Homesites - What You Should Consider

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Are you planning to buy a house, or a lot on which to build a house? You can learn how to avoid the mistakes that many others have made, and perhaps save money by reading this publication.

As you look for a place to make your home, look at the community and its people. Will the neighborhood you choose provide the environment and the type of facilities that you want for your family? Is it convenient to your place of employment? If you change jobs or move to another community, will you be able to sell the property and recover your investment?

Many people fail to consider the need for and the availability of various community services and facilities that some of us take for granted. You should think about transportation, communication, education, and public services that are so essential to our way of life.

Consider distances and modes of transportation. How long will it take you to travel to and from your place of employment? Do local streets provide quick and convenient access to main traffic arteries or to bus stops and rail stations? Are public roads paved and maintained — are they plowed after a heavy snowfall or sanded promptly during periods of freezing rain? The answers to these questions will determine whether or not police, fire trucks and or emergency service vehicles will be able to provide the help and assistance that you and your family may need in an emergency.

If you have school-age children, you will want to be near good educational facilities. Are schools within walking distance and if not is public transportation available? Find out about school bus service and routes that small children must follow from home to the bus stop. Can they avoid heavy traffic and other potential hazards?

Think about churches and religious activities; hospital and medical facilities; and various places of recreation — swimming pools, bowling alleys, playgrounds, theaters, and golf courses. Shopping centers and community service facilities play a very important role in our busy lives. How far will you have to travel for gasoline, grocery items, and other things that you use every day?

One of the first things that you should do after you choose a community and start looking for a lot is to check on the zoning regulations for the specific area you are considering. Zoning ordinances are laws that regulate land use and community development in counties and other municipalities. They are designed to protect the rights of individual property owners against undesirable development and to prevent the unlawful use of land in ways that create nuisances or hazards to public health and safety.

You should plan to visit the local office that has jurisdiction and review the zoning ordinance; ask to see the current Official Zoning Map. The map will show boundaries of the various zones and the
regulations will explain how land within each zone can be used. Normally the highest zone classifications are for individual single- and dual-family residences. Lower classifications permit various combinations of apartment buildings and commercial businesses; the lowest is usually reserved for manufacturing and industrial facilities. Most Indiana counties have land zoned for agriculture. Single-family residences as well as other types of land use are often permitted in these areas. You should be sure that you understand how the land can be used and which types of construction will be allowed in the zone in which you are interested.

In some instances an area may have a dual classification. Part of the land within a given zone may be reserved for a specific purpose. For example, land along a stream that frequently overflows its banks may be classified as a flood plain and nearly all types of construction will be prohibited on it. In some cases, however, the flood plain might be used for a park or recreational area if experience indicates that its facilities would not be seriously damaged by high water.

Most counties and municipalities exercise some control over lot size and position of the house on the lot by means of codes and ordinances. The zoning ordinance usually establishes the “set back” distance between the house and street and minimum distances permitted between the house and side or rear boundaries. In some instances it may specify the minimum size of the lot required for an individual dwelling. You should become familiar with these regulations and look for a lot large enough to accommodate the house you have in mind without crowding the specified legal limits of use. A lot for a small house in an area that has a public water supply and sewage disposal system may not require more than eight thousand square feet. A three- or four-bedroom ranch-type house in a suburban area may require fifteen to twenty thousand square feet. If you are contemplating a large house in a rural area, where you have to provide your own “on-lot” water supply and sewage disposal facilities, you may need more than an acre with perhaps two hundred feet of width or highway frontage. You should realize that although the larger lots provide more usable space for gardens, flowers, and shrubs, they may be more difficult to maintain.

Construction of electric power and telephone lines is usually charged to the real estate developer, but if you are considering an isolated location you may have to pay for these services yourself. If these assessments will increase the cost of your house significantly, then you should be aware of the situation before you buy the land.

Municipal assessments for sewage, water, streets, and sidewalks are usually levied on the basis of street frontage or width of lot. In the case of a corner lot, the assessment may include the frontage along the two streets that intersect to form the lot. Keep these things in mind when you make your choice among the existing lots.
Potential home builders usually look for lots that are level, clean, and command a nice scenic view, but such choice lots are not always available. Hillside lots can be quite attractive but they are usually more expensive to improve and maintain. Steep banks are subject to erosion and in some instances retaining walls will be required. Grass is more difficult to cut and trim. Steep walks covered with ice and snow are quite hazardous during the winter. Other factors that should be considered are soil, rocks, trees, and the location of a driveway that will permit a convenient and safe entrance and exit from the street or highway.

Flood hazards and wet basements

Beware of a lot in a low area or one that straddles a natural drainage channel and collects storm water from a highway culvert, a parking lot, a shopping center, or undeveloped land. Special diversion ditches or storm sewers may be required to control the runoff that follows a heavy rain or deep snow. Planning and construction of such drainage facilities usually involves the cooperation of local officials and other property owners. It may take years to form an agreement with them that will protect your interest.

If the area you are considering is near a stream, be sure that your lot is well above the high water mark along the edge of the flood plain. If the site is wet and poorly drained or has a high water table, you may have to take special precautions to keep water from seeping through the foundation and flooding the basement floor. This is a common problem, and a serious one, on much of Indiana’s level land. And water table or drainage problems may not be apparent except during wet times of the year.

Rocks and boulders

Large boulders or partially exposed bedrock formations can provide an attractive background to landscape, but they may cause serious trouble if you are contemplating a basement. Their presence not only increases the cost of construction but may make ordinary digging impossible. In any event you should know what to expect before you buy the lot. Look carefully for partially-covered rock cropping out on the surface. The appearance of the soil and rocks along exposed road banks may provide a good indication of what you can expect to find in a lot a short distance away. Ask the owners of adjoining properties if rock caused any construction problems when they were building.

Trees and shade

All homes need trees to provide shade from summer heat and to break the glare from bare soil and paved surfaces. Remember that it takes many years for a small seedling to develop into a tree large enough to provide the shade and comfort that you will want in your yard. Think about this if you have a choice between a lot with trees and one without.
Topsoil

Good rich topsoil is a must for the homeowner who plans to have a garden, shrubs, and a nice green lawn. It should be at least six to eight inches deep and should have uniformly dark to light brown color throughout. Many people cannot tell the difference between good and poor soil. If the lot you are considering has a thick, heavy growth of weeds and grass or other vegetation, it probably has good topsoil, but if it is bare with only an occasional clump of poor grass you may be in for trouble. In some fast-growing subdivisions, contractors have been known to remove the topsoil from the entire area before they start construction, returning only a thin layer after the house is completed. If this has happened on your lot, you may have the additional expense of buying topsoil before you can establish your lawn.

Hillside lots may be covered with unstable soil that has a tendency to slip or slide down the slope when it gets wet. If you build on this type of soil and it starts to move, foundations may crack, walls may cave in, and floors fall through to the basement. In some instances whole yards have been known to slide downhill, leaving the house hanging on the bank.

Information is available

If you need information about the soil, trees, or topographic conditions in a specified area, you can obtain free expert advice from your local Extension Agent or USDA Soil Conservation Service Soil Scientist responsible for the work in your county.

People who have lived in cities and towns most of their lives usually take such things as water supply and sewage disposal for granted. If you are one of these people and you want to build a house in a suburban or rural area, the disposal of sewage may be one of your most difficult problems.

Several alternatives are possible. Information regarding areas presently served by sewers can be obtained from the local county health department or plan commission. Some subdivisions in the state are served by small sewage treatment facilities. Other areas do not have sewage facilities, and you will have to depend on individual on-lot methods of disposal.

On-lot disposal systems

As a rule, those homes constructed outside of the municipal sewage service area have to depend on septic tanks to treat the sewage. When you visit your county or city office to inquire about the zoning classification, you should also stop at the health department and plan commission office and find out whether or not permits can be obtained for septic tanks in the area you are considering. There are several unfortunate instances on record in which potential home builders had bought lots in rural areas and were subsequently denied the privilege of building a house because septic tanks were prohibited. *The primary reason for this happening in Indiana is the prevalence of soils with high water tables during considerable portions of the year.*
In any method of "on-lot" sewage disposal, your most important concern should be that of effluent disposal. How much of the lot must you reserve to get rid of the sewage effluent and where will the trenches for the tile lines be located? If the soil is mellow and well-drained, a relatively small part of the lot may be satisfactory; but if poorly drained or subsoils are tight, a much larger area will be needed.

The best place for the disposal field is usually an open, sunny part of the lawn. You should not plan to locate your disposal field in a wooded area. Keep the disposal trenches away from trees and large bushes because the roots will grow into the joints between the tiles and plug the line.

Septic tank regulations

Many Indiana towns and counties require a permit before a septic tank can be installed. Regulations vary but often specify the capacity of septic tanks and the size and design of effluent disposal fields. These regulations are aimed at eliminating nuisances and public health hazards and keeping you from making mistakes that may be difficult or expensive to correct. Enforcement is the responsibility of each town or county. Some counties have adopted as regulations those planning guides given in "Septic Tank Sewage Disposal Systems" (Indiana State Board of Health Publication SE-8 or Cooperative Extension Service Publication ID-85). If a permit is required discuss its provisions with your county sanitarian before making a binding purchase agreement on the lot.

Effluent disposal area

An application for a permit may be approved or denied depending primarily on the land area available for effluent disposal, its drainage and water table characteristics and the results of soil percolation tests. The county soil survey map can provide useful information about soil conditions over a large area, but you cannot be sure that an application for a sewage permit will be approved based on map information alone. You should have someone skilled in the design and construction of on-lot disposal systems who knows something about the soil to inspect the site for you.

An adequate source of good clean water is one of the most important requirements for your home. If the water is to be provided by a community water system you should try to find out if the available supply is adequate for the community especially during the hot summer months. The best source of such information may be residents of the area. The local water system manager can provide you with information about tap-on fees, rate schedules, and whether or not there are any restrictions on the use of water for swimming pools, washing cars, and sprinkling lawns.
Individual on-lot wells

Many homes constructed in rural and suburban areas will not have public water and will have to depend on individual wells for their source of supply. If you expect to be in this situation you should realize that such sources are not always the best. Hard water, red water, and not enough water for normal use are some of the most common problems.

Hard water can be softened and the impurities that cause blue or reddish stains on white sinks can be removed but the equipment necessary to correct these conditions will be an additional cost.

All wells should be test pumped (for 12 to 24 hours) to determine yield and drawdown. A satisfactory well for a family of six should yield about seven and one-half to ten gallons per minute (450 to 600 gallons per hour).

Water safe to drink

As a rule, shallow wells less than 20 feet deep and surface springs should not be considered as safe sources of water for the home. Deep wells are more dependable but they must be protected from sources of surface contamination. If a biological test indicates that the water is polluted you may have to install a chlorinator or use some other method of disinfection. It is much better however to construct a well properly and prevent it from becoming polluted than it is to have to disinfect the water to make it safe for drinking.

A deed to a plot of land should describe the lot in detail. If the area is covered by the public land survey, it may be described as part of a given "section" or part of a survey lot bordering a lake. If the area was surveyed by "metes and bounds," boundaries may be described by giving compass directions, etc. Reference points should be easy to identify and locate on the ground. In a planned subdivision the deed may describe the lot graphically or refer to it by number as part of a specific plot plan recorded in the county courthouse.

If you decide to buy the lot you should be sure that the surveyor's stakes at the corners are replaced with iron pins or concrete markers. These markers will identify, permanently, the boundaries of your property, and they may help you avoid a misunderstanding with neighbors at some future time about boundary problems.

Most home financing agencies and land title companies will require a purchaser to submit a registered surveyor's plot map with his application before they will begin the search to establish a clear and insurable title to the land. Be sure that such a map is included in the agreement of sale so that the plot will not have to be resurveyed at a later date.
Checklist for buying a lot

Restrictions on land use
Has the city or county in which you are interested enacted zoning ordinances to provide for orderly growth and to prevent undesirable development?

Yes  No

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)
   Flood plain

Are home-operated business activities permitted (beauty parlor, watch repair, appliance service)?

Are signs advertising home-operated businesses permitted?

City or county ordinances
Do zoning ordinances, building codes, subdivision regulations, or deed restrictions limit the type of house you plan to build?

Yes  No

Are any restrictions relative to the following applicable in your situation:
   Type of construction
   Minimum floor space
   Number of stories or height of building
   Time to complete construction
   Off-street parking

Lot features
Have you obtained professional advice from local offices of the USDA Soil Conservation Service about the suitability of soils in area for building construction?

Yes  No

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

Is the soil suitable for the installation of a septic tank sewage disposal system?

Yes  No
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?

Lot description
What are 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?

Individual wells
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?

Municipal 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?
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<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td><strong>On-lot sewage disposal</strong></td>
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<td>Do county regulations permit on-lot methods of sewage disposal in this</td>
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<td>particular area?</td>
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<td>Are sewage disposal permits required in this community?</td>
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<td>Is the potential disposal area down slope from location of the house so</td>
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<td>that the effluent can flow by gravity from the septic tank to the</td>
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<td>disposal field?</td>
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<td>Can you reserve about 3000 square feet of fairly level land for the</td>
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<td>tile disposal field?</td>
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<td>Will the proposed tile disposal field be at least 100 feet from the</td>
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<td><strong>Utilities and public services</strong></td>
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<td>Is public service gas available for cooking and heating?</td>
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<td>Is electric power or telephone service available without paying extra</td>
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<td>for line construction?</td>
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<td>If street lights have been installed will a pro rata share of the cost</td>
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<td>be assessed against your lot?</td>
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<td>Is a satisfactory garbage and trash collection service available in</td>
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<td>the community?</td>
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<td>Is public transportation available to the business district or shopping</td>
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<td><strong>Police and fire protection</strong></td>
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<td>Is police protection available night and day?</td>
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<td>Do police cruisers patrol the area frequently?</td>
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<td>Is there a fire company that will respond to fire calls in the area?</td>
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<td>How far is it to the fire station;_________miles.</td>
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<td>How far to the nearest fire hydrant;_________feet.</td>
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<td><strong>Medical and health service</strong></td>
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<td>Does the community have an ambulance and rescue squad?</td>
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<td>Where is the nearest hospital________________________________________</td>
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<td><strong>Schools</strong></td>
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<td>If applicable, are schools within walking distance?</td>
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<td>Is bus service provided for those beyond walking distance?</td>
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