

ASK AN ARCHITECT

# 13 Things Most People Miss When Buying Land to Build

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Before you commit to a property, there are 13 critical checks that architects and seasoned builders run — and most buyers skip.

**13**

Critical Checks

**\$50K+**

Common Mistake Cost

**Free**

No Cost, No Catch



## The land looks perfect. The price is right. The view is stunning.

Then come the surprises — utility lines further than you thought, septic restrictions, drainage issues the neighbors mentioned casually. By then, you've already committed. Here's what you need to know before you sign.

1

### Visit at Different Times (Not Just Once)

That beautiful morning light won't be there at 3 PM when the highway traffic peaks. Noise, shadows, traffic patterns — they change completely throughout the day. Visit early, midday, and evening. If it's summer, come back in winter. Seasons matter.

**Why it matters:**

A bedroom facing an interstate you never heard at noon becomes unlivable at rush hour.

2

### Walk the Land After Rain

Don't just look at the topography on a sunny day. Water tells you everything. Visit after a heavy rain and watch where water collects, where it runs, and how fast it moves. Low spots become shallow ponds. Slopes reveal their angle.

**Why it matters:**

Grading mistakes cost twice as much to fix after construction starts. Discovering a water flow problem during design costs nothing.

3

### Talk to the Neighbors — Really Talk to Them

They've seen this property in every condition, season, and weather event. That casual mention of "yeah, we had to pump our basement once"? That's critical information. Ask about foundation issues, winter conditions, pest problems, flooding history.

**Why it matters:**

Neighbors know about drainage patterns, soil conditions, and local issues that surveys don't catch.

4

### Check Construction Access Early

Big equipment needs to reach your building site. Can a concrete truck navigate the driveway? Where will excavators turn around? Can your utility contractor get their trucks in? If access is tight, your construction costs spike fast.

**Why it matters:**

Poor access adds \$20K–\$100K+ to construction budgets. You need to know this before you buy.

5

### Don't Ignore Utility Extensions

Water, sewer, and electric lines aren't always where you think they are. If your property isn't already served, extensions can cost \$30,000–\$150,000+. Verify what's available and what the extensions actually cost before you commit.

**Why it matters:**

"No utilities nearby" is a \$75K+ surprise that kills projects. Get actual quotes from local utilities before closing.

6

## Understand Septic System Limitations

Septic systems need leach fields — and leach fields take up a lot of space. They can't be built under driveways, patios, or future additions. Soil testing determines what's actually usable. Bad soil means more expensive system design.

**Why it matters:**

A 3-acre property with poor soil for septic might only allow a small house footprint.

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## Plan for Future Additions During Initial Grading

Moving dirt once is cheap. Moving it twice is expensive. If you want to add a pool, barn, guest house, or expanded driveway, plan for it during initial site grading. You're already bringing in heavy equipment — use that moment.

**Why it matters:**

Digging a pool 3 years later costs 3–4× what it costs during initial grading.

8

## Get Professional Eyes On-Site Before You Buy

Don't wait for design or purchase agreement. Hire a contractor or experienced sub (just a few hours consultation) to walk the property with you. They'll spot access issues, drainage challenges, and practical obstacles you'll miss.

**Why it matters:**

A contractor's walk-through catches showstopper issues before you're legally committed.

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## Decode the Municipal Fine Print

Impact fees, utility connection fees, and permit requirements are buried in local code. They're not optional, and they're often expensive. Some jurisdictions charge \$10K–\$30K+ in impact fees alone. Get a pre-construction meeting with your local building department.

**Why it matters:**

These fees are non-negotiable and often substantial. You need them in your budget.

10

## Budget for Temporary Utilities

During construction, you need temporary water, power, and often internet/cell service for coordinating with crews. These aren't permanent utilities — they're temporary connections that cost money and need to be arranged in advance.

**Why it matters:**

Temporary utilities during a 12–18 month build can total \$8K–\$15K. Surprise costs kill budgets.

11

## Address Assignment Affects More Than Mail

The way your property is addressed affects emergency services response, permitting speed, and sometimes utility connections. Some jurisdictions have quirky rules. Verify with the county before purchase.

**Why it matters:**

A wrong address assignment can delay permits by weeks and complicate emergency service delivery.

12

### Builder's Risk Insurance Isn't Automatic

Once you own land, your homeowner's insurance doesn't cover construction. You need separate builder's risk insurance for the build phase — and liability coverage for contractors working on your site.

**Why it matters:**

An uninsured incident during construction can be catastrophic. Budget \$2K–\$5K for coverage.

13

### Watch the Microclimate

Wind patterns, sun exposure, frost pockets, and microclimates vary across a single property. That beautiful east-facing slope might be a wind tunnel in winter. A low spot retains cold air and frost longer.

**Why it matters:**

Understanding microclimate helps with placement, foundation design, and long-term comfort.

## THE BOTTOM LINE

The best time to fix land issues is before you buy. The second-best time is before you build. Spend a Saturday walking the property in different conditions. Talk to neighbors. Hire a contractor for 2 hours. Run the numbers on utilities and impact fees.

## Go Deeper — Get the Full Ebook

The free guide covers 13 checks. The \$27 Digital Ebook covers everything else: site analysis, zoning codes, lot allowances, budgeting, timelines, and permits.

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