

A Little Homework Can Assure a Happy Outcome

By Pat Ford

Owning a bit of paradise in the high country is a lot of fun. A mountain cabin can bring families closer together, offer some peace and quiet away from the city hubbub, and provide a base for hunting, fishing, hiking and snowmobiling.



But, like any worthwhile project, buying property and building a cabin takes a lot of work. You have to be careful and avoid the myriad pitfalls that can occur. Mountain property and a cabin represent a substantial investment for most people. Doing your homework can help prevent some big disappointments and loss of money.

Following is a checklist for buying property. If you follow these suggestions it's more likely you will have a happy outcome. It might seem like a lot of work to check all these things out, but it's better to spend a little time up front than to end up with a disaster on your hands.

Here are my suggestions to avoid serious problems:

- Call the county planning and zoning department where the property is located and ask them the status of the subdivision and the developer.
- Call the title company the developer works with. See if they have had any problems.
- Call the county engineer to make sure there are no disputes over property lines.
- Check with the health department to be certain about procedures for septic tank permits and that the property qualifies for permits.
- Check with the county assessor to make certain the taxes are current.
- Contact the state Division of Real Estate to check for judgments against the developer.
- If the property is not within a two-hour drive of your home you will find you don't use it as much as you would if it were closer.
- What kind of covenants are in place on the property and are they being enforced?
- Are neighboring properties kept up nicely? Do you like what you see in the area?
- Is the property part of a homeowners association? If so, contact the association and get to know the officers and any issues and concerns they have.

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- What kind of homeowners association dues are in place? Have they gone up recently, and are they likely to go up in the future?
- Call existing landowners to see if they are happy.
- Is there a water system; is it state approved; what does it cost?
- Is there electrical power? Fire protection?
- How long has the developer been in business in the area?
- What do neighboring people say about the developer?
- Has the property appreciated over the past few years?
- Are the structures in accordance with the local building codes, and covenants?