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# Country Living GUIDE

## 6 Things you need to know before moving to the country.



With some **careful planning and research**, you can make the move to somewhere with a little more elbow room, confident and ready for your next adventure.

To help get you started, here are **a few things to consider** before you make the jump into country living.



# 1

## How will you use the property?

This may seem like a loaded question, but it's an important one. Knowing how you want to use your land will help you **narrow down the property features** to look for as you begin your search.

**Think about it like this:** if you're passionate about hunting, your main priority may be to find wooded acreage, as opposed to someone interested in raising horses, who may prefer level, cleared, and/or fenced in pastures.

Specifying your intended land use will also help guide decisions on determining how much acreage you want, the locations you want to look into, and can help your Realtor prepare you with pertinent zoning regulations.

Local zoning regulations have become stricter over the years, which is why it's imperative to familiarize yourself with them beforehand. Certain animals and activities require minimum amounts of land and/or specific zoning or permitting. Being on the wrong side of these regulations later could mean fines or having to downsize — better to be safe than sorry!



## Where do you want to be located?

# 2

A home in the country will **set the stage for new opportunities**, like developing a hobby or enjoying a less stressful environment. But if you're looking for something more permanent than a summer or weekend country home, remember that your daily routine will need to move with you. This could mean becoming a more conscientious traveler as you plan errands to the grocery store or shopping trips. Most of these places may be a bit further away, so advanced planning may be required.

In addition, if you commute to work each day, determine **how far you are willing to travel**, and limit your search to that area. Don't forget about a few other factors, like proximity to schools (if you have children), airports, health care providers, and recreational resources (your gym or favorite coffee shop).

For some, the farther off the beaten path a property is, the better. Others feel more secure with neighbors close by. If you're used to hustle and bustle, make sure to **visit the properties you're interested in** at different times to know exactly what you're getting yourself into. The difference in the environment during the day and at night are, well, day and night. A beautiful green pasture under the hot summer sun might look a little less appealing after it floods following an inch or two of rain.



# 3

## What is the surrounding area like?

If possible, **spend some extended time** in your chosen area before you commit to buying. This will give you the opportunity to get acquainted with the local residents and overall environment. Don't forget to make conversation, too! **You'll be amazed** at how many folks are willing to give their two cents when someone mentions moving to the area.



## Can you commit to the country way of life?

# 4

Life in the country is very different from city or suburban living. You'll be sharing land with plenty of folks, who just like you, have a dream for how they want to live on their own land. For example, you may find yourself behind a tractor in traffic. Or, you may smell manure occasionally, especially when a farmer is fertilizing. **Be patient and prepared!**

Living on more acreage also comes with wild animals that also call your land their home, whether you invite them to stay or not. You'll learn quickly how to keep foxes out of the henhouse (sometimes) or raccoons out of the trash cans, but **be careful not to create problems** for your neighbors as you interact with these animals. Feeding wild animals, like bears or feral cats, can create a serious safety hazard for you, your domesticated animals, and even your neighbors. In short, don't do it.





## Are you ready to have the zoning talk?



If you have grand plans for your property, like building a home or making improvements to an existing one, or to ensure that construction of a mall or highway isn't in the works, contact your local zoning office and have a conversation.



## Does your lender understand your vision?



You have goals for this property and a vision for how you're going to get there. That's something most banks don't really understand.

Buying land is **different than taking out a mortgage** for multiple reasons. When you buy rural land, the inherited risk of making a loan goes up due to a lack of properties for value comparison, buyers, or people that can even afford to buy. In addition, appraisal values on farmland and buildings are different that regular home appraisals.

That's the difference between Colonial Farm Credit and the other guys. **We think more in acreage, and less in square footage.** Our expertise amounts to over 100 years in providing financing to rural

America and agriculture, so we know exactly how to get you where you want to go on your next adventure.

If you're ready to make your dream of living in the country a reality, **reach out to a loan officer today.** We won't pack up your moving boxes (if needed, we do know a guy), but we promise to help you figure out how to make the move, one way or another.



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