MELANIE BAUER GROUP

MOUNTAIN · LAKE · LIFESTYLE

BEFORE YOU BUY THAT MOUNTAIN HOME

The Smart Mountain Home Buyer's Checklist



WHAT TO ASK • WHAT TO CHECK • WHAT TO KNOW

BEFORE YOU BUY

THE SMART MOUNTAIN HOME BUYER'S CHECKLIST

1. SEPTIC & WASTEWATER

□ Is the property on septic or public sewer?
□ If septic, can the permit be located?
□ How many bedrooms is the septic system permitted for?
□ Does that match the home's advertised bedroom count?
□ When was the septic system last pumped or serviced?
□ Where are the tank and drain field located?
□ Is there room for repair or replacement if needed?

2. WATER

□ Public water, private well or shared well?
□ If private well, when was it last tested?
□ What is the well's known depth and production, if available?
□ If shared, how many properties use the well?
□ Is there a written and/or recorded shared-well agreement?
□ Who pays for electricity, maintenance and repairs?
□ How are major repair costs divided?

3. ROADS, DRIVEWAYS & LEGAL ACCESS

□ Is the road public or private?
□ Who maintains it?
□ Is there a written or recorded road-maintenance agreement?
□ What does each owner pay and how are costs determined?
□ Is legal access to the property documented?
□ Are there recorded easements affecting access?
□ Is the driveway shared? If so, is that arrangement documented?
□ Is the road or driveway paved or gravel, and how steep is it?
□ Is year-round and emergency-vehicle access practical?

4. HOA & DEED RESTRICTIONS

□ Is there an HOA or property owners' association?
□ What are the dues and what do they cover?
□ Are there planned assessments or significant association expenses?
□ Separate question: Are there recorded deed restrictions?
□ What do those restrictions prohibit or require?
□ Are short-term rentals allowed?
□ Are there restrictions on RVs, boats, outbuildings, animals, fencing, home businesses or additional dwellings?
□ Does the buyer's intended use comply with the restrictions?

NO HOA does not necessarily mean NO RESTRICTIONS.

5. LAND, BOUNDARIES & TOPOGRAPHY

□ Is there a current survey?
□ Are property corners and boundaries marked?
□ Are there known encroachments?
□ How much of the acreage is realistically usable?
□ How steep is the property?
□ Are there creeks, springs or significant drainage areas?
□ Is any portion in a flood zone?
□ Are there erosion, runoff or water-management concerns?
□ Are there easements crossing the property?
□ For larger acreage, are there timber, mineral or water-right considerations?

6. UTILITIES, INTERNET & CONNECTIVITY

□ Who provides electricity?
□ Electric or propane appliances and heating?
□ If propane, is the tank owned or leased?
□ Is a generator installed? If so, what does it power?
□ What internet providers actually service the address?
□ What speeds are available at the property?
□ Is cellular service adequate?

Verify internet and cell service AT THE PROPERTY. Do not rely only on an online availability map.

7. HOME, PERMITS & PROPERTY HISTORY

□ Do tax and permit records reasonably match the home as it exists today?
□ Were additions, finished basements, decks, garages or other improvements permitted where required?
□ Are guest houses, ADUs or outbuildings approved for their current use?
□ What is the roof age?
□ Any history of water intrusion or flooding?
□ Any known pest or termite issues?
□ What pest-control or termite treatments have been performed?
□ Are there wood-burning fireplaces or stoves, and have they been maintained?

8. INSURANCE: CHECK IT EARLY

□ Obtain an insurance quote during due diligence, not at the last minute.
□ Ask whether roof age affects eligibility or premium.
□ Ask about prior insurance claims on the property.
□ Confirm coverage implications of fireplaces, wood stoves, outbuildings and other property-specific features.
□ For mountain homes, ask whether location or access affects coverage.

ONE LAST QUESTION: IS IT IN WRITING?

Mountain and rural properties often come with explanations like "Everyone shares the road," "We have always used that driveway," or "The neighbors split the well repairs." Ask what is actually documented. Road-maintenance agreements, shared well agreements, easements, deed restrictions and other recorded documents can matter just as much as what you see when you tour the property.

A note from Melanie:

Mountain homes are different, and that's part of what makes them special. They're also why asking the right questions early matters.

This checklist isn't meant to make mountain property complicated. It's meant to help you understand what you're buying so you can make a confident decision. Every property is different, and some questions may require guidance from an attorney, inspector, surveyor, lender, insurance professional, septic or well specialist, or another qualified professional.

Considering a mountain home? Send me the address. I'm happy to help you dig into the details before you fall in love with the view.

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