

## **BUYER'S GUIDE TO RESEARCHING OR REVIEWING A PROPERTY**

When looking at a property with the view of possibly purchasing it, you will want to research the property. The following items are just a suggestion and may not be a complete list. Each property is unique, so follow the guidance of your legal advisor and realtor.

**READ THE TOWNSHIP WEBSITE ([doylestownpa.org](http://doylestownpa.org)) FOR INFORMATION ON THE MUNICIPALITY AND ITS REQUIREMENTS**

**INFORMATION YOU MAY BE ABLE TO FIND ON THE TOWNSHIP WEBSITE**

1. Zoning District: There is a street map and zoning map on the website. Locate the property on the street map and transfer that knowledge to the zoning map to find the zoning district.
2. Uses Permitted: Also on the website is the Township Code which will describe the district and what you or your neighbors can do. Use the "How to find information in the Township Code" guideline to help you locate the permitted uses for the property.
3. Animals: Township Code section 175-16 H-11 describes the required acreages for keeping livestock and chickens, the number permitted, and the guidelines for coops, runs, etc.  
In addition, Township Code Section 175-16 A-3 indicates that the maximum number of household pets such as dogs or cats is four. *For detailed requirements see these code sections.*

**INFORMATION YOU MAY BE ABLE TO GET BY CALLING THE TOWNSHIP OR SUBMITTING A "RIGHT TO KNOW REQUEST"**

(See Township website, [doylestownpa.org](http://doylestownpa.org), for the "Right to Know" form and contact person)

**Be sure to have the tax parcel and street address readily available! (Note: All Doylestown Township properties have a parcel number that begins with 09-. If the parcel number does not begin with 09-, then it is in a different municipality.)**

1. Bucks County Board of Assessment: The complete tax and ownership history of the property you are interested in can be found on the Bucks County Board of Assessment website ([buckscountyboa.org](http://buckscountyboa.org)). You can search the property using either the tax parcel or address.
2. Public Water & Sewer: Find out if the property has well water or is connected to public water, and whether it has an on-lot sewage disposal system or is connected to public sewer. *Some properties with an on-lot septic system have a requirement to connect to the public sewer system on the sale of the property.*  
Note: In Doylestown Township, on-lot septic systems and wells are regulated by a Bucks County Health Department Sewage Enforcement Officer. Contact them for any information about an on-lot sewage disposal system. They may have knowledge of violations or problems, permits issued for its construction, how old it is, and recommendations for inspection of the septic system. They may also know of any incidents of contaminated wells in the area. Get a recent copy of a complete well water test including e-coli.
3. Pumper's Reports & Water Tests: Doylestown Township requires regular pumping of septic tanks and testing of wells. Those reports must be sent to the Township every three years. See the website for information on the "Septic Management Program".

## RIGHT TO KNOW REQUEST

1. Request all information and files on record for the property, and review for any Zoning Hearing Board decisions, permissions, etc. Also check to see that required permits or approvals were issued, as you will be inheriting any violations.
2. Deed Restrictions: Request a copy of the Deed for the property and read it for any special conditions recorded. (For example, utility or drainage easements.) A Title Search, performed by a Title company or attorney, will discover any restrictive covenants or liens against the property.
3. HOA: Investigate whether the property is governed by a Homeowner's Association. If so, obtain the rules and regulations and read them thoroughly to decide if you would be happy to live under those restrictions.
4. Subdivision Plan: The General Notes on the recorded sub-division plan will indicate any special conditions, (for example, a prohibition of aboveground pools); or will indicate ongoing responsibilities, such as who is to maintain a retention basin on a property.

Note: Easements may be one of the conditions seen on the Deed or Record Plan. The area of an easement is taken out of the area available for development or use, (this includes the street Right of Way). In other words, no structures, such as fences or shed, are permitted in an easement.

EASEMENTS. Definition: A Right-of-Way or restriction granted for limited use of private land within which the owner of the property may be restricted from erecting permanent structures but shall have the right to make any other use of the land which is not inconsistent with the rights of the grantee. For example, the property owner bought the land with an easement for a storm drain on it. The property owner still owns the land, but the Township has the right to have a storm drain pass through the easement, and the right to go onto the easement land to maintain the pipe if necessary, without first having to ask permission. If a tree growing in the easement becomes dangerous it is the property owner's responsibility, not the Township. The Township does not own the land or the tree; the property owner does. The property owner cannot erect a permanent structure, (ie. shed, fence, deck, patio, etc.) in the easement, without the permission of the easement holder, and then making an application to the Township Zoning Hearing Board.

5. Site Plan: If possible, request a site plan or "as-built" for the property. (This may possibly be obtained from a previous owner). One thing it should indicate is the width of the street right of way, (how close to the road you could put a fence or gate). Also note any other features of interest on the plan, such as flood zones, utility easements, or riparian zones next to waterways where development is not permitted.
6. Corner Lots: A corner lot has two front yards, one side yard, and one rear yard. Realize that this restricts the lot area available for accessory buildings, pools, decks, etc., as accessory structures are not permitted in front yards.

## FLOOD ZONES

1. The FEMA website is the official record for flood zones. You can find any property on the maps on their website. It is very important to know if there is a flood zone on your property.
2. DOES THE PROPERTY NEED FLOOD INSURANCE?

Flood Insurance is usually a requirement of the lender who issues the mortgage to a buyer for a property that is at least partly in a flood zone. If you paid cash for the property, there is no requirement for any insurance, so it is not a concern! A property owner will most likely be required to take out flood insurance

if even a tiny part of the property is in a flood zone, even if the structure is out of the flood zone. For example, the house could be on top of a hill, but the bottom of the garden is in a flood zone. To prove that the structure is not in a flood zone, an Elevation Certificate is required. This can be provided by a civil engineer or surveyor who will survey the site and co-ordinate with FEMA for a "map amendment" which records the actual elevation of the structure. This certificate can then be sent to lenders to show there is no need for flood insurance.

#### WHAT ELSE IS IN THE AREA?

In addition to speaking with the Township, visit neighboring property owners to ask of anything you might like to know about industry, businesses, clubs, or noise/traffic generators in the area. For example, is there a gun club that only operates on the weekend that you would not have heard if you only visited during the week? Are there any sports fields with lights, amplified announcements, noise, and traffic? Visit the property at different times of day to see what it is like.

This guideline is only that, a guideline. It is to give you a few ideas for property research and is not comprehensive. For instance, it does not consider the condition of the structure. There will be many more factors you will wish to take into consideration before purchasing a new home.