

Buying a Home With Land

Zoning, Utilities and What Makes a Property Buildable

Buying a home with extra land can be appealing — whether you dream of gardening, building a workshop or just enjoying wide-open space. But properties with acreage come with unique considerations that can affect your plans and your budget.

ZONING AND USE RESTRICTIONS

Before you fall in love with a big backyard, check the zoning designation. Just because a property has land doesn't mean you can use it any way you want. Zoning laws may limit:

- Agricultural use
- Home businesses
- Livestock or fencing
- New buildings or additions

Some properties are also located in environmental protection areas that restrict development or require special permits.

Ask for a copy of the local zoning map or consult with the planning department. If you have specific goals for the land — like adding a guest house or planting crops — make sure they're allowed.

UTILITIES, ACCESS AND MAINTENANCE

Unlike homes in traditional



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subdivisions, rural or large-lot properties may not have access to city water, sewer or gas. You may need to rely on a well, septic system or propane, each with its own installation, maintenance and inspection requirements.

Also check road access. Some rural homes are located on private or shared driveways, which can raise questions about maintenance responsibility or easement rights.

Land also comes with

ongoing upkeep. Mowing, fencing, drainage and pest control become bigger tasks on multi-acre properties — and they may not be covered by standard service providers.

If you're considering a

home with land, it pays to do your homework. From zoning and utilities to long-term goals, understanding how the land affects your lifestyle — and your budget — can help you make a smart investment that meets your needs.



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REAL ESTATE 101



HOMEWISE GLOSSARY

Not All Land Is Buildable

Before buying a home with land, check for things like water access, soil type, setbacks and septic system approval. Rural lots often come with restrictions or added costs.

Zoning: Zoning laws regulate how land can be used, including whether it's designated for residential, commercial, agricultural or mixed-use purposes. Zoning affects building, expansion and even livestock use.

AD SPACE