



COUNTRY HOME BUYER CHECKLIST

YOUR GUIDE TO COUNTRY LIVING

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Before You Begin: Defining Your Rural Dream

Buying a home in the countryside is an exciting venture, offering a lifestyle change and a connection to nature. To ensure a smooth and successful purchase, a comprehensive checklist is essential. This guide will walk you through the key considerations for rural home buying.

Key Questions to Ask Yourself:

- **What is your budget?** Factor in not just the mortgage, but also property taxes, insurance, potential for well and septic maintenance, and any immediate renovation needs.
- **What are your must-have features?** (e.g., number of bedrooms/bathrooms, acreage, specific outbuildings like barns or sheds, proximity to certain amenities).
- **What is your desired lifestyle?** (e.g., quiet seclusion, community involvement, farming, outdoor recreation).
- **What is your tolerance for maintenance and self-sufficiency?** Rural properties often require more hands-on care (e.g., well water, septic systems, land management).
- **What is your commuting tolerance?** Consider the distance to work, schools, and essential services.

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Property Search and Evaluation

Location, Location, Location (Rural Edition)

- **Proximity to Services:** How far are you willing to travel for groceries, healthcare, schools, and emergency services? Identify the nearest towns and their offerings.
- **Accessibility:** Is the property accessible year-round? Consider road maintenance, especially in winter. Is there reliable cell service and internet access?
- **Zoning and Land Use:** Understand local zoning laws. Are there restrictions on building, farming, or running a home business?
- **Neighboring Properties:** What is the character of the surrounding area? Are there any potential nuisances (e.g., industrial sites, noisy neighbors)?

Evaluating the Property and Systems

- **Acreage and Topography:** Consider how you'll use the land. Is it suitable for gardening, livestock, or recreation? Are there any flood-prone areas or steep slopes?
- **Water Source:** Is there a municipal water connection, or will you rely on a private well? If a well, inquire about its depth, flow rate, and water quality.
- **Wastewater System:** Does the property have a municipal sewer connection, or a private septic system? If septic, when was it last inspected and pumped?
- **Utilities:** Confirm availability and costs for electricity, gas, propane, and internet. Are there any easements on the property?

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The Nitty-Gritty: Inspections and Legalities

Essential Inspections:

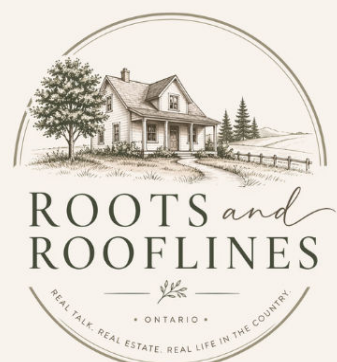
- **General Home Inspection:** A thorough inspection of the home's structure, roof, HVAC, plumbing, and electrical systems is crucial.
- **Well and Septic Inspection:** If applicable, these systems require specialized inspection to ensure they are functioning correctly and meet local regulations.
- **Pest Inspection:** Check for termites, carpenter ants, or other common pests.
- **Environmental Assessment:** Consider soil testing for potential contamination or radon testing.

Legal and Financial Considerations:

- **Financing:** Rural properties can sometimes be more challenging to finance. Work with lenders experienced in rural loans.
- **Title Search and Survey:** Ensure clear title and understand property boundaries.
- **Property Taxes:** Research local property tax rates and how they are assessed.
- **Homeowners Insurance:** Obtain quotes, as insurance costs can vary significantly based on location and property features (e.g., proximity to fire services, well/septic systems).

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Finalizing the Purchase

Closing the Deal:

- **Review All Documents:** Carefully review the purchase agreement, inspection reports, and loan documents.
- **Final Walk-Through:** Conduct a final walk-through of the property just before closing to ensure everything is in order.
- **Closing Day:** Sign the necessary paperwork and take possession of your new rural home!

Next Steps:

- **Create a detailed budget** for your move and initial home/land improvements.
- **Get pre-approved for a mortgage** to understand your borrowing capacity.
- [Connect with your realtor](#) specializing in rural properties in your desired area.

Thinking about making the move?

If you have questions about a specific property or you're just not sure where to start, I'm always happy to help.

No pressure. Just honest guidance.

I'll see you in the country!

Leah

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