

BUYING LAND

A GUIDE FOR KENTUCKY HOMEBUYERS



What Should You Know About Buying Land?

Purchasing land is different from buying an existing home. Before making an offer, buyers should understand zoning, utility access, road frontage, soil conditions, financing options, and how they plan to use the property. Taking time to research these factors can help avoid costly surprises.



Verify Zoning and Land Use



Confirm Utility Availability



Understand Financing Options

Who Should Consider Buying Land?

Buying land may be a great option for buyers planning to build a custom home, invest for the future, start a farm or recreational property, or purchase acreage. Before buying, it's important to evaluate your long-term goals, budget, and development costs.



Survey the Property



**Check Access
and Easements**



**Review Local
Restrictions**

Common Misconceptions



1. If I own the land, I can build anything I want.

False. Local zoning laws, building codes, and deed restrictions may limit what can be built.



2. All land has utilities available.

Not necessarily. Water, sewer, electric, gas, and internet service may need to be installed.



3. Land loans work just like home mortgages.

False. Financing land often requires a larger down payment and different lending requirements.



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For educational purposes only. Loan programs and qualification requirements may vary. Please consult a qualified lender for current information.