

# Buying Land

When buying land for your new home, there are a few items to consider before you are locked into the purchase. Most of these concerns can be addressed in a purchase offer drafted by your attorney or with your Realtor. *If you have any questions about these items, feel free to give us a call, we're here to help make building your new Cayuga Country Home a great experience!*

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## Septic Systems & Underground Conditions

If the land will have a private septic system, it is a good idea to obtain a septic permit before buying the land. In most cases, the County Health Department is responsible for the permit and will require one or more deep holes be dug with a backhoe so they can observe the soil conditions. If the area has good soil, a “perc test” can also be done, when hand-dug holes are tested to see how quickly water drains. The Health Department does not provide water or dig holes.

While the equipment is on site, some clients also have us dig one or more additional test holes to evaluate the conditions for a basement, water levels, etc. This is done at little or no cost since the heavy equipment is already on site.

Your purchase offer should be conditional upon a “satisfactory septic permit with an estimated system construction cost of less than \$[a specific dollar amount ], as determined by Cayuga Country Homes” and “approval from the Builder of underground conditions after test holes are dug with a backhoe or similar equipment.” You should note that we cannot return the land to its original condition after disturbing the soil and vegetation with the heavy equipment necessary to perform these tests.

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## Deed Restrictions

Deed restrictions / Protective Covenants / Restrictive Covenants may exist on the property you are considering. These are conditions that are not regulated by the municipal government and may not allow you to use the land for certain purposes or have other requirements.

Ask if there are any deed restrictions or protective covenants. Be sure to ask for a copy from the land seller and review them before submitting a purchase offer. It is also a good idea to share this information with your builder and, in some cases, with your attorney before making an offer.

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## Financing

If you will be purchasing your land and house as part of one construction loan, you can make your purchase offer contingent upon obtaining a conventional mortgage for the amount of money you need to borrow to pay for land and construction. You may want to discuss this with your mortgage banker first.



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## Utilities

We also suggest that your purchase offer be contingent upon the “availability of telephone and electric service to the land without surcharge or additional expense.” Some land in the country does not have these services available or would result in extra fees from the utility.

Not every building site has Natural Gas, Cable TV or high-speed internet. If these are important to you, they can be added as contingencies while you confirm they are available.

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## Private Well

Cost, depth, quantity and quality of wells and well water are very difficult to determine. If you have reason to be concerned, you can write contingencies that water be potable and of sufficient quantity to serve the anticipated needs of your new home. However, this means you will have to invest in a well first.

The best general guide about what to expect is information about nearby wells. You can ask your future neighbors, the Health Department and your well driller for information.

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## Public Water and/or Sewer

If your land will be serviced by public water or sewer, you should investigate the expenses involved in bringing service to your new home. These costs may include permits, tapping fees, meter fees and the installation of the service.

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## Building Permits & Zoning Permits

Land use is regulated by your local government - City, Town or Village. It is wise to check with the Building and Planning Department to check that you can use the land for what you intend. Many times a simple phone call is all it takes to learn a lot of valuable information.

Some projects may require Planning Board approval and it is best to know about this before you own the land.

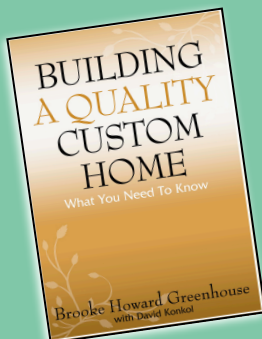
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## Resources

Septic Systems: [Tompkins County Health Dept.](#); [Cortland County Health Dept.](#)

Electricity / Natural Gas: [NYSEG](#); [National Grid](#)

Bolton Point Water - [Bolton Point](#)



At Cayuga Country Homes, we help people own homes for a lifetime.

If you found this report helpful, and are looking for a great builder, my book **Building A Quality Custom Home - What You Need To Know** is packed with information to help you make the best decisions when building your new home. Call today to request your copy.

I look forward to helping you own a wonderful home for a lifetime!

*Brooke Greenhouse*