



THE DIRT REPORT

3.66-acre lot, Van Wert County, Ohio

Sample · illustrative values

Overall verdict

Needs some work

A house can go here. Expect about \$27,600 more in site work than a typical lot, mostly for the septic and drainage.

Scorecard

Access	● Ready to build
Flood	● Ready to build
Wetlands	● Ready to build
Drainage	● Needs work
Septic	● Needs work
Slope	● Ready to build
Building area	● Ready to build
Utilities	● Ready to build
Zoning	● Ready to build

What's it going to cost?

Estimated cost to make it buildable

\$82,500

Low end	Expected	High end
\$50,500	\$82,500	\$130,200



■ Typical rural homesite ■ This lot

Site work with contingency, plus allowances for survey and permits. Details on page 3.

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[pending]

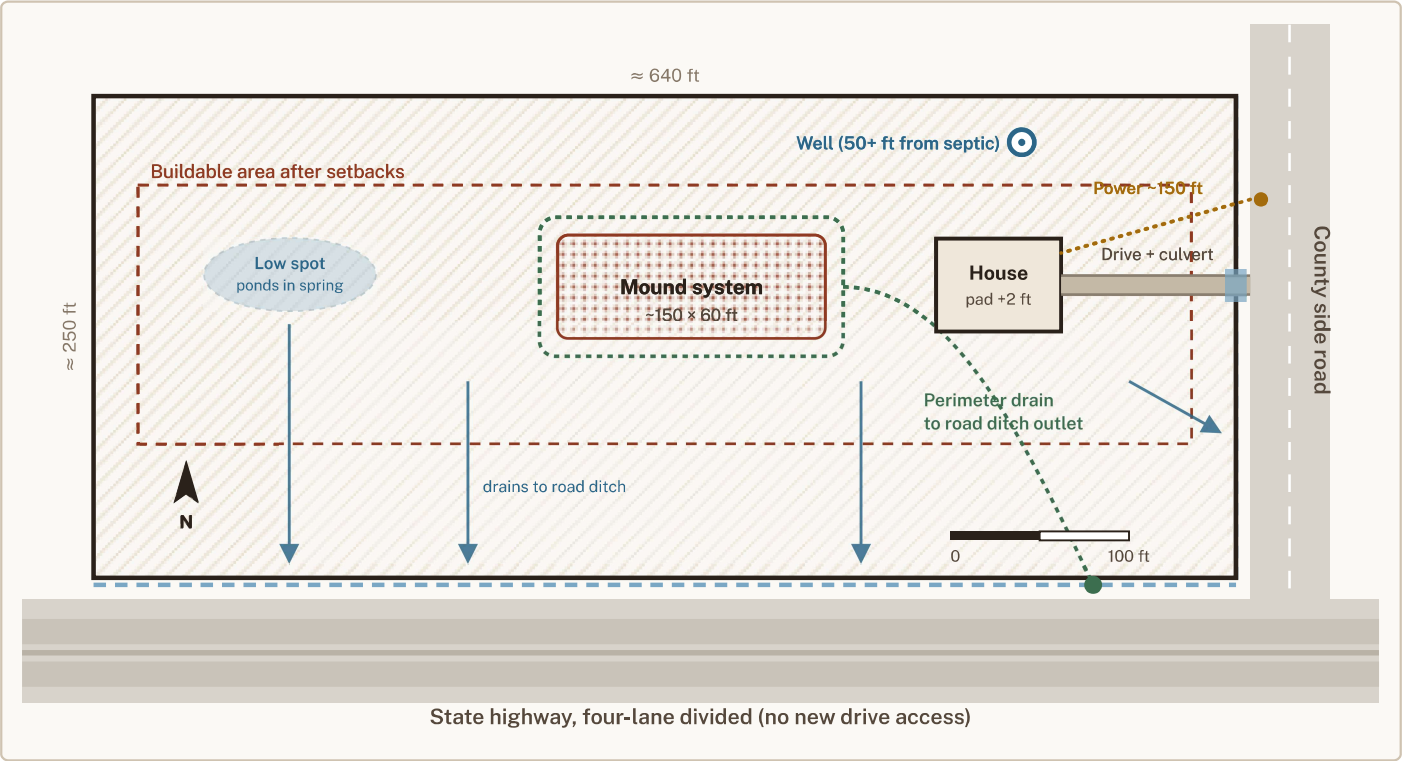
Heartland Site Screening LLC
260-602-7927

Report no. HSS-2026-0001	Screening date October 5, 2026	Intended use Single-family home	Prepared for Sample client
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The site

Site Layout

A concept layout showing where each piece likely goes, so you can picture the finished homesite. It's a planning sketch, not a design or a survey.



Parcel size 3.66 acres (~640 × 250 ft)	Soil Hoytville silty clay, 0–1% (HtA)	Seasonal water table At or near surface, Jan–Apr
FEMA flood zone Zone X	Elevation About 769 ft, nearly flat	Access County side road
Water Private well	Power Overhead line ~150 ft	Sanitary Mound septic + drain
Drainage South and east to road ditches	Storm discharge Road ditch, with permission	County drain None mapped

Estimated site work

What it should cost to make this lot buildable

Planning-level estimates from typical regional prices, adjusted for what the screening found.
Use them to compare lots and set a budget, then get contractor bids.

Item	Assumption	Low end	Expected	High end
Septic system	Soil evaluation, design, mound, health dept. permit	\$19,100	\$26,950	\$38,100
Water	Drilled well, pump, tank, well permit	\$8,200	\$12,300	\$18,400
Driveway	150 × 12 ft gravel	\$5,400	\$9,000	\$14,400
House pad fill	~250 cu yd, raise 2 ft	\$4,500	\$7,000	\$10,000
Power	150 ft extension + service	\$3,250	\$5,750	\$9,000
Perimeter drain	With outlet to road ditch	\$2,000	\$4,000	\$7,000
Culvert and drive permit	One culvert at road ditch	\$1,600	\$3,300	\$5,800
Subtotal		\$44,050	\$68,300	\$102,700
Contingency	10% / 15% / 20%	\$4,405	\$10,245	\$20,540
Estimated site work		\$48,455	\$78,545	\$123,240

Allowances

Fees set by the surveyor and local offices, not by the site. Confirm with a local surveyor and the township or county before budgeting.

Boundary survey	Price depends on acreage and how many corners need setting	\$1,500	\$2,500	\$4,000
Building and zoning permits	Varies by community; some rural areas require none	\$500	\$1,500	\$3,000

Total with allowances	\$50,455	\$82,545	\$130,240
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What this lot costs beyond a typical homesite

\$13,000

Mound septic instead of a conventional system: about \$25,000 versus \$12,000, because the soil is very poorly drained clay

\$11,000

Raised house pad and perimeter drain, both needed because of the high seasonal water table

Not included in this estimate

- The house, basement, garage, outbuildings and their foundations
- Gas service, internet and wiring past the meter
- Landscaping, lawn, trees and fencing
- Rock, unsuitable soil or dewatering found during construction
- Wetland, floodplain or variance permits, if needed
- Financing, closing costs, title and CAUV tax recoupment



Findings

Site checks, one by one

Key findings

- 1 The soil won't take a conventional septic system.** It's Hoytville silty clay, very poorly drained, with a seasonal water table at or near the surface from January through April.
- 2 A mound system with a perimeter drain is the likely path.** The drain needs a year-round outlet. Where that outlet goes is the biggest open question on this lot.
- 3 Plan the driveway off the side road.** The lot fronts a four-lane divided state highway, and ODOT favors access from the side road. Budget for a culvert at the road ditch.

1 Parcel

● Record

3.66 acres, wide and shallow, at the corner of a four-lane state highway and a county road. Currently farmed. Taxes are current; the land is enrolled in CAUV farm-use valuation, so converting it to a homesite may trigger a recoupment of about three years of tax savings.

County auditor property record

2 Access

● Ready to build

A new drive onto the highway would need an ODOT permit, and ODOT's access rules favor using the side road. Plan a 150-ft gravel drive off the county road with a culvert at the road ditch. The county engineer issues that permit.

ODOT State Highway Access Management Manual; county engineer

3 Flood

● Ready to build

The whole lot is in FEMA Zone X, outside the 1% annual chance floodplain. No flood insurance requirement from a lender.

FEMA National Flood Hazard Layer

4 Wetlands and drainage

● Needs work

No mapped wetlands, but the soil is hydric. Ground that's been farmed continuously is usually prior-converted cropland and exempt; if it's been out of crops, ask NRCS for a wetland determination before buying. Water leaves the lot to the road ditches. County GIS shows no regulated or unregulated drains on or along the parcel, so there's no drain assessment or drain easement to plan around.

USFWS National Wetlands Inventory; NRCS Web Soil Survey; county GIS regulated drains

5 Soils and septic

● Needs work

Hoytville silty clay, very poorly drained, with a perched water table within a foot of the surface from January through April and very slow permeability below. A conventional system won't pass. Expect a mound or drip system with a perimeter drain, which Ohio allows when the drain lowers the water table and has a free-flowing outlet.

NRCS soil survey, map unit HtA; Ohio Adm. Code 3701-29-15 and -16



Findings, continued

6 Slope and building area

● Ready to build

Flat, 0 to 1%. Grading isn't a problem, but raise the house pad about 2 ft so water drains away. After highway and side setbacks and the septic area, roughly 1.6 acres remain for the house, garage and yard.

USGS 3DEP elevation data

7 Utilities

● Ready to build

No public water or sanitary sewer is mapped nearby, which is typical here: plan on a private well and septic. An overhead power line runs about 150 ft from the likely house location. Location only; providers confirm service and cost.

Utility provider maps; aerial imagery

8 Zoning

● Ready to build

Agricultural district. One single-family home is a permitted use, and the lot meets the minimum size and frontage.

Township zoning resolution and map

9 Other red flags

● Note

Highway noise and headlights. Orient the house away from the highway and plan a tree screen along the frontage. No pipelines or transmission lines are mapped on the lot.

National Pipeline Mapping System; aerial imagery

How to read the ratings

● Ready to build

Typical for a homesite in this area. Nothing here costs more than usual.

● Needs work

Can be done, but it costs more than a typical homesite or adds a permit step. Each one is priced or listed in the checks before you buy.

● Not recommended

A problem that usually can't be solved at a reasonable cost, such as no legal access or no workable septic.

How the verdict is set

Any factor rated Not recommended makes the lot Not recommended. Otherwise the verdict comes from the extra site work this lot needs compared with a typical version of it.

Lot value (asking price)	\$70,000
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Site work for a typical version of this lot	\$50,900
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Extra site work on this lot	\$27,600
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Extra as a share of lot value plus typical site work	23%
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Under 10%
Ready to build

10 to 30%
Needs some work

Over 30%
Not recommended



Maps

What the public records show

Exhibit 1 · aerial imagery with parcel lines and setbacks

(exported from the QGIS template for each lot)

Exhibit 1. Aerial and parcel lines

USGS imagery; county parcel data

Exhibit 2 · soil map units

Exhibit 2. Soils

NRCS SSURGO

Exhibit 3 · flood zones and wetlands

Exhibit 3. Flood and wetlands

FEMA NFHL; USFWS NWI



Before you buy

Checks this lot still needs

Make your offer contingent on the first three.

- ☒ Health department site and soil evaluation, confirming a mound or drip system with a perimeter drain can be permitted
- ☒ A year-round outlet for the perimeter drain, with written permission to discharge into the road ditch
- ☒ Written confirmation from the township that a single-family home is allowed on this lot
- ☐ Title search for easements, liens and deed restrictions
- ☐ Boundary survey to set the building area against the highway setback
- ☐ Driveway and culvert permit from the county engineer
- ☐ Line-extension quote from the electric provider
- ☐ Ask the county auditor for the CAUV recoupment amount

Scope and limitations

This report is a desktop screening prepared from publicly available data on the date shown. No site visit, survey, soil boring, percolation test or title search was performed. It evaluates the parcel only for the intended use stated in the order.

It is not an engineering design, a boundary survey, a wetland delineation, a flood elevation certificate or a guarantee that any permit will be issued. Mapped data can be outdated or inaccurate at the parcel scale.

Cost ranges are planning-level estimates for comparison only; actual costs depend on contractor pricing, site conditions and permit requirements. Utility information is location only and does not confirm capacity or service.

Confirm all findings with the local health department, zoning office, utility providers and a licensed surveyor before purchase. Only the client named in the order may rely on this report. Liability is limited to the fee paid. Terms: heartlandssitescreening.com/terms.

Sources

1. County auditor property record and parcel map
2. FEMA National Flood Hazard Layer
3. USFWS National Wetlands Inventory
4. USDA NRCS Web Soil Survey, map unit HtA; Hoytville official series description
5. USGS 3DEP elevation data
6. Ohio Adm. Code 3701-29 (sewage treatment systems); ODOT State Highway Access Management Manual
7. Township zoning resolution; utility provider maps; National Pipeline Mapping System

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Questions or a clerical correction? Reply to the delivery email. Each report includes up to three clerical revisions within 30 days.