So You Want A Farm?

Here are some tips on what to look for-and look out for-when buying or building a new farm

B uying or building a horse farm can be a challenging venture where dreams might or might not become reality, and where budgets dictate compromise. The buyer needs to consider what is more advantageous: To build on empty land, or to buy a pre-existing horse farm. There are many other elements to consider, including location, future growth and how that might work for or against you, the soundness of pre-existing structures, land use rights and

easements, good terrain, soils that can support pasture, and so on.

By carefully examining the flaws and merits of the individual property and any buildings, you can avoid the consequences of making costly or uninformed decisions.

Build or Buy?

Generally, it is cheaper and easier to buy an existing farm in decent repair than to build it from the ground up. Notes architect



Building your farm from the ground up is usually more expensive than buying one with existing buildings, but it lets you design your facility to fit your particular needs. There's also the advantage of having your buildings brand-new, attractive, and fully functional.

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John Anthony Blackburn, AIA (American Institute of Architects), President and Senior Principal of Blackburn Architects, Washington, D.C., "Buying an existing farm could be an easier choice if one is available, the price is right, and the existing improvements on the farm are what you need. The cost to build a new farm and put in all the site improvements can be high. An existing farm with site improvements already in place may cost less than having new ones installed. However, if the existing layout is inefficient and not what you need for your specific operation, the added cost in labor over the next few years could very

easily exceed the cost of putting in new improvements that work for your needs."

Another plus for the turn-key facility is the ability to move in quickly—an important issue if you've sold and must vacate your existing facility, or if you make your living out of your horse facility and can't afford the off-time during construction. But building your own horse farm has its own set of advantages, too: It allows you to custom design the facility exactly as you want so you're not dealing with someone else's mistakes or problems.

Look it Over

Those opting to buy a pre-existing farm should carefully inspect the structures and fencing for soundness, and determine if

Check older buildings carefully for termites, good ventilation, proper electrical wiring, potential damage, and structural soundness.

any needed repairs or renovations are feasible and within their budgets. Often people buy older farms that have been used for other livestock and find barbed wire or other unsafe fencing only after a horse has been hurt.

"Fencing, stalls, and roofs can be repaired or replaced," says Randel Raub, PhD, an associate professor and research specialist at Kansas State University. "But you can't easily repair the foundation and the main supports of the barn." Make sure that the existing barn meets your needs.

"It's difficult to adapt an old dairy barn for horses," Blackburn says. "If they have stalls, the ceiling height is generally too low. Many older horse barns don't have much light or natural ventilation, which is important for all stabled horses. A lot of the older barns have the old-style swinging stall door, which is inconvenient and can swing out and hit somebody. On the other hand, tobacco barns can make great horse barns. They are big, airy, well-ventilated, and most have columns on 12-foot spacing so you can put in a 12-foot by 12-foot stall."

Look for shifting and settling in old bank/hillside barns. Says Ann Swinker, PhD, State Cooperative Extension Specialist at Colorado State University, "With soil movement, moisture, and water over the years, you may have to go in and strengthen the wall to keep it from shifting farther. French drains placed at the base of the walls can help with water drainage and reduce movement of the retaining walls."

Also check for termite damage and wood rot around doors, windows, and entrances, advises Marisa Morgan Dallman, an equestrian property specialist with Straub Realty in the Kansas City, Mo., area. "Look for signs of decaying wood and very small, beady holes. It's a bad sign if the wood splinters off when you touch it."

Terrain

The ideal property offers good drainage. "Poor drainage can lead to muddy paddocks, which can become slippery and cause falls, pulled shoes, and strained tendons," Blackburn warns. "Typically, rolling land drains better than flat land (and also provides good exercise for the horse as it runs up and down the hills)." Dallman suggests inspecting the prospective property after a rain to see if and where water accumulates.

It's also helpful if the property already supports pasture grasses or crops; both indicate a likelihood of good soil and the ability to maintain pasture forage. To be

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sure, have the local agricultural extension service or the agricultural department of a local state university evaluate the soil, Blackburn suggests.

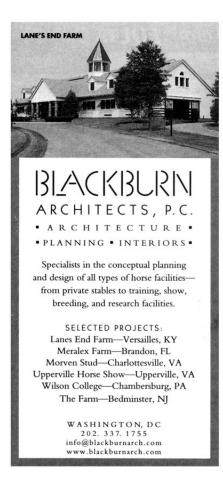
A natural water source is a nice perk. Says Raub, "You don't have to be as concerned about running water lines and watering throughout the years."

Take heed that what is below the surface might be as important as what is above. "Ask if there are any environmental hazards on the property such as buried dumps, pesticide pits, or contaminated sites," Swinker advises.

Rights and Restrictions

"Find out what current zoning allows," says Blackburn. "Is zoning favorable to horse farm use? Do horse farms qualify as agricultural use? What is the tax rate for agricultural use, and how is it determined?"

Investigate any rights, restrictions, or easements attached to the land. For example, if the mineral rights have been sold, who owns them? How are the owners allowed to extract the minerals? Do the



mineral rights owners have eminent domain over the surface rights owners? Does a utility company have a main that goes across the property? If so, does their easement affect where one can erect buildings or fences? If wetlands are on the property, what are the restrictions for their preservation or removal?

"Are there land use restrictions governing secondary or accessory dwellings, or building height restrictions (these can be critical if you want to build a large, enclosed riding arena)?" queries Blackburn.

"Be aware of a conservation easement on the place," says Swinker. "That means the farmer sold the development rights off so that place can never be developed. It has to stay in pasture, hay land, or open space."

That could affect future property value, particularly if the surrounding area becomes swallowed up by suburban development and is no longer desirable for agricultural use, but can't be sold for any other use.

Information about easements and rights should be spelled out on the deed, but the realtor or an attorney can help the buyer look for those things.

Location, Location, Location

"In choosing location, consider the length of time you expect to own the farm and what is important to the quality of your life, especially if you plan to live on the farm," Blackburn suggests.

Some people prefer to be closer to a city or town in order to take advantage of the goods, services, and entertainment available. Preferred school districts, commute time to work, paved roads, and/or proximity to a major airport or highway also might be important.

Land near or adjacent to encroaching development should increase in value. Notes Blackburn, "This can have a positive value on the land in the future when you no longer want to use the land for farming, but it could have a negative value on the quality of life for those on the farm. If you are planning a boarding stable or plan to provide lessons, training, etc., location relative to suburban development can be beneficial. However, a private facility may find suburban development a hazard and a risk to the health and safety of the horses. It could come in the form of curious trespassers wanting to see the pretty horses, or it could be in the form of air and noise pollution that threaten the health of the horse, pastures, water, etc."

Many buyers want a lot of countryside between their farm and suburbia. "Gener-

ally, the farther out you get, the more acreage you can get for the same cost," says Dallman. "But in terms of property values, rural properties do not increase as fast as suburban areas. That could be an issue in terms of future resale value and equity."

Being in the hub of horse country is a criterion for others. Reports Blackburn,

FARM BUYING AND BUILDING RESOURCES

Expert Opinions

K nowing about horses doesn't necessarily equate to knowing about horse properties. When it comes to the nuts and bolts of structural engineering, soil analyses, farm development, county demographics, and planning/zoning issues, turn to the experts for solid advice.

- Your local cooperative extension agent can evaluate out-buildings (efficiency and practicality, not structural defects), fencing, pasture, and soil.
- A structural or building engineer/ inspector familiar with farm properties can examine the structural and mechanical components of the buildings—i.e., heating, plumbing, electrical, main supports, etc.
- A termite inspector can check the premises for active infestation.
- Your local cooperative extension office sells helpful guides on planning practical and efficient equine facilities. MWPS-15, Horse Handbook: Housing & Equipment, details building designs, dimensions, ventilation, working with wood, working with concrete block, siting, site preparation, etc. Booklets cost \$10-\$15.
- A building specialist experienced in farm design and planning can recommend efficient ideas and help you avoid costly mistakes.
- A real estate attorney can explain ordinances, taxes, deed restrictions, and zoning issues that affect the property.
- The zoning/planning commission can discuss demographics and short- and long-term growth plans.

Additionally, to help protect you against hidden problems, Kansas City realtor Marisa Morgan Dallman advises that a buyer should ask for a Seller's Disclosure for the buildings and land.

"Read it carefully. This will help alert you to issues such as termites, leaky basements, foundation problems, etc."

-Marcia King

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"Location of the farm near other horse farms can have a significant impact on the operations. The presence and availability of veterinary specialists, farriers, hay, bedding and feed suppliers, and tack shops will significantly impact how your farm will operate. Finding knowledgeable and qualified staff is easier when there are other horse farms in the area."

Another factor is the proximity of the farm to off-premise riding. "Some people get tired of riding on their own place," says Swinker. "Are there any trailheads or community trails within riding distance? Any network of dirt roads or irrigation

roads accessible to that property?" Also, do neighbors object to riders riding along their crop ditches or across their pastures?

Avoiding Future Development

Suburbia has a way of creeping out faster than many rural landowners expect. Subdivisions pop up seemingly overnight on former farmland. Last year's adjacent property might have contained corn and soybeans; this year, it could be growing a fancy housing development and nearby strip mall. Warns Dallman, "You can do the research, talk to the planning commission, and look at the zoning, but there are never any guarantees."

Still, one can minimize those risks. "Look at the demographics over a 10-year

period and see how much growth has happened," Raub suggests. "If you see a continued and significant increase in population and development over the last 10 years, then the trend would indicate it's going to continue to grow and expand and serve as an outlying community for that urban/metropolitan area."

He notes that property with access to city water and sewers is more attractive to developers, whereas land with wells or septic systems is less likely to see major mall or subdivision development.

Contact the local zoning and planning officer or commission to find out if they've decided where the growth is going to go in your area, and if they have short- and long-terms plans for the area.

"Check out how other properties are zoned around the farm," advises Swinker. "Ask who has applied for building permits to put different classifications of facilities in the area and what activities are planned for that area or community. Keep in mind that the closer into town you are, the more you're going to run into encroaching development."

The bottom line is finding what is best for you and your horses. Cost, convenience, location, and amenities are all important when choosing the right horse farm. But don't forget about your equine friends which will be living there. In addition to the right package for the owner, make sure that the grounds and facilities are safe and provide a healthy environment for your horses.



Many factors can affect the suitability of a farm for your needs. Before you buy a property, get a realtor to help you evaluate zoning, easements, land use rights and restrictions, etc.

ABOUT THE AUTHOR

Marcia King is a free-lance writer based in Ohio. She specializes in articles on equine and pet health, care, training, and behavior.