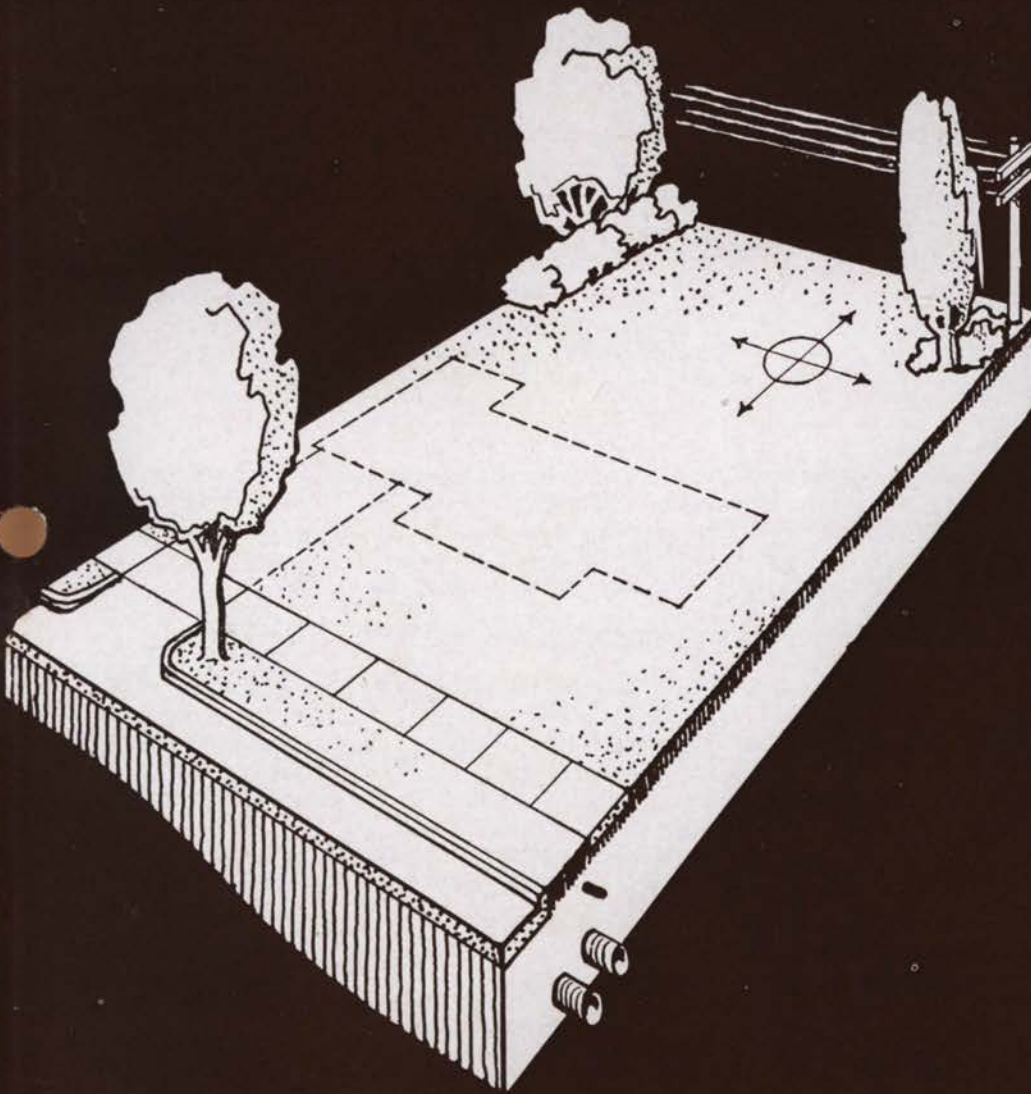


A GUIDE TO SELECTING
THE HOME SITE
THE INDIVIDUAL URBAN LOT



ISSUED BY THE SMALL HOMES COUNCIL

UNIVERSITY OF ILLINOIS BULLETIN

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INVESTIGATE:**

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Improvements

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Taxes and Assessments

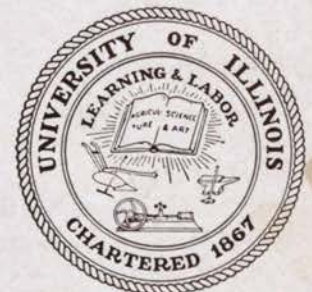
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CIRCULAR SERIES
SMALL HOMES COUNCIL **B2.1**

FINANCIAL AND LEGAL ASPECTS

1. LOCATION:

Neighborhood and community factors influence value and desirability of lot

GOOD when near or accessible to:

- suitable schools, churches, recreational centers, amusements, shopping center.
- convenient transportation.
- fire and police protection.

GOOD when:

- on residential street with paving, lights, trees.
- properties are relatively new, well-kept.
- homes are owner-occupied.
- area is zoned for residential building.
- house costs are similar to your own.

POOR when near:

- smoke, dirt, odors, noise, and unsightly areas.
- ponds, dumps, railroads, industrial areas and fire hazards.

POOR when:

- street bears heavy or fast traffic.
- properties are old, "run-down."
- homes are occupied by irresponsible tenants.
- zoning allows undesirable use of land.
- property values are lower than your own.

Stability of property values are supported by zoning and protective covenants

2. UTILITIES:

The lot should have or be accessible to:

water, electricity, gas, telephone service, sanitary and storm drainage, street lights.

If any utilities are lacking, investigate:

feasibility and cost of private water supply, sewage disposal and drainage, or cost of extensions of desired services.

3. COST:

Lot prices vary widely, and are usually influenced by size, location, improvements and the demand and supply of lots in your city. In general, you should expect to pay 10 to 15 percent of your *total home costs* for the site *when fully improved*. You can increase this amount in accordance with your ability to pay if the lot has unusually desirable features, such as beautiful trees, or a fine view.

It is usually necessary to have the lot paid for before you can borrow money to build.

To compare the cost of an unimproved lot with a fully improved lot **INVESTIGATE:**

Cost of land.....	\$.....
Cost of streets and walks.....	\$.....
Cost of storm and sanitary drainage..	\$.....
Cost of street lights.....	\$.....
Cost of water and fire protection.....	\$.....
Total cost of lot and improvements...	\$.....

If you are thinking of buying an *unimproved* lot, obtain the figures and fill in the blanks at the left. Then compare the total with the cost of an equally desirable, *fully improved* lot.

Determine *when* improvements will be made, and what your share will be.

Consider insurance costs on your future home if fire and police protection is inadequate.

Ask your lending agency to appraise the lot before you buy it

4. LEGAL:

TITLE: Before you buy a lot be sure you are obtaining a merchantable title. The title is important in retaining possession and for the future sale of your property. Be sure that the title is examined by a *reliable* abstract company. If there is any doubt concerning the boundaries of the lot have it surveyed by a competent engineer. (An official survey is usually required to obtain a loan for building.)

ZONING LAWS AND DEED RESTRICTIONS: Zoning laws usually establish the relationship between building lines and property lines, and the type of building. Deed restrictions may govern the type and cost of house you can build.

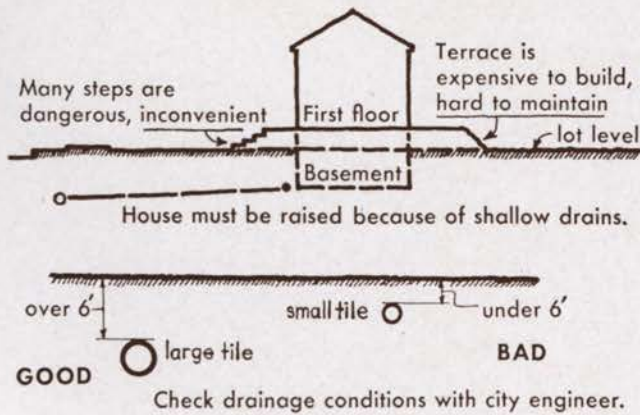
TAXES: Do not accept a statement that taxes are low, or that back taxes and assessments are paid, without investigating.

BUYING AT A "TAX SALE": Before buying a lot at a tax sale, you should obtain a quit claim deed, title or abstract *from the owner*. (In some states the owner has the right to redeem his property after the tax sale if you did not obtain a quit claim deed from him.) When buying at a "tax sale" be sure that all back taxes and assessments are cleared by the sale. Both transactions are necessary to obtain a clear title.

If in doubt on legal aspects obtain legal counsel before you buy

PHYSICAL AND TECHNICAL ASPECTS

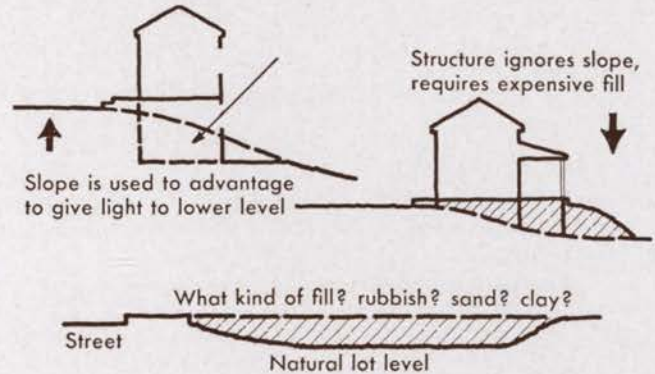
5. DRAINAGE, SLOPE, SOIL:



DRAINAGE: Depth and size of sanitary and storm sewers affect the plan and cost of the house. Shallow sewers create a condition illustrated in the diagram at the left. It may be necessary to install a pump, or to plan a house without a basement.

If the storm sewer is small, it will not carry the greater volume of water sent into it when more houses are built, and the water will "back up" into basements.

A shallow sanitary sewer may prevent the use of plumbing fixtures in the basement.



SLOPE: On a sloping lot, the house should be planned to take advantage of the slope. Porches or terraces may require expensive fills if improperly located. Retaining walls are expensive.

SOIL: A lot on low ground may be wet and hard to drain; may need an expensive earth fill. If already filled, the fill may contain rubbish, clay or sand which will make gardening difficult and may provide a poor base for foundations.

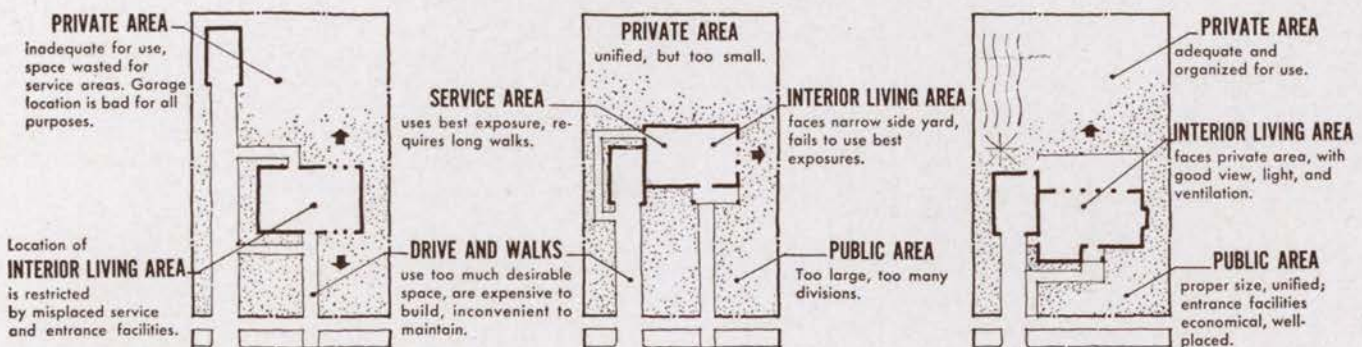
6. USE OF THE LOT:

Every lot must serve several purposes of human use, and these will vary with the family mode of living. It is the placement of the house which divides the lot into several areas. The house itself contains rooms, or interior areas, which also serve various purposes of use. When the house is properly planned and properly placed on the lot, its interior areas will be related to suitable exterior areas and well related to sunlight, breeze and views.

AREAS USUALLY RELATED BY THEIR USE

EXTERIOR AREAS		INTERIOR AREAS
Street, approaches and lawn	Public	Entrance
Flower garden, adult, and children's recreation	Private	Living and dining area, porch or terrace
Laundry drying area, vegetable garden	Private	Kitchen and laundry
Driveway for deliveries, ash and garbage removal	Semi-Public	Kitchen, basement or utility room, storage spaces

Plan your grounds before building



EXAMPLES OF THE EFFECT OF PLACEMENT OF THE HOUSE UPON USE OF THE LOT

The major principles illustrated above apply in practically all cases. There are many ways of planning properly to suit individual tastes or different types of houses. List the uses of the ground for your family.

SELECT A LOT TO SUIT THE TYPE AND SIZE OF HOUSE YOU NEED

Consult a reliable realtor when you buy your lot

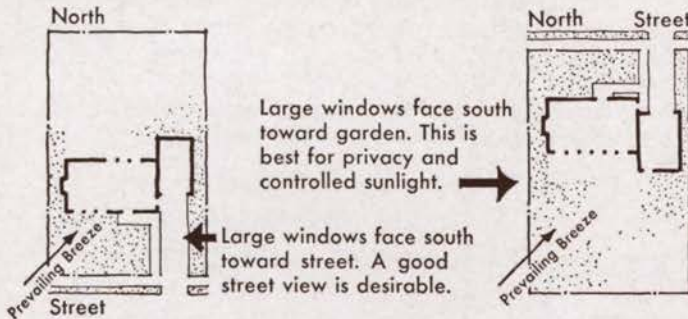
7. ORIENTATION AND SURROUNDINGS:

ORIENTATION (EXPOSURE):

Modern planning makes use of sunlight in the rooms most lived in. Sunlight is best obtained and controlled on **SOUTHERN EXPOSURE**.

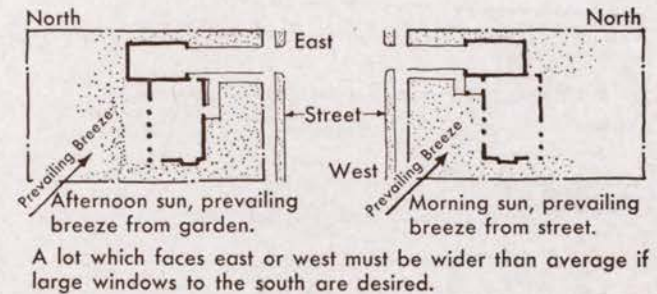
Prevailing breezes in Illinois are southwest in summer, northwest in winter.

Large windows or glass areas should face sun and summer breeze, and avoid direction of winter storms.



SURROUNDINGS:

Existing trees, exceptional views and similar desirable surroundings will influence your plan. Large windows should face a good view. Some street views are good. Side yard views are usually too restricted. Landscaping can improve any view, and can always create a pleasing view in your own garden.

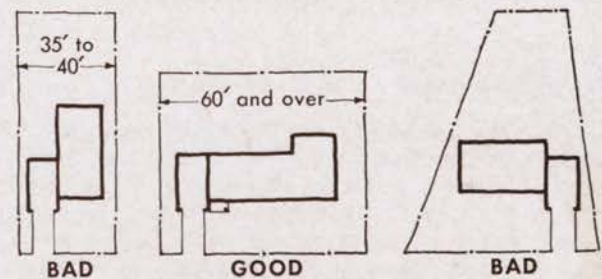


ORIENTATION PRINCIPLES

NOTES: Garage and service area should always be on least desirable exposure. Look at existing houses on adjoining lots — they may have undesirable features which prevent good orientation for your house.

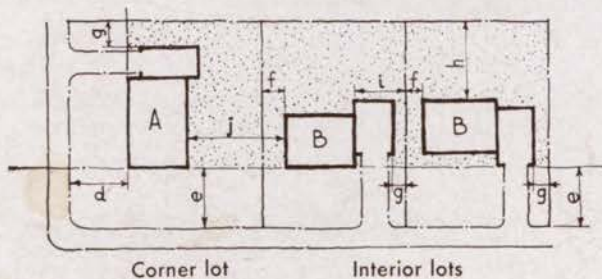
8. SIZE AND SHAPE OF THE LOT: Choose a lot of such size and proportion as will permit good use of the ground, good house placement and good orientation.

- A one-story house needs more ground area than a two-story house with the same number of rooms.
- Avoid narrow lots. On such a lot interior areas must face narrow side yards. A wide lot costs more because of greater drainage and paving assessments, but is usually worth the difference.
- Consider the value of the lot in terms of square feet of land and frontage.
- Avoid sharp angled lots, or lots whose side lines are not perpendicular to the street.



Exception—A good designer can sometimes make good use of lots of unusual shape by planning the house especially for the available ground. Success depends upon the skill of the planner.

9. BUILDING LINES AND LIMITS:



Most towns and some lending agencies have regulations concerning distances from the house to the street and other property lines. These distances are usually stated as minimums, to prevent crowding and encroachment upon adjoining property rights. Occasionally limits are in effect which are too large to permit satisfactory use of the ground.

- If limit "e" greatly exceeds 30 feet, your front yard will be too large, driveways and walks proportionately expensive.
- A corner lot usually has limits at "d" and "e." It must be larger than an interior lot if an equivalent private area is to be obtained.

Typical minimum requirements in Illinois for single-family detached dwellings (FHA)

- Area "A" not to exceed 35% of lot (Cook County 40%).
- Area "B" not to exceed 30% of lot (Cook County 35%).
Note: Area of one story garage up to 200 square feet not included in "A" or "B" on lots improved with single family dwellings.
- Front yard—distance from principal building line to building line on opposite side of street shall be not less than 60 feet.
- Rear yard—distance "h" shall be not less than 15 feet.
- Side yard—sum of widths of side yard "f" + "i" shall be not less than 10 feet. Minimum distance for "f" or "g" is 3 feet. One story attached garage need not be considered in figuring sum of width of side yards. Minimum distance "j" between one story dwellings is 10 feet. (For special exceptions see FHA Property Standards.)