



Chapter 4

Prepare Your Property for Your Move

Explore your new property

Once you own your retirement property, you should plan on spending time just exploring it. Get familiar with the lay of the land and any existing facilities. Decide on house and driveway locations if they are not already obvious. Decide how and where you will provide electric, water, and sewer service if they do not already exist or are inadequate for your future needs.

If there is an existing house, decide what needs to be done to it to bring it up to your expectations for a future home. If you planning to replace the existing house, decide if you can live in it until your new house is built. Figure out what you can do to be able to live on your property while a new house is being built. Once you have moved into your new house, you can have the old one demolished so it won't add to your property taxes.

There are several construction items that you can accomplish before you move that will make life much easier after your move. The first is to have electric, water, and sewer services installed. Obtained a phone book and local newspapers during your trips while you are still exploring your new property. Contact contractors and utility companies you locate using those sources, meet with them, and arrange to have work done. Another great early project is to have your driveway graded and graveled.

Having the driveway and utilities in place and functional before retirement is a tremendous advantage. They are things that must be done prior to any new home construction. Ideally, you will have a camp trailer, RV, insulated barn, or old farmhouse you can live in while a new house is under construction, allowing you monitor the work.

Our property preparation

It was 7 years before our retirement date that we bought our property here in Missouri. We came here on vacation from our home in California each spring and fall after that. We worked at getting the property ready for retirement on each trip. Mostly we played around and did the tourist thing but still managed to get quite a lot done. By retirement we had the following items completed:

- 1. Driveway cleared, graded, and graveled.*
- 2. Pond dam built.*
- 3. Water line and meter installed near our future house site - 600 feet through the woods from the road.*

4. *Electric line, transformer, and construction meter installed - also 600 feet from road.*
5. *Septic Lagoon built with waste line run to barn site.*
6. *Water, electric, and sewer lines run to barn and RV site - an additional 1200 feet of pipe and conduit.*
7. *1500 square foot steel barn built - concrete floor with rough-in for bathroom.*
8. *Built bedroom and bathroom in barn to live in while house is built.*
9. *General contractors interviewed and selected.*

It looks like a lot of work when I lay it out like this but it was spread over 7 years so it didn't seem like that much at the time. I guess it helped that we usually had the months between trips to plan at our leisure our next project. By the time vacation came around, we didn't have to waste much energy planning or researching resources. The actual work projects usually took only two or three days during each vacation.

Investigate potential drainage problems

Before considering any kind of work on your property, you must understand its rainwater runoff and drainage characteristics. The best way learn about drainage issues is to spend time on the property during and after a heavy rain. Notice where and how much water flows. Notice areas that remain marshy or muddy after higher ground dries.

If you are unable to study your property under wet conditions, you must carefully study slopes and gullies for indications of past water flow. You will need to examine the soil and foliage in low-lying areas for flooding. It will be less accurate to estimate drainage under dry conditions but an educated guess is better than no information at all.

Why you care about drainage is to avoid flooding and washouts. You must avoid putting things in places that will be flooded or too muddy during wet times. You will not want to route your driveway so portions are washed out with every heavy rain. A dry riverbed may provide a level building site but will likely flood at some future time. A low flat area may look like a convenient location for a septic system leach field but may turn out to be a marsh during wet months, causing your septic system to fail.

Remember that dealing successfully with drainage issues is primarily a matter of understanding and avoiding problems whenever possible. If it impractical to avoid problem areas, it is best to over design your workaround. Installed culverts should be

oversized or two should be placed where one would be expected to be adequate. Diversion ditches should be oversized and protected from erosion.



Determine house site

Finding potential house sites is something that everyone with a new piece of property engages in. Even when a house already exists, it is fun to second-guess a previous owner's choice. The factor given the most weight is usually scenery and view. Fortunately, this tends to automatically select locations that are sloped for good drainage and free of major obstructions. You will want to locate your house so flooding will not be possible.

Another consideration is whether the slope of the land will allow you to have a 'walk out' or 'daylight' basement under your house. This is the kind of basement where one or more of the exterior wall is exposed to the air. The exposed wall can be built with windows and doors allowing the basement to be more comfortable. This also makes for an inexpensive way to double the living space in a house.

Decide on where your house will be built. You can then begin working out where to locate a well, a driveway, a septic system, and how utilities will be brought in.

Plan household water service

Water for your rural household use is often obtained from a well. If a well already exists on the property, find out how much water it can pump, usually measured in gallons per minute. Make sure it is enough for your needs. If you will need to have a new one dug, this is a great early project. Water is needed for a variety of construction activities. It also is necessary if you are planning on moving onto the property before the house is built. Once you have water available, you can consider moving an RV or camp trailer onto the property to live in while your house is being built.

If a rural water district water line is located so connecting to it is feasible, consider that option. Having to pay a monthly water bill is a small nuisance and an ongoing expense. However, having your own well is not free. You must pay for the electric power drawn by your well pump and you must repair or replace it when it fails. County water is usually available even during electrical power outages and you don't have to worry about the pipes in your well house freezing.

Tree and brush clearing

Most Tree and brush clearing should be left for when you are living on the property. You will be able to judge better then what should be cleared and what should be left. Prior to that time though, clearing your house construction site and associated areas is permissible.

Do not get carried away with clearing trees and brush. You cannot put foliage back once you have cleared it out. With a little judicious pruning, native plants can often be made into attractive landscaping. It is much easier to allow a native plant to live than to plant and grow a commercially purchased plant in its place.

Establish utilities

Establishing power, water, and sewer service for a building site is a great way to get a jump on construction activities. With planning, each can be done separately without interfering with the other.

Electric service can be established to a temporary construction meter. Check with the local utility for their requirements. They can tell you where to purchase pieces they don't supply. If you are having a well dug, running power lines for the pump should be a priority.

Your septic system can also be built at this time if it will be located far enough away from the building site to not be subjected to vehicle traffic. You must, of course, make sure that the inlet piping to your system will be lower than the floor in your lowest bathroom or drain. If at all possible, allow for a bathroom to be installed in your basement. If you are not sure that you can easily achieve this depth, leave this step until the house is under construction when the exact depth needed is known.

Establish driveway

Another great early project is having your driveway cut, graded, and graveled. Your exploration of drainage patterns should provide you with enough information to know where culverts and diversion ditches are needed. There will be a large amount of heavy vehicle traffic on your driveway during construction so having a good solid base is necessary. Once construction is completed, you can have it smoothed and re-graveled.

Construct outbuildings

Having a garage, shop, or storage building built is always handy. We had a 30 foot wide by 50 foot long steel barn built. We added a bedroom and bathroom to it so we could live in it while our house was under construction. That worked out great for us. We've noticed that other people have started the same way. First they move into what will become their garage or barn and then they build their house.

There is a small downside to adding a building to undeveloped land. That will usually disqualify the property from automatic coverage on the homeowner's insurance for your pre-retirement home. We had our California insurance agent contact an agent with the same company in a Missouri town near our rural property. With the introduction from the California agent, we had little trouble obtaining insurance on the Missouri property. The cost for the policy was minimal.

Construct pond or lake

One of the first projects we had done on our Missouri property was putting in a dam for our pond. We played in our pond whenever we visited the property. It added an extra measure of fun to our expeditions to Missouri. By the time we needed to finalize our house location, we knew we could count on the pond to provide great scenery from the house. I discuss pond construction in much more detail in a follow chapter.

Lessons learned about property preparation

- 1. It's a great feeling to walk on your rural property, knowing that someday you will be living there.*
- 2. Don't hire neighbors or relatives for work on your property.*
- 3. More people show up for a party than a work project.*
- 4. Listen to what the local folks tell you about how things should be done. There are usually good reasons why things may be done different from what you are used to.*
- 5. It is possible to power a household electric water heater from a twenty-amp construction meter outlet. A forty-amp two-hundred-forty volt unit only draws ten amps when connected to one-hundred-twenty volts. Of course, it heats water a bit slower but it does work.*
- 6. Missouri backhoe operators don't understand that some people like to have trees left standing.*
- 7. One out of every two rural Ozark males is a building contractor of one sort or another. Many of them do good work. All of them claim to.*
- 8. For scheduling purposes, a Missouri contractor's workweek contains 12 working days. "That'll take us about two weeks" translates to 5 calendar weeks.*
- 9. Don't forget to add in the time needed to buy supplies and tools when estimating how long a construction job will take.*
- 10. No matter how many 'extra' pipe fittings you buy, you will always be one short for completing a project.*
- 11. For less than a dollar more, you can buy rear-wired electrical outlets. You just strip the wires, poke them in to the holes, and tighten the screws that firmly clamp the wires. No wire nuts are needed. I should'a used that kind.*