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**Roxanne Jacobson**  
Co-Director of  
Architecture

303.670.7242 X 48

[roxanne.jacobson@evstudio.com](mailto:roxanne.jacobson@evstudio.com)



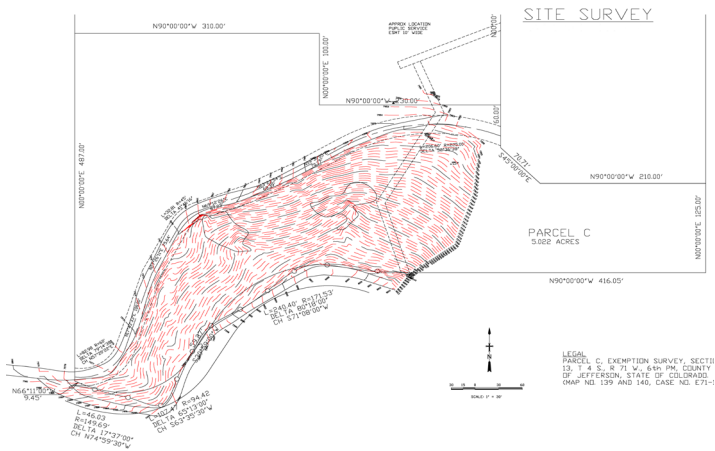
**Brian Welch**  
Director of  
Civil Engineering

303.670.7242 X 50

[brian.welch@evstudio.com](mailto:brian.welch@evstudio.com)

# 8 KEY STEPS BEFORE YOU CLOSE ON YOUR HOME

**1)** Get a full survey that includes setting any missing boundary markers, all improvements, all easements and everything itemized on the Title Exceptions. Try to negotiate for the Seller to provide this because if the deal falls through, they have the value of it and it will do you no good.



**2)** Insist on a Geotechnical Soils Report. Regardless of who pays for it, this is a huge due diligence item that can prepare you for what to expect with your foundation design. You don't want to find out later that your site is on an old landfill just a few feet down.

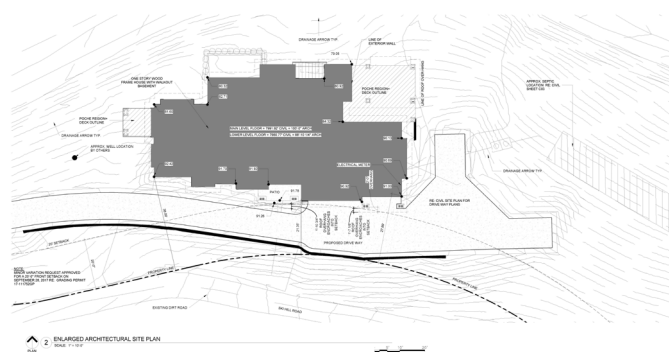


**5)** Make sure that the neighborhood plat and all easements have actually been filed with the Authority Having Jurisdiction. You must have proof of access and if these legal instruments are not actually recorded, then they don't exist and you will have to deal with that when it comes time to permit.

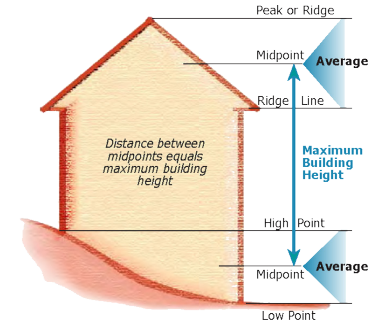
**3)** Make sure that you have the Seller provide you with proof of water and sewer availability. If the lot is well and septic, you will need assurance that a well is allowed and the site can support a septic system.



**4)** Have the Seller verify that all neighborhood improvements have been made and approved by the Authority Having Jurisdiction. This is especially critical on new developments where the developer may not have completed roadways, drainage structures, utilities or fire protection systems.



**6)** Verify that the zoning is appropriate for what you want to do. This seems like an obvious one, but you would be amazed at the level of granularity local zoning codes can get.



**7)** Fully review all of the HOA documents before you close. HOA's often have more restrictive covenants than the City or County Zoning and once you sign, you have to live by those rules.

**8)** Check with your homeowner's insurance agent that your property can be insured. This can be a challenge for remote or heavily forested sites, and also for lots in or near a floodplain.

