Initial Advice to Potential “On Your Lot” Customers

The thought of purchasing a piece of land and then taking the steps to build on that ground may seem daunting and overwhelming. After all, where do you start? Do you have blueprints drafted? Do you hire an inspector to look at your land? Who is going to walk you through that process?

With years of working with our customers to build on their own piece of land has taught us a few things about what works and what doesn’t. Here are a few tips for any of you thinking about building on your lot to consider:

1. Go with a builder that can give you a quote with guaranteed pricing. Initially, this may take a little time depending on the details involved with your lot, but GHO will provide a firm price once the details are ironed out.

2. A reputable builder should be willing to conduct a thorough lot review with you to come up with accurate pricing and an estimate of the work required FREE OF CHARGE. Beware of builders that want to charge you for this service.

3. Choose a homebuilder that has a specific process for building on your home site and that guides you through the process. The right builder should have a team in place to oversee the entire process, including lot preparation and the handling of any special situations. They should also guide you through the process from beginning to end.

4. Know the warranties! As a homebuyer, you don’t want to worry about what happens if something goes wrong with your home. Choose a builder that backs their homes with a warranty AND a service program. At GHO Homes, a Bonded Builders 10-Year Limited Warranty backs every home, and every homeowner meets with their new home project manager at least 60 days after moving in and again in one year. Additionally, we are always available to answer questions and service our homeowner’s needs at any time in between.

5. Choose a builder that only works with licensed, reputable contractors. GHO has long standing relationships with almost all of its contractors, and we appreciate and expect first class workmanship, attention to schedules and value driven bids on all new homes we build both inside GHO communities and on our customers own lots.

6. Make a wish list of everything that you can think of that you want to have in your new home, and then prioritize them in order of importance from “must have” to “would be nice to have.”

Imagine, you can get all of this from GHO Homes in addition to the fact that every home built is a GHO Tailor Made Home meaning that it is designed, modified and adapted to your needs and desires. For more information on building on your own land, please contact one of GHO Homes offices.
What are the building setbacks? This seemingly basic piece of information will dictate the size of the home and the amount of driveway you may build, and potential problems you may encounter.

What is the land’s zoning classification? This could be a big problem if you find out later the lot wasn’t zoned for residential use, or that there were significant limitations to the type of building allowed to be erected. We have seen limits on the overall size of the home, number of stories, roof materials and other factors that can and do affect the costs and uses of the property. In addition, it’s important to check the zoning on the surrounding areas so you know what can possibly be built nearby.

Walk the Lot. This seems obvious, but please do your homework about the surrounding area. Walk the lot and visit the area to get a feel for everything. Check for existing elevations in the area and the minimum elevation and flood zone on the lot in question, this can impact construction considerations and flood insurance.

Consider Utilities. We’re talking about water, gas lines, electric and everything else you need to function in your home. If the nearest electric service is a good distance away, be prepared for added costs. If you were very interested in a gas range, check to see if gas is available adjacent to the lot or consider the costs of a propane system. If water or sewer is not available, factor in the expense for a septic system and a well.

Soils. This can be a critical issue that involves not only the amount of fill that may be needed if the site is low versus today’s flood zone elevations, but also the quality and density of the soil below the surface. Experience has shown us that this must be researched to avoid serious expenses when these factors are discovered too late.

Home Owners Association. The specific rules, restrictions and fees involved with building on your new lot will vary significantly depending on the recorded, and even the adopted, home owners association or architectural review board rules in place for the community in which your lot is located.