

BUYER'S GUIDE *for* ACREAGE

WHAT TO KNOW BEFORE YOU BUY LAND, BUILD YOUR DREAM HOME, OR OWN YOUR PIECE OF MICHIGAN

INSIDE, LEARN THE KEY THINGS TO CHECK *before making an offer:*

- ✓ Can you build on the property?
- ✓ Are there restrictions on animals or outbuildings?
- ✓ Will the land support a well and septic system?
- ✓ Do you have legal, recorded access and clear boundaries?
- ✓ How does acreage financing actually work?



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Before You Fall In Love With the Land...

ACREAGE PURCHASES ARE **DIFFERENT** FROM TRADITIONAL HOME PURCHASES.

A beautiful piece of land may come with hidden challenges:

- The property may not be buildable
- The soil may not support a septic system or construction
- There may be restrictions on buildings or livestock
- Access or property lines may not be what they appear
- The previous owner may have rights

THE BIGGEST MISTAKE ACREAGE BUYERS MAKE

IS FALLING FOR THE VIEW BEFORE CHECKING THE DETAILS — AND CHECKING THEM **IN THE WRONG ORDER.**

ZONING, *then* SOIL, *then* SURVEY, *then* FINANCING.

EACH ONE DEPENDS ON THE LAST.



ZONING & LAND USE

WHAT CAN YOU ACTUALLY DO WITH THE PROPERTY?

EVERY TOWNSHIP HAS DIFFERENT RULES.

A rural property does not
automatically mean
"anything goes"

BEFORE
purchasing acreage

CONFIRM:

- ✓ IS THE PROPERTY ZONED FOR YOUR INTENDED USE — AT THE TOWNSHIP LEVEL, NOT JUST THE COUNTY?
- ✓ CAN YOU BUILD YOUR DREAM HOME?
- ✓ ARE BARNs, POLE BUILDINGS, OR WORKSHOPS ALLOWED, AND WHAT MUST BE BUILT FIRST?
- ✓ ARE LIVESTOCK PERMITTED — AND DOES THE PARCEL QUALIFY UNDER MICHIGAN'S RIGHT TO FARM ACT (GAAMPS)?

SOIL, WELLS, & UTILITIES

BEAUTIFUL LAND DOESN'T ALWAYS MEAN BUILDABLE LAND

ALWAYS UNDERSTAND WHAT IT WILL **COST** TO MAKE THE PROPERTY **USABLE**.

SEPTIC & PERC TESTS

A perc test determines **whether the soil can support a septic system.**

A failed test can mean added costs, building limits, or a financing dead end — get this done before you're deep into the loan process.

WELLS & UTILITIES

Consider:

- EXISTING WELL CONDITION AND WATER QUALITY
- WELL/SEPTIC SETBACKS (THEY SHRINK YOUR BUILDABLE AREA MORE THAN PEOPLE EXPECT)
- ELECTRIC EXTENSION COST (OFTEN BILLED PER POLE/FOOT)
- GAS, PROPANE, OR ALTERNATIVE ENERGY OPTIONS
- BROADBAND/CELL COVERAGE — VERIFY WITH THE PROVIDER DIRECTLY

PROPERTY LINES, SURVEYS & ACCESS

KNOW EXACTLY WHAT YOU'RE BUYING

BEFORE *closing,*
REVIEW:

- ✓ A FULL BOUNDARY SURVEY — NOT JUST A PLAT MAP
- ✓ LEGAL, RECORDED ACCESS TO A PUBLIC ROAD (NOT JUST A DRIVEWAY THAT HAPPENS TO BE THERE — LANDLOCKED PARCELS ARE MORE COMMON THAN BUYERS EXPECT)
- ✓ EASEMENTS — UTILITY, DRAINAGE, SHARED DRIVEWAY
- ✓ WHETHER MINERAL, OIL, OR GAS RIGHTS WERE EVER SEVERED FROM THE PROPERTY

ONE OF THE BIGGEST ACREAGE MISTAKES IS ASSUMING PHYSICAL ACCESS IS THE SAME AS LEGAL ACCESS.

CLEAR BOUNDARIES AND CONFIRMED RIGHTS = FEWER SURPRISES LATER.

FINANCING ACREAGE

LAND LOANS ARE DIFFERENT THAN TRADITIONAL MORTGAGES

YOUR FINANCING OPTIONS
DEPEND ON WHAT THE FIRST
THREE SECTIONS TURN UP — TALK
WITH YOUR LENDER ONLY **AFTER**
YOU KNOW THE PROPERTY IS
BUILDABLE AND CLEAR.

Conventional Mortgage

EXISTING HOMES, CODE-COMPLIANT
STRUCTURES ONLY

Land Loan

VACANT ACREAGE; SHORTER TERMS,
LOWER LTV (TYPICALLY 50-65%)

Construction Loan

BUYING LAND + BUILDING; USUALLY
REQUIRES YOUR PERC TEST, SEPTIC
APPROVAL, AND SURVEY UP FRONT

Your Acreage Buying Checklist

Before writing an offer, ask:

- ☐ Is the property zoned for my plans (township-level)?
- ☐ Can I build where I want, and are livestock/outbuildings allowed?
- ☐ Does the soil support a septic system?
- ☐ Are utilities available, and what will they cost to install?
- ☐ Are property lines and easements clear?
- ☐ Do I have legal, recorded access — not just a driveway?
- ☐ Have mineral rights been checked?
- ☐ Does financing work for this specific property?

Ready to Find Your Piece of Southeast Michigan?

BUYING ACREAGE REQUIRES MORE THAN FINDING A BEAUTIFUL PROPERTY — YOU NEED SOMEONE WHO KNOWS WHICH QUESTIONS TO ASK BEFORE YOU COMMIT.