

select your site

Find a home for your home.



Just as important as choosing the home plan you want to build is choosing the lot upon which to build it. Which is of greater importance—the space or the place—is ultimately up to you. Some people have their hearts set on a particular design and search for a site to accommodate it. Others fall in love with a piece of ground, usually for its neighborhood location or its spectacular view or other natural amenities, and look for a house that complements it. What's most important is that you carefully scrutinize and research your lot before you buy it. Home plans can be modified. But, often, Mother Nature won't budge without the help of some very large, very expensive machinery.

Jim Zirkel of James Zirkel Home Design Services, Inc., based in Altamonte Springs, Fla., takes a holistic approach to the question of which to select first. "Instead of treating the floor plan and the home site as different elements," Zirkel says, "it is important to understand the relationship between the two and how they can work together to produce spectacular results." Zirkel, an award-winning designer with a national reputation, offers several suggestions for selecting your building site.

"Many of the issues you need to consider when selecting a home site have little to do with the land and everything to do with lifestyle," Zirkel says.

If you have children, you may want to choose a site within a particularly desirable school district. If you can't stomach a long daily commute, choose a lot or a development close to your workplace. Consider the property taxes for different areas. Search for a location with proximity to amenities that enhance your daily or weekend life: parks, lakes and other recreation facilities, as well as cultural

opportunities and shopping districts. Or perhaps you're looking for a quiet place in the country where you can get away from it all.

Are you the type of person who can live under the rules imposed by a homeowners' association, or are you more of a free spirit? A large parcel of undeveloped, or unimproved, land can be attractive because it offers you almost unlimited freedom to build exactly the home you want and to maintain it in any way you see fit, within the boundaries of the law. However, unimproved lots are so named because they aren't ready to build on. The buyer—that's you—is usually responsible for paying for water and sewer access, as well as access to public utilities such as telephone service, gas lines and an electricity source. You'll likely even be expected to pay to connect your home to the nearest public street, an undertaking that can involve clearing the way for an access road and then paying to maintain it. And you'll probably have to shoulder the cost of preparing the land for construction, including tree removal and grading.

Alternatively, you can purchase a lot in a subdivision where the seller pays to prepare the lot for you. Improved lots usually cost more for this very reason. You may find the expense worth the trade-off, but you will probably give up some control over the home site in return.

Many improved subdivisions are governed by homeowners' associations, also commonly referred to as planned unit developments, owners' associations, property owners' associations or community associations. The Virginia-based Community Associations Institute estimates that in large metropolitan areas, 50 percent of new-home buyers live in communities with homeowners' associations.

is narrow nicer?



Mark Englund/Homeplans, part of Move

See Plan LRK-96124 at www.homeplans.com.

Bigger isn't always better. Is there any reason to purchase a narrow lot when you're searching for the perfect home site? Yes, says Mark Englund, managing partner of LifeStyle HomeDesign, based in St. Paul, Minnesota.

"Choosing a narrow design for a smaller lot can save on land costs," Englund says. "Those savings can then be funneled into design features that may have been cost-prohibitive on a wider, more expensive lot."

Traditional neighborhood developments, or TNDs, have proved wildly popular—and financially lucrative—in recent years, despite the fact that many place restrictions on the width of home sites. Many residents choose this type

of community for the very reason that houses near the neighborhood's center are placed closer together on smaller lots. This development pattern encourages neighbors to get to know one another, with resulting social and safety benefits.

Englund believes a home set on a smaller lot is a good investment:

"Many of today's home buyers look more for quality of space than quantity of space," he says. "They are willing to trade the size of their plan for wiser use of space, quality construction, energy efficiency and features like built-ins, relaxing master baths and state-of-the-art kitchens."



Will that idyllic nature preserve adjoining your lot be leveled to make way for a new shopping mall?

A homeowners' association features three common qualities: 1) All homeowners in the community are automatically members of the association; 2) the association's governing documents bind the owners to the association and its rules; and 3) the association levies mandatory fees against the owners for its operation. Some associations own the common property in a community, while the residents own their homes and properties. In other associations, the residents hold the titles to their homes and jointly own the common properties, like a clubhouse.

Many association-style communities offer amenities that individuals could not afford otherwise, such as a swimming pool or tennis courts. And the association ensures the general upkeep of all the homes and lots in the neighborhood so property values stay consistent. (This is usually accomplished through the imposition of rules governing particulars such as acceptable styles and colors of houses, but the rules can be so far-reaching as to limit the number of pets and restrict street parking.) Before you purchase your lot, make sure the benefits of belonging to a homeowners' association outweigh the control you give up.

Carefully research the history of any site before you buy. Call your county property records office, which keeps records about the land upon which your new home will sit.

What was the land used for in the past? Who owned it? Was it a pasture, or is there a possibility that it was used for purposes that might be cause for concern, like refuse storage? Be sure to look into the future, too. Your local planning commission can provide details about the zoning in your new neighborhood. Is that idyllic nature preserve adjoining your lot scheduled to be leveled to make way for a new shopping mall? You'll want to know if the potential exists.

Consider your site's physical characteristics. Try to visit the site you're considering at different times of the day, to see how much light it receives and from which directions. Does the lot slope in such a way that water drainage or pooling will be a problem? The best way to find out is to visit following a heavy rain. Is the site above the 100-year flood plain? Will the trees you love so much need to be removed to make way for the house?

Enlist the services of a qualified real estate agent in your search, particularly if you're not familiar with the area in which you'd like to live. An agent who specializes in land sales can save you valuable time in narrowing your search. Talk to the neighbors whose homes surround your potential lot and ask them what they like and don't like about the area. And be sure to have a lawyer look over any purchase agreement or contract before you sign it. 🏠