



Choosing the Perfect Location for Building a Home in Chittenden County

Written by **Collin Frisbie** | February 3, 2017

Location, location, location! You know what they say— clichés are clichés for a reason. The old real estate adage rings truer than ever as people continue moving to create the lifestyles they desire.

Whether you want to be closer to family, have easier access to local amenities, or escape the hustle and bustle with a rural retreat, the location of your new home in Chittenden County will impact not only your daily life, but the future value of your investment.

Here are some important factors to keep in mind when you're considering where to build a home in Chittenden County.

Start with the town and the price point

Finding the right place to build your new home will be an even bigger challenge if you don't have specifics in mind. Before you start your search, come up with a list of the things that are most important to you.

- How close, or far away, do you want to be from downtown?
- Do you want to move closer to family and/or friends?
- How near do you want to be to your neighbors?
- How will this move affect your commute to work and your kids' commute to school?
- What are the taxes like where you plan to move?
- Do you need to be close to public transportation?

The town you choose will also affect the cost of the lot you want to buy. Some towns in Chittenden County are currently more desirable than others, and housing trends fluctuate. Think about how the town you select could impact your new home's eventual resale value.

Check the zoning and permitting rules for your potential lot

You've discovered a piece of land that you think would be perfect for a house—fantastic! But the first thing you need to do is check that the land is zoned for residential properties.

If you're working with a realtor, he or she can make sure you only see land parcels that are okay for home building. You should also make sure you know how easy or difficult it will be to get the right construction permits for the work you want to do. Your builder will handle the actual permitting process, but the land itself may affect how efficiently he's able to get it done.

Research the embedded costs

When you're thinking about building a new home, budget is always on your mind. Depending on whether you decide to build on your own land or in an existing neighborhood, your embedded costs could differ significantly.

Let's start by talking about building on your own land. Does that amazing deal on a piece of land sound too good to be true? It may be.

Here in Vermont, there are very few open, flat, gently sloped pieces of land that are easily permit-able. Most lots will require some site work in order to get them ready for a new home. If your land is in a more rural area, in a place where few residences have ever been built, it will require a significant amount of infrastructure. That could include clearing, grading, and filling land; digging a well; preparing trenches and conduit for power, phone and cable and septic system or sewer; or even blasting a driveway. Suddenly, that \$65,000 actually costs \$200,000 in order to be buildable for you. That may or may not be in your budget. Or, it may be perfect and just what you are hoping for. Working with a professional team will help you go in eyes wide open.

On the other hand, if you choose to build your new home on a lot in an existing neighborhood, one that's already prepped for construction, the additional costs will be significantly less. Your house will need to enhance the neighborhood and add value, so when you choose a neighborhood, consider how your ideas for your home will fit in with the existing homes.

Bring in your builder from the beginning

Working with a realtor is great for getting a sense of your available options and having a partner to help you do research—but realtors won't be able to answer *all* of your questions.

For specific, technical questions about the land (How difficult would it be to add a septic system here? How long will the driveway need to be?), you'll need to bring in your builder. That's why it's important to establish a relationship with a building team you like and trust early in the home building process.



While the builder may not be able to answer every question about a specific piece of land in detail, they *can* help with a feasibility analysis—to give you a “big picture” idea of whether or not your vision can be completed on this land while meeting your budget.

With the scarcity of buildable land in Chittenden County, finding the ideal place to build your new home can seem like a challenge. By keeping these factors in mind, you’re closer to finding a location that’s right for both your budget *and* your lifestyle.