

Property Evaluation

Before purchasing property for the construction of a new home, there are several characteristics to consider regarding the viability as a suitable building lot. Perhaps the most important aspect is the market value. We can only provide our opinion on the value, however we can help you with the information that you may need to confirm your decision.

Essentially, the benefits or challenges of building on a piece of property are associated with the suitability for the design of a structure and the limitations for adapting it to the land. Regulations and site development costs are the dominant factors, but there are also several other considerations. We offer property evaluation services to help you determine the viability to suit your needs. Most of these services are free without obligation. Please let us know how we can help.

Regulations

Government regulations impose fees and restrictions upon the use and type of dwellings erected within their jurisdiction. The zoning department typically establishes rules for:

- Occupancy and Use - Most of the homes we build are considered single-family occupancy but different classifications exist that may offer additional options.
- Building Setbacks - Exterior walls must be set back from the property lines and certain easements that limit where structures can be placed on the property.
- Building Size - Sometimes referred to as a Floor Area Ratio (FAR), the size of the home may be limited to a percentage of the overall property size.
- Impervious Surfaces - Limits on the amount of roof area and hard exterior surfaces may affect the size of the home and associated structures.
- Permit, Connection and Impact Fees - Several different government entities have their hands out for fees that must be paid before any permits are issued. These fees can vary greatly between different properties thus impacting their total cost. Sometimes it's challenging just to determine all the fees.
- Trees - Many established communities have restrictions on the removal of trees. While specimen trees can add substantial value to a property, sometimes that can also create serious limitations to construction. Removal and replacement can be expensive and sometimes not allowed at all. Surveys and protection plans are frequently required for trees that remain on the property.
- Water - Property located on water or within wetlands boundaries have major restrictions and requirements. Sometimes there may be several permits needed from authorities including some that aren't normally associated with construction.
- Variances - Should you want to request alternatives to the established zoning rules, variance approval by the city or county commission is typically required and subject to review at a monthly meeting. The zoning department staff may assist in submitting a

variance and can be helpful if your request is reasonable. Many commissioners vote on issues based on staff recommendations, so their support should indicate whether a variance request is worth pursuing. Frequently there are three criteria:

1. Can a hardship be shown that a variance would resolve? A strong argument needs to be presented as to why the property owner would have a hardship without the approval of a variance.
2. Would the granting of a variance set an undesirable precedent? The approval of a variance may establish a precedent that other property owners believe is similar to issues on their properties, causing the zoning authority its own hardship.
3. Do neighbors support the variance request or is there any negative feedback or complaints? It's best to make sure all nearby property owners support approval of a variance request. Resistance at a commission meeting is difficult to overcome.

Site Development

Some building lots are construction-ready while others may require considerable site preparation before being ready to build. The costs associated with permits and prep can be a large portion of the budget for a new home.

- Soils and Subsurface Materials - Soil bearing capacity is a term that indicates how much weight the ground can support. Inadequate capacity could result in uneven settling or movement of the structure. An analysis of the type of the soils and the material beneath the surface, determine whether any additional earthwork will be needed to support the proposed structure. These tests and the needed earthwork can be very expensive. The vicinity to water is usually the first indication that testing may be needed. Many desirable waterfront properties incur these additional costs.
- Demolition - Frequently an older structure may need to be demolished before a new home is built in its place. Sometimes a partial demolition makes sense but often a complete removal is necessary. We all hate to see a nice home thrown in the trash. This decision can only be made on a case-by-case basis, but keep in mind that the extra labor cost of disassembling part of a building can quickly offset any savings associated with keeping part of the structure. Most of these properties benefit from exclusion of new home impact and connection fees. Obtaining a demolition permit is tedious and usually requires posting a notice and waiting 30 days before submission.
- Import Fill - Frequently when a home is demolished, it leaves a void and dirt is needed to fill the hole. Property that sits below the street or its neighbors may need import fill to raise the elevation of the home and prevent drainage problems. An increase in elevation of just a couple of feet will require a surprising number of dump truck loads of dirt and the associated earthmoving equipment.

- Accessibility - Access to the property and some room to move around is always nice, but frequently limited in established communities. There may be additional costs and time concerns associated with small lots and close proximity to neighbors.

Solar Orientation

Attuned designers recognize that the path of the sun through the sky each day influences the energy use and comfort of a home. While good designers may be aware of the location of the sun, the orientation of the property can help or hurt in their efforts. Passive solar design takes advantage of this measurable occurrence and can greatly enhance the energy efficiency and enjoyment of a well-designed home.

- South - A southern exposure to views provides the ideal starting point. Roof overhangs on the south side can be designed to shade windows in the summer but allow the sun to shine in during the winter. A swimming pool located on the south side will enjoy more hours of sun each day and views without afternoon glare.
- North - Contrary to the southern exposure, a swimming pool on the north side is shaded by the house for the entire winter. The pool deck is prone to grow mildew and the outdoor space is generally not very hospitable for most of the year. However, windows on the north side are not burdened by too much sun, although they don't take advantage of it either.
- East - Windows to the east will receive the morning sun, which is generally considered to be less harsh and even enjoyable at times. Unwanted heat gain can dissipate during the day while the occupants are at school or work. Outdoor spaces that may heat up during the day, could be shaded by the house in the afternoon. While too much sun from the east is undesirable, there are benefits to some exposure.
- West - West-facing windows present the greatest challenge. Some of the most sought-after properties have views across water toward the sunset. The late afternoon sun can be oppressive and make adjacent spaces uncomfortable as well as huge energy drains. A great view can't be enjoyed if curtains have to be drawn to block the sun. Creative design solutions provide some answers but compromise is frequently part of the equation.

Sustainability

Sustainability can mean something a little different to each person asked. The characteristics of a home site can affect the long-term enjoyment and ability to suit the needs of the residents. The benefits and burdens of a property evolve with the lives of the owner. This list is subject to different opinions from anyone that might consider the items.

- Location - Every real estate market is different and location within a market usually has bearing on the value of a property. The characteristics that made property appealing when it was purchased may not apply years later. Location can impact our lives as it relates to the services and amenities that we use, and the distance we have to travel on a daily basis.
- Community - All three of the major green certifying organizations put emphasis on the community aspect associated with the location of a property. Location within a community and the assets of the community itself impact: cost of living; quality of life; recreational activities; travel time; quality of schools and available amenities.
- Neighborhood - People create a neighborhood: a neighbor that you can give a spare key; babysitting and lawn mowing teenagers; holiday parties; bike riding, and; a friendly wave.
- Security - With community and neighborhood, comes a feeling of security. Feeling secure supports remaining in a location where you feel comfortable.
- Privacy - Many privacy concerns can be overcome with design but sometimes the proximity and location of neighbors can create challenges. If there are concerns, be sure there are design solutions that work to create the needed privacy before purchasing the property.
- Trees (again) - We love our trees but in reality they are a burden sometimes. The welcome shade makes it difficult to grow grass beneath and they are constantly dropping leaves and debris that require removal. Limbs hanging over the house require trimming on a near annual basis and they provide homes for several different types of unwanted wildlife. Maybe I'm just getting old and grumpy...
- Maintenance - A large yard is nice for the kids to play in, but someone has to maintain it. Waterfront property also comes with additional demands for your time or money.

Will the property that you choose today, still be a good choice for you several years from now?