BREAKING FINANCIAL CHAINS

The Land & Lot Red-Flag Checklist

The listing says "buildable." The photos look flat. The price looks cheap. Here is what we check before any land or lot deal, and how we decide whether a problem kills the deal, gets fixed, or gets priced in.

Hard no
Walk away. No price makes it work for this plan.

Fixable
Solvable before closing, at a known cost, in writing.

Price it
Proceed only with the cost inside your offer.

RED FLAG	CALL	WHY, AND WHAT WE DO
No legal access	Hard no	No access means no financing, no permit and no buyer. "Road frontage" in a listing is a claim; the deed is the fact.
No perc test yet	Fixable	Test every lot you plan to create during due diligence. One spot that passed says nothing about the spot fifty feet away.
Failed perc, no alternative system allowed	Hard no	Unbuildable for a home. The value drops to recreation or a neighbor's offer.
Mostly floodplain or wetland	Hard no	Unless the tract is big enough to hold real buildable ground too. Then value only the usable acres.
Easement narrower than code	Fixable	Only if the neighbor grants the extra width in writing before closing.
Power far from the site	Price it	Get the utility's written quote for this parcel. No quote means a large unknown, so discount hard.
Steep or hidden terrain	Price it	Photos flatten everything. Walk it, and have a grader or engineer look before you close.
Minimum square footage above your plan	Redesign	Change the plan or the market. Never assume a variance.
Mobile homes or your product prohibited	Exit-fatal	Ask the county what you *can't* build, not what you can.
Mineral rights severed	Investigate	Not automatically fatal. Never pay a price that assumes you're getting them.
HOA governs the parcel	We avoid	A second approval body with dues and rules that can change after you own it.
Title cloud: heirs, liens, boundary dispute	Fixable	Often solvable by the attorney. Extend due diligence; don't close on a promise.
Nothing similar has sold nearby	Hard no	No demand is the one flaw you can't engineer around.

Before your earnest money goes hard

Write the source and date next to every answer. "The county said so in an email on the 14th" is worth ten times "I think it's fine." Anything you can't verify is a risk you price in, or a pass.

ACCESS

- ☐ Legal access confirmed in the deed
- ☐ Easement recorded, width noted
- ☐ Road publicly maintained? Y / N
- ☐ Driveway or culvert permit requirements checked

SEPTIC & WATER

- ☐ Asked the health department for a perc on file
- ☐ Perc test ordered for **each** intended lot
- ☐ Results in hand before due diligence ends
- ☐ Well, or water tap: who serves it and the cost

UTILITIES

- ☐ Electric provider called, written quote requested
- ☐ Internet available at this address

ZONING

- ☐ Asked: "What *can't* I build here?"
- ☐ Minimum square footage and setbacks fit my plan
- ☐ Deed restrictions read in full · HOA? Y / N

WATER & TERRAIN

- ☐ FEMA flood map checked: % in flood zone ____
- ☐ Wetlands and stream buffers checked
- ☐ Usable acres (not total): ____
- ☐ I have physically walked this property

TITLE & SURVEY

- ☐ Read the deed myself, not just the summary
- ☐ Mineral rights: intact / severed
- ☐ Taxes current, liens cleared, all owners identified
- ☐ Survey ordered while under contract
- ☐ Closing booked with an attorney or title company

DEMAND

- ☐ Similar land or homes have sold nearby recently
- ☐ I can describe my end buyer in one sentence
- ☐ This deal's one fatal flaw is: _____

OUR NON-NEGOTIABLE

Test and survey while you're under contract, never after closing. You don't pay for perc tests or surveys on a property you don't control. That's what due diligence is for. If a seller won't give you time to check, that's your answer.

> *We once had a tract under contract where the county map and the deed disagreed, so we surveyed. It came back ten acres smaller than the contract said. That's why the survey happens before closing.*

The Land Opportunity Framework

How we choose markets, find parcels, prove demand and decide whether to resell, split, build or sell on terms. The full due diligence checklist, deal analyzer and our real splits.

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The Spec Home System

Passed the checklist and thinking about building? Our real itemized budget, the plan we build again and again, finishes that sell and how we list it.

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