

RURAL LIVING IN HART COUNTY

What to know before buying a home, acreage or farm property

Space, privacy and a different pace of life.

Rural living can offer beautiful land, quiet surroundings and room for animals, gardens and hobbies. It also comes with responsibilities that may be unfamiliar to buyers moving from a city or suburb. This guide highlights the practical questions to ask before making an offer.

WHY PEOPLE LOVE IT



- More privacy and breathing room
- Space for gardens, animals and outdoor projects
- A quieter setting and stronger connection to nature
- Potential for workshops, barns and recreational land

WHAT REQUIRES PLANNING



- Longer drives for work, shopping and services
- Well, septic, propane or private-road responsibilities
- Internet and cell coverage that vary by address
- More exterior upkeep, mowing and storm preparation

THE RURAL PROPERTY MINDSET

- ✓ Inspect the land as carefully as the house.
- ✓ Verify every utility and service at the exact address.
- ✓ Understand who maintains roads, fences and shared access.
- ✓ Budget for equipment, upkeep and occasional surprises.

FIRST RULE: NEVER ASSUME

Do not assume a property has reliable internet, public water, trash pickup, legal access, usable fencing, unrestricted animal rights or a buildable second homesite. Confirm the details before the inspection and contingency deadlines expire.

The prettiest view in Kentucky still needs practical due diligence.



LAND, ACCESS & PROPERTY USE

Look beyond the house and understand how the land works

LEGAL ACCESS & ROADS 1

Confirm that the property has legal, recorded access. Ask whether the road is county-maintained, state-maintained or private. For a private or shared road, review written maintenance agreements, costs, snow or storm responsibilities and who may use it.

BOUNDARIES & SURVEYS 2

A fence line is not automatically the legal boundary. Review the deed and plat, ask about recent surveys, and identify easements for utilities, access, drainage or neighboring properties.

ZONING & PERMITS 3

Check county and city rules before adding a house, mobile home, barn, commercial activity or major improvement. Hart County requires permits for dwellings, and other structures may also require review.

DRAINAGE & TERRAIN 4

Walk low areas after rain when possible. Ask about pond overflow, creek flooding, sinkholes, erosion, steep slopes and areas that stay wet. A beautiful field can still have drainage or access limitations.

MINERALS, TIMBER & RIGHTS 5

Review what transfers with the deed. Mineral, timber or other rights may have been separated in the past. Ask your agent or closing professional about exceptions listed in the title work.

ANIMALS, FENCING & NEIGHBORING USES 6

Confirm that your intended animals and activities are allowed. Inspect fence type, condition, gates, water access, shelter and pasture quality. Remember that rural neighbors may farm, hunt, operate equipment, burn brush, raise livestock or work before sunrise. Visit at different times of day.

HART COUNTY PLANNING / BUILDING QUESTIONS

Planning Commission & Building/Electrical Inspector

Greg Nichols • (270) 537-5423 cell • (270) 524-1782 office

Hart County Courthouse, Munfordville • Verify current hours, permit requirements and city-specific rules.



UTILITIES & EVERYDAY SERVICES

Confirm availability, condition and monthly responsibility

WATER

W

Determine whether the home has public water or a private well. For wells, ask about depth, flow rate, water quality, pump age, treatment equipment and maintenance history. Consider water testing.

SEPTIC

S

Locate the tank and drain field. Ask for permits, service records, age and capacity. A septic inspection or pumping may reveal issues that a general home inspection will not.

ELECTRIC & HEAT

E

Identify the electric provider and primary heat source. Rural homes may use heat pumps, propane, wood or fuel oil. Ask who owns the propane tank and when systems were last serviced.

INTERNET & CELL

I

Coverage can change from one road - or one hill - to the next. Check service at the exact address and test cell reception inside the home. Ask neighbors what actually works, not just what a map claims.

TRASH & RECYCLING

T

Hart County Solid Waste provides residential pickup and operates a drop-off center in Munfordville. Confirm the pickup day, container rules, recycling options and whether service reaches the property.

MAIL & DELIVERIES

M

Ask where the mailbox is located and whether large deliveries can reach the house. Long, narrow or steep driveways may affect moving trucks, propane delivery, emergency access and package service.

VERIFY THESE BEFORE YOU FALL IN LOVE

- ✓ Monthly utility averages for the last 12 months
- ✓ Backup heat, generator hookup and outage history
- ✓ Internet speed test and cell signal at the house
- ✓ Driveway condition during rain, snow and delivery season

HART COUNTY SOLID WASTE

300 Quality Street, Munfordville • Billing office generally Monday-Friday, 8:00 a.m.-4:00 p.m. • Confirm current services and rates directly.



ACREAGE, ANIMALS & MAINTENANCE

The land creates opportunities - and a longer to-do list

BUDGET BEYOND THE MORTGAGE

Rural ownership often involves equipment and recurring expenses that are easy to overlook during the excitement of buying. Plan for routine work and seasonal surprises.

- ✓ Mowers, tractors, trailers, chainsaws and fuel
- ✓ Fence repair, gates, gravel, drainage and driveway maintenance
- ✓ Tree removal, storm cleanup and pest control
- ✓ Barn, roof, well, septic and HVAC maintenance
- ✓ Animal feed, bedding, veterinary care and winter water access

PASTURE

P

Look for weeds, bare areas, toxic plants, mud, shade and water access. Ask how many animals the acreage has supported and whether hay is cut from the land.

BARN

B

Inspect roofs, posts, wiring, ventilation, stall floors and drainage. Confirm electrical and water service and whether previous additions were permitted.

FENCES

F

Match the fence to the animal. Walk the entire perimeter and check posts, wire, gates and road frontage. Replacement costs can add up quickly.

A LOCAL RESOURCE WORTH KNOWING

Hart County Cooperative Extension Office

505 A. A. Whitman Lane, Munfordville • (270) 524-2451

Programs include Agriculture & Natural Resources, 4-H, Family & Consumer Sciences and community education. The Extension Office is a useful starting point for soil testing, pasture questions, gardens, livestock education and local programs.

COUNTRY LIFE REWARDS PREPARATION

Understand the work before the property becomes yours.



HART COUNTY COMMUNITY GUIDE

RURAL HOME BUYER CHECKLIST

Questions to answer before writing the offer

ACCESS & LAND

- ☐ Is access recorded and usable year-round?
- ☐ Who maintains the road and driveway?
- ☐ Are boundaries, easements and rights clear?
- ☐ Any flood, drainage, sinkhole or erosion concerns?

HOME SYSTEMS

- ☐ Public water or well? Tested recently?
- ☐ Septic location, age and service history?
- ☐ Primary heat source and fuel ownership?
- ☐ Generator, backup heat or outage plan?

CONNECTIVITY

- ☐ Which internet providers serve this address?
- ☐ What speeds are actually delivered?
- ☐ Does cell service work inside and outside?
- ☐ Can emergency services and deliveries find it?

PROPERTY USE

- ☐ Are animals, barns or business uses allowed?
- ☐ Are structures permitted and insurable?
- ☐ Is fencing suitable and in good condition?
- ☐ What nearby uses may affect daily life?

BEFORE YOU CLOSE

Review inspections, title work, surveys, utility confirmations, insurance requirements and permit or zoning questions. Save contact information for road associations, utility providers, county offices, the Extension Office and nearby neighbors.

THE RIGHT PROPERTY SHOULD FIT BOTH YOUR DREAMS AND YOUR DAILY ROUTINE.

LOCAL INFORMATION SOURCES

Hart County Government • Planning Commission • Building/Electrical Inspector • Solid Waste • Cooperative Extension Service • City of Horse Cave resources. Details reviewed July 2026.

