs?

Yes No

	<u>Yes</u>	<u>No</u>
Are there recreational facilities nearby for you and your family?	_____	_____
Is an ambulance and rescue squad service available?	_____	_____
Are hospital and medical services in close driving distance?	_____	_____
If applicable, are schools within walking distance?	_____	_____
Is bus service provided for those beyond walking distance?	_____	_____
TAXES		
Have you determined the amount you will have to pay in real estate taxes?	_____	_____
Are there any special assessments against the property for such things as water, sewer, streets, sidewalks, or streetlights?	_____	_____

Call your County Extension office for further materials on selecting a homesite.





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