

Choosing the Property That's Right for You: Part I

By John Gower

The Dream

For many people, owning 320 feet of waterfront on a large warm water lake only 15 minutes from town would be a dream come true. For my brothers and sister and me, growing up in Vernon, B.C., in the 1960's, our Okanagan Lake property with its shingle beach, rustic A-frame sleeping shelters, and primitive facilities gave us our first taste of cottage living.

But, in 1973 my parents sold this lakefront property they had had bought (for \$1500!) in 1961 and purchased instead a hobby farm of 160 acres in an isolated valley an hour north of town. It was by any measure beautiful land; it had a large hay field with a year-round stream, and was surrounded by rolling hills forested in spruce, fir, and aspen, and an old homestead. Besides being drawn to the aesthetics of the place, their choice was also in many ways reflective of the spirit of the times. It was the era of "Limits to Growth", the energy crisis, and the Cold War, and quite central to my parents' thinking was the idea that a large parcel of land away from the city, with good soil, timber, and access to water could sustain our family if the economy collapsed and society drifted into anarchy. They also wanted to leave a "family legacy," a place where their children and offspring would always be able to gather for years to come.



But by the late 1970s, when the meltdown hadn't come, the original rationale faded and the property more and more became the sole concern of my father. He had retired by this point and for the next ten years was there nearly every week, building fences, restoring the 100-year-old log cabin and barn, clearing brush, and burning debris. While I had initially been a rather reluctant recruit for these endeavors, by the time I left home "The Farm" had become for me also a true retreat where I would often go for two or

three weeks in the summer and when home from university at Christmas. But, other than an occasional family picnic, my Dad and I were largely alone.

Why didn't the rest of my family make the same connection with the land? They have suggested many reasons: it was too far from town, there was no body of water nearby, the local recreational opportunities were limited, the accommodation was too rustic, there always seemed to be work to do, water had to be hauled up from the creek, there were no neighbours, supplies were 20 minutes away down a winding gravel road, and, given the constraints on everyone's time, really only my father was in the position to make frequent use of it.

Was this property, then, the right choice for our family? My father certainly thought so. But the truth was that while it was truly a beautiful place, it only briefly had any real relevance to most of my family. Rather than uniting us by giving us a common place of relaxation and recreation, it actually separated us. Soon after my father passed away in 1988, it was sold.

I bring up this experience because it illustrates a number of issues I wish to talk about in the context of choosing the right piece of land. When it comes to buying land, whether it's for a weekend getaway or a full-time rural residence, there are important decisions to be made all along. Being clear from the outset about your overall lifestyle goals and informed and realistic about both the benefits and the limitations of a chosen parcel are the most critical factors leading to a satisfying experience.

Choosing which property out of the literally hundreds on the market to buy is at heart a matter of finding a comfortable balance between three interrelated variables ó our lifestyle goals, the features and amenities of the land, and the financial resources we can commit to purchasing and maintaining it. Lifestyle goals describe the changes we want to make in our lives through the purchase of this property. The features and amenities are qualities like views, privacy, access to water, and relative location. Our financial commitment determines our range of choices.

These variables are related in obvious ways. For example, as a rule, the further from population centers one travels, the less land costs. Property with highly desirable attributes like proximity to water costs more. The need for easy accessibility may restrict your range to parcels nearer to urban centers, and may consequently limit the amenity value (size or quality of land) that you can afford. Or, a shortage of funds may require the investment of large amounts of "sweat equity" to make a purchase possible, and end up undermining other goals like rest and relaxation.

The Vision Statement

To arrive at the most harmonious and satisfying balance between these factors, it is important to establish first and foremost the reason for purchasing property. I think it's

safe to say that for most people, the objective is to make a real, positive difference to one's quality of life by offering life new dimensions and new horizons outside of daily experience. There are strong ideological currents in our culture that associate a life on the land ó whether at the cottage or on the homestead ó with tranquility, peacefulness, closeness to nature, honest toil, healthfulness, eating well, and recreation, among many other qualities, and many of them are difficult to find in urban places. Our personal vision will likely reflect a combination of these.

The first step is therefore to define the vision of how this new place will be integrated into and enhance our lives. It might sound like this:

"We're looking for a place where we can go on long weekends and for a few weeks at a time through the summer and fall. It will be a retreat where we will just relax, take long walks, explore the surroundings, lie in the hammock and curl up by the fire with a book. We don't want to have to interact with people if we can help it."

If you are buying recreational property, this vision should also be explicit about how it will fit in with your other life (for example, who will water the plants and look after the cat while you're away? Can you get time off together?) And, if this is a family purchase, it should be a consensus statement and encompass the range of family members' individual goals. Consider too the long-range picture. What will happen in 5, 10 or 20 years as your family grows and its needs change? Can your property accommodate this or should you have resale in your mind from the outset? Who will have responsibility for upkeep, paying taxes and utilities?

If, on the other hand, you are contemplating moving your actual residence to a rural location, there are other critical issues to consider in the vision statement. Such matters as finding employment and schooling for your children, your desired relationship with the local community, and whether you want to produce some of your own food should also be articulated as part of the vision as these are very location-dependent and will greatly influence your choices.

Once your lifestyle goals have been articulated and agreed on, it's time to think about how much money you can invest in purchasing the property and in the taxes, insurance, utilities and upkeep required for maintenance. It is beyond the scope of this article to discuss how one arrives at those figures; suffice it to say that one should have a pretty clear idea before setting out to view actual real estate what kind of expenditure will fit comfortably with your other financial obligations and commitments. Once you have spent time addressing these issues thoroughly, you are now ready to consider how to realize your lifestyle goals.

The Search

Along with whatever vision we have for life on our new property, most of us also carry

with us an image of an "ideal" landscape, and as we begin to look at property this comes strongly into play. Sometimes this image has been instilled by cherished childhood memories, sometimes it is purely an aesthetic preference, and sometimes it is through an association of a better life or way to live. It takes a slightly different form in each of us; my own preference is for a somewhat "romantic" mix of the pastoral and the wild, with open woodland, exposed bedrock outcroppings, running water, and gentle slopes. Others prefer to dwell within the forest and have little interest in subduing or altering their natural environs in any way. Some are drawn to hills and cliff top sites for the views and their dramatic sense of exposure.

As you begin the process of looking at real estate it is likely you will be drawn to land that is appropriate for your lifestyle goals in a general sense i.e.; recreational property if you want to be active; a sylvan retreat if you really want to get away from it all; a hobby farm if you want to have animals or garden or be part of a rural community. You may have a clear picture of it in mind such as: "The surrounding landscape is important to me and should be hilly but not mountainous. On the property I see water nearby, decent sun, it's treed but not completely forested. I don't want to hear highway noise and I don't want to see anyone else's lights at night."

Sometimes, though, the very act of seeing new land and exploring new landscapes will open up unforeseen possibilities and may lead to new preferences, or, as I have seen in a few cases, to instances where a search for a weekend getaway prompts a complete relocation and a radical change in lifestyle.

Nonetheless, there are a number of factors in addition to aesthetics and location that should be considered as you weigh the assets and drawbacks of each piece of land. Among these are climate – very important for recreational uses, gardening, and seasonal access considerations; the presence of potential environmental hazards such as flooding or wildfire; soil quality; and zoning which may restrict the type of uses permitted on the land; and the possible costs of developing and servicing raw land.

In next month's article I will look in greater depth at these and other issues, and apply them to actual case studies. By the end of the discussion, I hope you will feel better equipped to make sound decisions about which property is truly right for you.



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