

# wherever YOU GROW

## Take action today to prepare for country living tomorrow A guide to get you started

Have you been thinking of trading in skyscrapers and nosy neighbors for the peace and quiet of your own country acres? Are you struggling with where to start? Good news! Our guide will give you some action steps you can take now to prepare for the future you want tomorrow.

It's helpful to set some parameters around where you are looking to grow and why before getting in touch with a real estate agent and lender. Use this checklist to get the conversation started:

**What's your purpose?** If you haven't spelled out the reasons you want to buy land in the country, that's a great place to start. Do you want a place to live permanently or a weekend getaway? Are you just looking for land to enjoy with your family in your down time? Or do you simply want to invest for your family's future? Once you know your reasons, it will be easier to start your search.

Write a purpose statement for your land:

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**How much land do you need?** Depending on your reasons for buying, you might want just a few acres or a few dozen. Think about the cost to maintain your land, the taxes you will be required to pay and the cost of building. Do you need room for a garden, a chicken house or even a mother-in-law suite? Deciding on a size range for your land will help you get started on the right foot. A few facts to consider:

- For perspective, an acre is slightly smaller than a football field, and most subdivisions can fit up to five houses on one acre.
- Most hobby farms are around five acres.
- For homesteading (or self-sufficiency), you'll need around five to 10 acres.
- For hunting, you'll want to consider a larger tract and must make sure you are away from residential areas.

Range of acres desired: \_\_\_\_\_



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**What utilities are required?** Not all land has the same utilities available. Do you need access to high-speed internet? Natural gas? Do you want it sewer and city water ready or are you OK with well water and a septic system? Outlining your needs ahead of time will help when you talk to a real estate agent.

Must have	Nice to have	Indifferent

**Narrow your field.** How close do you need to be to a grocery store, hospital, airport or school? Do you want to be in a specific area or are you willing to choose from several locations? Spell them out. If you don't know, it might pay to drive to several areas that interest you and have a look around. You should also consider calling your county planning or zoning office and checking the zoning for that area, which determines what can be built on the property. Consider not only what you want to build, but what could be built nearby. This will help you maximize time with your real estate professional.

My top 3 land locations:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**Build or buy?** Are you looking for an existing home or do you want the freedom to build your own? Both options have advantages and trade-offs. Building will take longer, but you'll get exactly what you want. Buying will allow you to move in more quickly, but you might inherit problems like an aging heating and air system or a leaky roof. Determining which option you prefer now will help as you begin your search.

I prefer to:    Build    Buy    Keep my options open



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