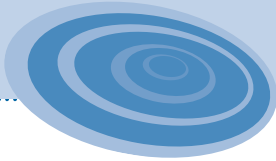


Tips for Purchasing and Building on Shoreland Property



LAKE HOME & CABIN KIT • SECOND EDITION

Congratulations...you've made the decision to purchase shoreland property and you're starting to think about developing your own land! Whether you plan to build the home of your dreams or simply a weekend getaway, you'll have lots of decisions ahead of you. You'll also have questions such as: *What should I consider before purchasing land? Where is the best building location? Where should the driveway be? Should I have a lawn? What kind of sewage treatment system will I need? Who can I contact for help?*

Listed below are tips and ideas that will help you plan your project more carefully and will help protect your investment for the future. These guidelines will also help you do your part to protect your lake for the activities you enjoy such as fishing, swimming, and boating—probably some of the very reasons you purchased your land in the first place.

Before You Buy

Check out the local zoning ordinances at City Hall or the County Planning and Zoning Office.

- Is your intended use permitted in the land use district?
- Will the building setbacks from shorelines and roads allow you to build in your preferred location?
- Are there activities present or allowed in the area that may be undesirable to you?

Getting Started

1. More than likely, you'll need permits for a driveway, installing a sewage treatment system, building any structure, impacting a wetland, or clearing the land for future development. You should set up a meeting with your County Planning and Zoning Office to discuss which permits you'll need.
2. Know your legal description, where your property lines are, and the exact lot dimensions.

Evaluate Your Land

Many potential problems for you that impact your lake and shoreline can be avoided by taking some time to carefully look around your property, see what's there, and think about how your home or cabin will fit into the lake environment.

1. Draw a detailed map of your property (to scale).
2. Draw in the required building, road, and shoreland setbacks (from your earlier meeting with the Planning and Zoning Office staff).
3. Note these important features:
 - Potential location of sewage treatment sites (you'll need two).
Note: Determining appropriate sites will require meeting with a local septic system installer for an on-site analysis and cost estimate. This should be done before you locate your building site or construct a driveway.
 - Potential building sites (level, dry, good access, good views, within setback requirements).
 - Location of existing roads and driveways (or potential driveway).
 - Areas less suitable for a home site or driveway, such as natural drainages (streams, swales, or intermittent waterways) or other features (wetlands, rock outcrops, hills, or steep slopes).
 - Existing water wells.
 - Underground or overhead utilities (wires, cables, pipelines).
 - Existing vegetation and valuable trees.
 - Wildlife habitat, such as food sources, nesting cover, or shoreline vegetation.

CONTINUED ON OTHER SIDE

Tips for Purchasing and Building on Shoreland Property *continued*

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4. Find out if utilities are available at the site and check with the local utility companies for service requirements—electricity, sewage, phone, etc.
5. Meet with a well driller to determine your options for drinking water.
6. If you have an existing well, have the water tested to evaluate quality for problems such as harmful bacteria or nitrates (see the “How Do I Test My Drinking Water?” fact sheet).

Construction

1. Plan roads and driveways to follow the contours of the land to keep the driveway as level as possible and minimize erosion. Avoiding steep slopes, wetland areas, and natural watercourses will result in a safer road with less negative impact to natural resources. Remember to leave room for snow removal, and think about how you’ll get into and out of your driveway in slippery conditions.
2. Make sure your contractor develops and follows an erosion and sediment control plan to minimize the harmful effects of sediment (or dirt) leaving your site.
3. To avoid soil compaction and damage to vegetation, flag areas that need to be off-limits to construction equipment such as sewage treatment systems, natural watercourses, trees, and wetlands. Read the “How Can I Protect My Trees from Construction Damage?” fact sheet.

Want to know more?

INFORMATION ON THE WEB

For additional tips and ideas on developing your property, visit: www.lakesuperiorstreams.org.

Minnesota Shoreland Management Resource Guide
www.shorelandmanagement.org

4. Minimize hard surfaces, such as driveways, so rain can infiltrate naturally into the ground. Direct runoff to vegetated areas and consider developing a rain garden to treat runoff and add beauty to your property. Read the “How Can I Create a Rain Garden?” fact sheet.

Other Tips

1. Fire Protection—Plan your driveway and turn-around to meet minimum access requirements for emergency vehicles.
2. Consider limiting the amount of lawn on your property. Native vegetation doesn’t require expensive landscaping and will require less maintenance while enhancing aesthetics, wildlife habitat, and water quality. See the “How Can I Maintain a Healthy Lawn on My Lakeshore?” fact sheet for any lawn that you do have.
3. Retain natural vegetation within the Shoreland Impact Zone along your lake or river. Your county Planning and Zoning Office can provide you with the shoreland ordinances that have specific instructions on how to maintain this zone. Dead trees that have fallen in the water should be left in place because they can reduce shoreline erosion and provide habitat for fish and wildlife. To provide view corridors from windows and decks, selected trees can be removed or branches can be trimmed. More information on natural vegetation can be found in the “Why Should I Choose Native Plants for My Shoreline?” fact sheet.
4. Take care of your septic system: Read all the fact sheets on care and maintenance.

Source: University of Minnesota Extension Service Faculty.