

HOME BUYING
&
HOME BUILDING
IN HIGHLAND COUNTY



Questions to ask and who
to contact when buying or
building your home

PURPOSE OF BOOKLET

To assist prospective home buyers and home builders in Highland County by providing a list of procedures to follow and items to consider when evaluating a lot/building site or selecting land for development. This Booklet is meant to serve as a general guide which should lead you to more specific information. It is not intended to serve as a complete list of all information that should be gathered, but it should, nevertheless, provide a good start. Home buying and home building should still be treated as caveat emptor, “let the buyer beware.”



KEY TO AGENCIES/ORGANIZATIONS LISTED AS “CONTACTS”

Abbreviation	Agency
SWCD	Highland Soil & Water Conservation District
H	Highland County Health Department
HighCo	Highland County Water Company
M	Municipalities
ZI	Township Zoning Inspector
TT	Township Trustees
CE	Highland County Engineer
CR	Highland County Recorder
Atty	Private Attorney
AUD	Highland County Auditor
HCRPC	Highland County Regional Planning Commission
FEMA	Federal Emergency Management Agency
ACOE	Army Corps of Engineers

AGENCY DESCRIPTIONS

Highland County Auditor

The Auditor is responsible for the bookkeeping all county elected officials, county agencies and many "outside" agencies. As part of that bookkeeping responsibility, the County Auditor pays all the bills for these groups including payroll. The County Auditor also establishes the real property value and calculates the property tax for every parcel of real estate within the county. After the taxes have been collected by the County Treasurer, the Auditor then calculates how much of the money collected goes to each taxing district.

Highland County Engineer

The County Engineers Office is responsible for all county duties authorized or declared by law to be completed by a Civil Engineer or Surveyor including construction and maintenance of county roads, bridges and culverts. It is also the engineer for all public improvements under the authority of the County Commissioners.

Highland County Health Department

The Health Department provides information and assistance regarding on-site sewage treatment and potable water systems.

Highland County Map Department

The Map Department provides information and assistance about properties within the county, reviews and transfers all deeds associated with land being sold, bought, or subdivided (major or minor)and maintains current maps of all property within Highland County.

Highland County Recorder

The County Recorder makes a complete, accurate and permanent record of every document pertaining to the conveyance and encumbrance of land within the county. They also notify the board of county commissioners and township trustees annually of their duty to file zoning resolutions, maps, and amendments.

Highland County Planning Commission

Reviews subdivisions, no-plat and lot transfers; a source for geographical information mapping and analysis; and assists with comprehensive planning.

Highland Soil & Water Conservation District

The Highland SWCD, working in partnership with USDA Natural Resources Conservation Service is the local source for soil maps, information on soil capabilities and limitations, surface and subsurface drainage, pond site evaluations, erosion control measures and drainage maintenance activities.

Highland County Water Company (not a public agency)

The Highland County Water Company provides information on where rural public water is available, what the connection fees are and the procedures necessary to connect.

Helpful Hints when Buying or Building

FOLLOW THESE STEPS TO SUCCESS

1. Think about the advantages and disadvantages of your potential site and how this will affect your quality of life.
2. Get a soils map from the Highland Soil & Water Conservation District, (937) 393-1922, ext. 3.
3. Contact the Highland County Health Department, (937) 393-1941, about onsite water supply and septic issues.
4. Contact the Highland County Regional Planning Commission, (937) 393-1911, to discuss subdivision and development regulations related to your plans.
5. Contact the appropriate township or municipal zoning inspector to be sure you are aware of any zoning and/or regulations that exist.
6. Carefully choose your building contractor.

Things to Consider When Purchasing Your Home/Lot

REGULATIONS, LEGAL REQUIREMENTS, LOCAL ASSESSMENTS

CONTACT

- | | |
|---|-----------------|
| ○ Have you checked on existing zoning and building regulations? | CE/HCRPC/
ZI |
| ○ Have you obtained building permits and zoning certificates? | CE/HCRPC/
ZI |
| ○ Do you need to obtain a drainage easement? | SWCD/H |
| ○ What easements do other parties hold on your property? Are there existing utilities which may have right-a-way across the property, such as underground pipelines and transmission lines? | CR/ ATTY |
| ○ Have you checked specifications for any needed driveway culverts? | CE/TT |
| ○ Are there any regulations regarding easements along ditches and over tile for the operation of drainage maintenance equipment? | SWCD/CE |
| ○ Always be sure to determine the location of underground utility lines before doing any digging! Ohio Utility Protection Service – Call toll free 1-800-362-2764 | OUPS |
| ○ If the property is in a recorded subdivision, are there restrictive covenants? | CR/ATTY |
| ○ Are the corners or boundaries of the lot marked with iron pins or concrete markers? Can you find each reference point mentioned in the deed description? | CR/
SURVEYOR |
| ○ Does the lot have a clear title? | ATTY |
| ○ Are there easements or mineral rights involved? | CR/ATTY |
| ○ What is the tax structure for real estate? Millage? Property taxes? Any special assessments? | AUD |
| ○ Will you need to do any work in road right-of-ways? If so will you need a permit? | CE/TT |
| ○ What is the city/ village/ school system income tax? | AUD |

Things to Consider When Purchasing Your Home/Lot

REGULATIONS, LEGAL REQUIREMENTS, LOCAL ASSESSMENTS, cont.

CONTACT

- | | |
|---|--------------|
| <input type="radio"/> Are there any sewer and/or water assessments? | AUD/M/HIGHCO |
| <input type="radio"/> Will there be a drainage maintenance assessment? | SWCD |
| <input type="radio"/> Can the lot be split/sub- divided? | HCRPC/ZI |
| <input type="radio"/> Who can prepare a deed? | ATTY |
| <input type="radio"/> Is the lot of adequate size (area) and adequate dimensions (frontage, depth, etc.)? | HCRPC/ZI |
| <input type="radio"/> What zoning restrictions exist on the property? Are the uses of the property limited? | ZI |
| <input type="radio"/> Does the lot provide a building envelope of adequate size and location suited for your proposed dwelling? | ZI |
| <input type="radio"/> Does the zoning for surrounding area provide for uses that may be desired? | SELF/ZI |
| <input type="radio"/> Do you need a driveway permit? | CE/TT |
| <input type="radio"/> Where can you obtain an address for a lot? | CE |
| <input type="radio"/> Will you need to do a ditch setback on the property? | CE/TT |
| <input type="radio"/> Can you enclose the ditch along the road frontage? | CE/TT |
| <input type="radio"/> Can you operate a home-based business from this location? | ZI |
| <input type="radio"/> Is landscaping required? Will there be problems with maintaining the landscape (wetness, shallowness, drought)? | SWCD |

Things to Consider When Purchasing Your Home/Lot

COMMUNITY FEATURES

- What home utilities are available? Electric? Water? Gas? Sewage? Telephone? Garbage?
- Are sidewalks, curbs, and streets installed, or will they be added in the future for which property owners may have assessments?
- Does the parcel have a public or private road for access?
- What is the distance from your property location to your place of employment?
- Are schools within walking distance? If beyond walking distance is school bus service provided?
- Are churches, banks, recreation centers, libraries, swimming pools, etc. available in the community?
- In what school system is the property located?
- Are there any plans for improvements to the roads in the area?

CONTACT

PUBLIC
UTILITIES

CE/ZI/TT

CE/CR

SELF

SCHOOLS

CHAMBERS OF
COMMERCE

SCHOOLS

CE/TT

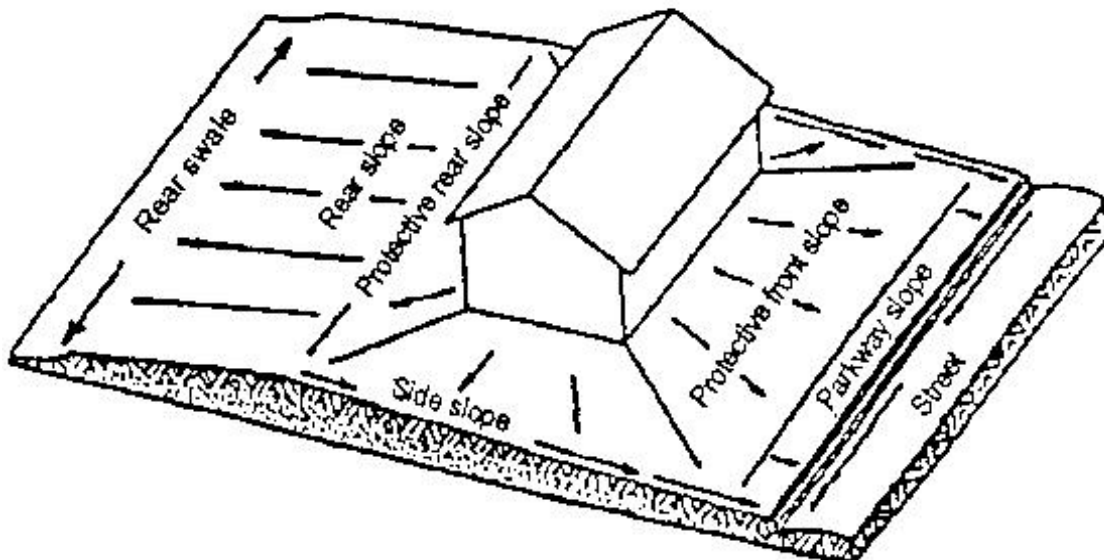


Things to Consider When Purchasing Your Home/Lot

NATURAL FEATURES & DRAINAGE CHARACTERISTICS

CONTACT

- | | |
|---|--------------------|
| ○ Can acceptable natural features be preserved at a reasonable cost? | SELF/SWCD |
| ○ Could there be problems from off-lot surface water? | SWCD/H |
| ○ Have you checked on a flood insurance program? | FEMA |
| ○ Are there any trees that could be saved for shade? | SELF |
| ○ Is there a jurisdictional stream or wetland on your lot? Will you need an Army Corps of Engineers Section 404 Permit? | SWCD/ACOE |
| ○ How close can you build and/or place obstructions to a ditch, water course, or other maintenance feature? | SWCD/CE |
| ○ What elevation will the house be constructed relative to the road - higher or lower? | GENERAL CONTRACTOR |
| ○ What can be done about erosion and unstable banks along my stream? | SWCD |



Things to Consider When Purchasing Your Home/Lot

<u>SOIL</u>	<u>CONTACT</u>
○ What soil types are found on the property?	SWCD
○ What is the suitability of soils for building based on the potential for:	DCCC
*Wetness	DCCC
*Shrink & swell	SWCD
*Ponding	SWCD
*Soil slope	SWCD
*Sand or gravel pockets	SWCD
*Depth to bedrock	SWCD/H
*Permeability	SWCD
*Lake or stream level influence	DCCC
*Flooding hazard	SWCD
○ Does the lot surface seem to be free of rock formations that would adversely affect excavation for basement and foundation walls at 6' below the surface?	DCCC
○ Will backfilling with coarser material around foundations be necessary to reduce shrink-swell hazard?	SWCD
○ During excavation, will topsoil be stockpiled for future use on the lawn and final grading?	SWCD
○ Is the soil suitable for the establishment of a good lawn and productive garden?	DCCC
○ Are approved outlets available for footer drains (sump pump and/or gravity flow)?	SWCD
○ Will surface or subsurface drainage be necessary to handle excess soil wetness?	SWCD
○ If you are considering a pond, is the soil suitable for pond construction?	SWCD

Things to Consider When Purchasing Your Home/Lot

WATER SUPPLY

CONTACT

- Is a safe and acceptable water supply obtainable on the lot? H/HighCo
- Is water available from a public water system? If so what is the cost of water? M/HighCo
- Is water pressure and supply adequate for all normal uses? Are there any restrictions on the use of water for swimming pools, washing cars, sprinkling lawns, fire protection, etc.? M/HighCo
- Are there local zoning ordinances for the installation of ponds? ZI
- If there is no public water system, is a well drilling permit required before building? H
- Do neighbors' wells in the immediate area provide a safe and adequate supply of water? H
- Will a water softener, iron filter, or other equipment be needed to condition well water prior to its use? H
- Should a cistern be considered if the lot is located in a low ground water resource producing area? H
- What are the requirements for connecting to a public water supply? M/HighCo
- Can I have a well and still connect to a public water system? M/HighCo



Things to Consider When Purchasing Your Home/Lot

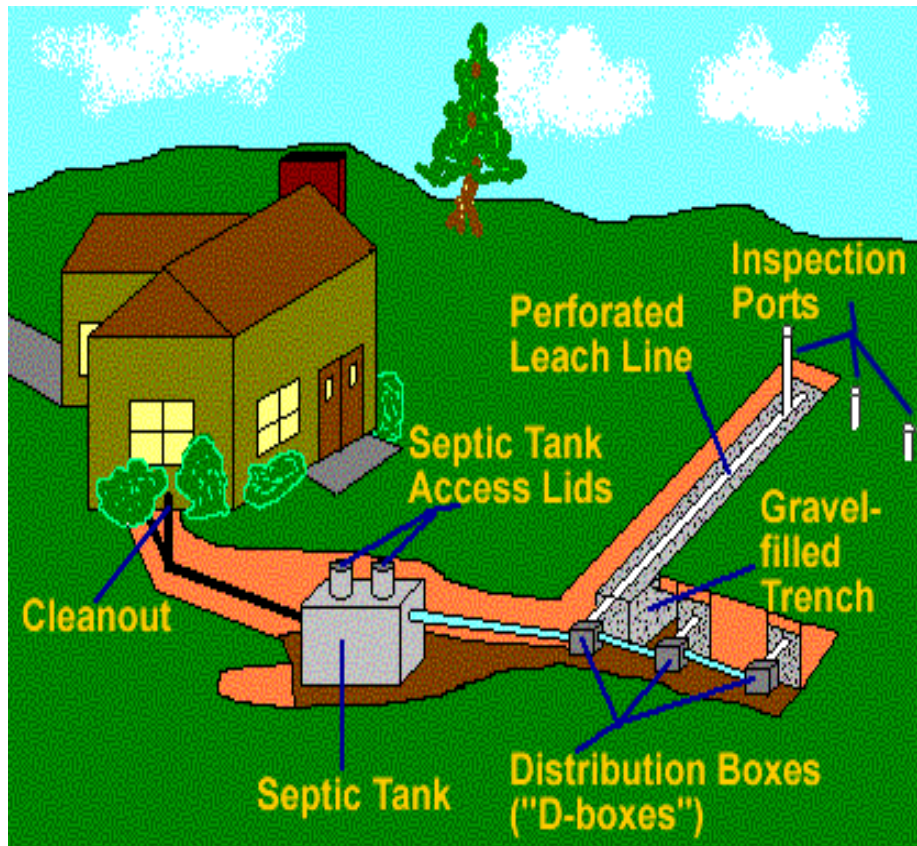
<u>SEWAGE SYSTEM</u>	<u>CONTACT</u>
○ Are sanitary sewers in place? If not, are they planned for future installation?	H
○ Is the lot located out of any flood hazard area or floodplain?	SWCD
○ Is there an adequate soil depth of six feet or more over bedrock? If not, can a variance be obtained for a mound system?	H
○ What type of home sewage treatment system is the soil suited for on the lot? What is the approximate cost?	H
○ Is a cleared area (approx. 85 x 100 feet) available for installation of a septic disposal system?	H
○ Will existing topography allow for gravity flow of sewage from the home site to the septic tank and then to the leach field?	H
○ Does the property have access to an adequate outlet for curtain drain discharge, such as a deep open ditch or large drainage tile? If not, will the curtain drain need to be pumped?	H
○ Is a detailed development plan available showing the location of primary and secondary sewage treatment systems? Is the building lot large enough for the relocation of the leach field; should this be necessary in the future?	H
○ Will the lot be large enough to isolate the water supply from the sewage treatment system?	H
○ Is the lot large enough to permit any detached garages, barns, sheds, in/above ground pools, decks, etc. that do not interfere with the location of the primary and secondary sewage treatment systems?	H/ZI
○ Have you had an on site inspection from the health department?	H

Things to Consider When Purchasing Your Home/Lot

SEWAGE SYSTEM, cont.

CONTACT

- Are you considering a geothermal system? If so, is there enough room and space, and do you have an adequate supply of water? Remember to consider the area needed for the primary and secondary treatment systems. H
- Are you considering a pond? How does this affect the area set aside for your on-lot sewage treatment systems? H/SWCD
- How do septic systems function for other home owners in the area? H
- Have you planned for current or future landscaping? Don't plant trees or water loving plants near the leach field! H



CONTACT INFORMATION

PUBLIC SCHOOLS

BRIGHT LOCAL SCHOOL DISTRICT

44 N. High Street
Mowrystown, Ohio 45155
(937) 442-3114
www.brightlocalschools.com

GREENFIELD EXEMPTED VILLAGE SCHOOLS

200 N. Fifth Street
Greenfield, Ohio 45123
(937) 981-2152
www.greenfield.k12.oh.us

EAST CLINTON LOCAL SCHOOLS

97 College Street
Sabina, Ohio 45169
(937) 584-2461
www.east-clinton.k12.oh.us

HILLSBORO CITY SCHOOLS

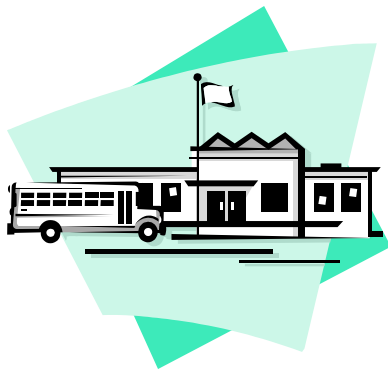
338 W. Main Street
Hillsboro, Ohio 45133
(937) 393-3475
www.hillsboro.k12.oh.us

FAIRFIELD LOCAL SCHOOLS

11611 St. Rte. 771
Leesburg, Ohio 45135
(937) 780-2221
www.fairfield-highland.k12.oh.us

LYNCHBURG-CLAY SCHOOL DISTRICT

301 E Pearl Street
Lynchburg, Ohio 45142
(937) 364-2338
www.lynchclay.k12.oh.us



CONTACT INFORMATION

PUBLIC UTILITIES

ELECTRIC

AMERICAN ELECTRIC POWER
24 hr. Customer Service & To Report a
Power Outage: 1-800-277-2177
TDD: 1-800-617-1234
Underground Locating: 1-800-362-2764

CINERGY (DUKE) ENERGY
Customer Service: 1-800-544-6900

DAYTON POWER & LIGHT CO.
Customer Service: 1-800-433-8500

SOUTH CENTRAL POWER CO.
HIGHLAND DIVISION
24 hr Answering 1-800-207-0020 or
(937)393-3421
To Report an Outage:877-688-2437

TELEPHONE

AT&T
Residential: 1-800-222-0300
Business: 1-800-222-0400

SBC OHIO
Residential Sales Service:
1-800-660-1000
TT Users: 1-800-750-0750
Line Repair: 1-800-572-4545
Business:1-800-660-3000

VERIZON
Residential: 1-800-483-4000
TT users: 1-800-750-0750
Line Repair: 1-800-483-1000
Business: 1-800-483-5000

TIME WARNER CABLE
Residential: 1-800-677-9767

GAS

CINERGY (DUKE) ENERGY
Customer Service: 1-800-544-6900

DAYTON POWER & LIGHT CO
Customer Service: 1-800-433-8500

PIKE NATURAL GAS CO.
Customer Service: (937) 393-1901

WATER

GREENFIELD WATER CO..
1010 Jefferson St.
Greenfield, Ohio 45123
(937) 981-2082

HIGHLAND COUNTY WATER CO.
6686 U.S. Rte. 50 W
Hillsboro, Ohio 45133
(937) 393-4281

HILLSBORO WATER CO.
130 N. High Street
Hillsboro, Ohio 45133
(937)393-3447

LEESBURG VILLAGE OF
WATER DEPT.
57 S Fairfield
Leesburg, Ohio 45135
(937) 780-3281

LYNCHBURG VILLAGE OF
WATER BILLING DEPT.
N. Broadway
Lynchburg, Ohio 45142
(937) 364-6431

CONTACT INFORMATION

MUNICIPALITIES

CITY OF HILLSBORO
130 N. High Street
Hillsboro, Ohio 45133

Mayor's office
(937) 393-5219

Planning and Zoning
(937) 393-5219

Safety/Service Director
(937) 393-5219

Water Department
(937) 393-3447

CITY OF GREENFIELD
City Building
Greenfield, Ohio 45123

Building Inspector
(937) 981-3048

Mayor's office
(937) 981-3500

Safety/Service Director
(937) 981-3048

Water Department
(937) 981-2082

VILLAGE OF LEESBURG

Mayor's office
(937) 780-3801

Water Department
(937) 780-3281

VILLAGE OF LYNCHBURG

Mayor's office
(937) 364-2241

Water Department
(937) 364-2241

VILLAGE OF HIGHLAND
(937) 780-3885

VILLAGE OF NEW VIENNA
(937) 987-2477

VILLAGE OF MOWRYSTOWN
(937) 442-6165

VILLAGE OF SINKING SPRING
(937) 588-5131



CONTACT INFORMATION

COUNTY AGENCIES

AUDITOR

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-1915

ENGINEER

138 Bowers Ave.
Hillsboro, Ohio 45133
(937) 393-3496

BOARD OF ELECTIONS

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-9961

GIS DEPARTMENT

114 Governor Foraker Pl.
Hillsboro, Ohio 45133
(937) 393-9546

BOARD OF HEALTH

1487 N. High Street
Hillsboro, Ohio 45133
(937) 393-1941

MAP DEPARTMENT

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-9964

CLERK OF COURTS

105 N. High Street
Hillsboro, Ohio 45133
(937) 393-9957

OSU EXTENSION SERVICE

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-1918

COMMISSIONERS

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-1911

PROBATE COURT

105 N High Street
Hillsboro, Ohio 45133
(937)393-9981

ECONOMIC DEVELOPMENT

DIRECTOR

135 N. High Street
Hillsboro, Ohio 45133
(937) 393-0339

RECORDER

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-9954

EMERGENCY MANAGEMENT

135 N. High Street
Hillsboro, Ohio 45133
(937) 393-5880

REGIONAL PLANNING COMMISSION

114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-1911

CONTACT INFORMATION

COUNTY AGENCIES, cont.

SHERIFF
130 Homestead Ave.
Hillsboro, Ohio 45133
Emergency 911
Non-emergency (937) 393-1421

TITLE DEPARTMENT
1575 N. High Street
Hillsboro, Ohio 45133
(937) 393-9958

SOIL AND WATER
CONSERVATION DISTRICT
514 Harry Sauner Rd.
Hillsboro, Ohio 45133
(937) 393-1922

TREASURER
114 Governor Foraker Place
Hillsboro, Ohio 45133
(937) 393-9951

STATE AND FEDERAL AGENCIES

OHIO EPA
SW DISTRICT OFFICE
401 E. Fifth Street
Dayton, Ohio 45402-2911
Spills (800) 282-9378

USDA –RURAL DEVELOPMENT
514 Harry Sauner Rd.
Hillsboro, Ohio 45133
(937) 393-1922

ODNR, DIV OF WILDLIFE,
DISTRICT 5
1076 Old Springfield Pike
Xenia, Ohio 45385-1238
(937)372-9261

USDA-NRCS
514 Harry Sauner Rd.
Hillsboro, Ohio 45133
(937) 393-1922

US ARMY CORPS
OF ENGINEERS
Huntington District
(304) 399-6903

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