

CUSTOM LAND DILIGENCE REPORT

Feasibility analysis: [REDACTED] · Philipstown, NY

PREPARED FOR

[REDACTED]

DATE

[REDACTED]

BASIS

County records + seller's documents

SYNOPSIS: THE FINDING THAT LEADS

The Property benefits from an existing Putnam County Health Department (“BOH”) approval to build a 4-bedroom house, issued more than two years before our review. Since BOH approvals are typically valid for 2 years, **that approval may be expired**, requiring a renewal that can take several weeks to months. The renewal itself is inexpensive (a \$500 filing fee and roughly \$750 of the site engineer’s time), ideally paid by the seller, but only worth requesting if you do not intend to modify the site plan.

The house location shown on the BOH approval may still require a **wetland permit before a building permit is issued**: the approved site likely encroaches on the wetland buffer, which the Planning Board’s pre-application review would route to Conservation Board review.

Given that potential delay, house sites east of the stream may offer better post-build value, but the varied, steep and rocky ground there raises steep-slope disturbance restrictions, septic soil concerns, and real driveway difficulty. That engineering analysis is worth pricing into a purchase contingency rather than absorbing blind.

The number that matters

Based on the approved house, well, driveway and septic locations, we estimate the cost to install erosion control and clear trees, develop the driveway (including stabilizing the shared right-of-way for heavy trucks), bring underground utilities to the house, build the septic system, and drill a well at **\$63,000–\$82,000**. The range is honest: well drilling in particular is inherently unpredictable.

For comparison, the neighboring Lot 2 under its own BOH approval would run **\$123,000–\$156,000**: a mound-style septic field’s fill, labor and machinery, plus a longer driveway. The same acreage can carry a six-figure difference in site cost before a foundation is poured.

The data we pulled, before anyone drove out

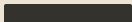
Every report opens with the machine pass: public instruments sampled against the parcel and its lot center. The desk work tells you what to verify on the ground, and who to hire to verify it.

INSTRUMENT	READING	SOURCE
ELEVATION	157–199 ft on parcel	USGS 3DEP
SLOPE	typical 18.1% · steepest sustained ~38%	USGS 3DEP
WATER	none mapped on parcel†	USGS NHD
FLOOD	zone X: minimal hazard across the parcel	FEMA NFHL
WETLANDS	none mapped near the parcel†	USFWS NWI
SOILS	Charlton-Chatfield complex · well drained · bedrock ~30 in	SSURGO
WINTER SUN	6.3h of 9.1h possible on Dec 21 (9:44am–4:00pm)	Terrain model
ZONING	Rural Residential · Philipstown	Town records
NEIGHBORS	abutting parcels all zoned Rural Residential	Town zoning map
FROM NYC	1 hr 9 min drive (49 mi)	OSRM
RAIL	Metro-North Hudson Line station · 7 min drive	GTFS + OSRM
UTILITY	Central Hudson Gas & Elec Corp	EIA territory
ASSESSED VALUE	\$108,700	County parcel roll

† The instruments and the record disagree here on purpose: the surveyor's master site plan carries a stream and a wetland that NHD and NWI do not. Federal mapping opens the file; it doesn't close it. That gap is why the wetland findings on the next page exist, and why a delineation ranks first in the diligence list.

The scorecard

- **Cost to Develop** Conventional septic already approved and power runs the frontage, but very rocky ground (bedrock ~30 in) and the shared-road stabilization carry real line items.
- **Design Freedom** The wetland buffer and the scenic overlay's 3,000 sf trigger shape the envelope more than the acreage does.
- **Legal & Permitting** The BOH approval is likely expired, and a wetland permit gates the building permit.
- **Timeline Risk** Renewal runs weeks to months plus a Conservation Board pass; no variances expected on the approved plan.

COMPOSITE  / 100 · scored in client reports

BUILDABILITY 35 · VALUE 25 · SOFT FACTORS 20 · STORY 20

Zoning analysis

DISTRICT Rural Residential · Philipstown. A single-family dwelling is a use permitted by right. We cite the town's own use and dimensional tables, not a summary of them.

Overlay review: the thresholds that bite

OVERLAY	APPLIES	WHAT IT ACTUALLY TRIGGERS
Ridgeline	No	—
Resource Protection	Yes	Regional aquifer; most of Philipstown falls here and no additional issue here.
Scenic Protection	Yes	Any dwelling over 3,000 sf of floor area triggers site-plan approval (§ 175-15): a separate trigger from the 3,000 sf foundation-footprint rule, because this one counts the second floor. If your program is a 3,000 sf+ build, this overlay is on your critical path and the listing will never mention it.

Wetlands: buffer, sequence, and who will care

- Wetlands are identified on the surveyor's master site plan; not carried by federal mapping.
- The approved house site appears to **encroach on the wetland buffer**: the trigger is the buffer, not the wetland itself. Expect the pre-application review to route the project through the Conservation Board, meaning a wetland permit gates the building permit.
- One mitigating read: no major wetlands appear on the town's Wetlands and Watersources map, which lowers the odds of third-party interest: this project disturbs no major creek or water supply.
- We name the person to call before you close: the town's Natural Resource Officer / Wetlands Inspector, with contact on file.

Steep slopes: if you chase the better site

Land disturbance on slopes over 20% is restricted by the town code (§ 175-36). Moving the house east of the stream for view and value puts you in that regime, and likely adds new soil tests, septic re-engineering, and variances to the bill.

Title and shared-infrastructure exposure

- Legal review should cover conservation easements and **road maintenance agreements**: this driveway shares a right-of-way, and our estimate assumes you build before Lots 2–7 and stabilize the shared road yourself.
- Cost-sharing with the future owner of the adjacent lot belongs in the contract, not in a handshake.
- Listing photography shows several trees at the approved house site that will need clearing; soils may warrant a geotechnical opinion on foundation type and depth to bedrock.

Site development cost, itemized

ONE SCOPE SHOWN IN FULL

OTHERS REDACTED IN SAMPLE

The full report prices every scope the way the driveway is priced below: quantities, unit costs, truck loads and machine-days, not allowances. Client reports carry the complete table.

Driveway & shared-road stabilization, worked end to end

ITEM	QUANTITY MATH	COST
Stabilize existing road, 2" tracking-pad stone, 4" bed	~140 ft × 12 ft → ~21 cu yd	\$1,580
New driveway + construction entrance, same section	60 ft × 12 ft + 12×10 turnaround → ~33 cu yd ≈ 41 tons @ \$29/ton, delivered in 2 loads @ \$195/truck, tailgated into place, half-day excavator to compact	
Finish course, item-4 aggregate over the pad, 4" min	~21 cu yd ≈ 25 tons @ \$15/ton	\$570

Adders if wanted or required: geocell stabilization; culverts/drainage (none proposed on the BOH approval). Grading note: the roughed-in drive needs no major cut or fill.

The scopes a client report prices the same way

SCOPE	WHAT THE MATH COVERS	COST
Erosion control	~90 LF silt fence per plan; machine, labor, material split out	
Tree clearing	~0.35 ac at drive, house, septic and well; haul-off separately	
Underground utilities	Two trench runs (140 ft + 60 ft), conduit and 400A wire, transformer vault; above-ground alternative flagged as the cost-reduction path	
Water well	Per-drilled-foot pricing across the 300–600 ft typical range, casing, variable-speed pump, rig-access allowance	
Septic system	Tank craned in, distribution, pipe by the foot, gravel and topsoil by the compacted yard, machine-days for the build	
All-in range	Sum of the above, honest about the spread	\$63,000–\$82,000

Risk pricing, not hand-waving

- The septic tank wants ~75" of depth; if excavation meets rock, hammering runs about [REDACTED] per machine-day. The leach field itself is unlikely to need it.
- A well yielding under 5 gpm (the Health Department line) can require hydraulic fracking, priced when it happens, flagged before it does.
- A ~30 ft pedestrian bridge over the stream, the owners' stated wish, should not exceed [REDACTED] ex. engineering, and disclosing it during permitting avoids a second wetland application later.

The permit path, in order

Sequence is the whole game: file these out of order and each one waits on the one you skipped.

#	APPROVAL	WHY IT SITS HERE
01	BOH approval renewal (county health)	Likely expired; everything downstream cites it. \$500 filing plus the site engineer's processing; ask the seller to carry it only if the site plan stands.
02	Wetland permit (Conservation Board)	The approved house site encroaches on the buffer, so the pre-application review routes here before a building permit can issue.
03	Building permit (town)	Driveway, well and septic inspections ride inside it; the scenic overlay's site-plan trigger joins only if the program tops 3,000 sf.

The order above is this parcel's order, not a template: a lot without the buffer encroachment never files 02 at all.

Ranked open diligence

What we would retire first, and why, before hard money goes non-refundable:

- **Wetland delineation and buffer map.** It gates the permit path and decides whether the approved site plan survives; everything else prices around it.
- **BOH renewal filing.** Cheap, slow, and blocking; start the clock during attorney review.
- **Title review with teeth.** Conservation easements, the shared right-of-way, road-maintenance and cost-sharing with the future owners of the remaining lots.
- **Geotechnical opinion at the house site.** SSURGO reads bedrock as shallow as ~30 inches; the septic tank wants ~75. That spread is a blasting question, and blasting is a budget question.
- **Well siting and rig access.** Unpredictable by nature; site it while the trees are still coming down.

What the numbers do not include

A cost estimate is only trustworthy if its edges are drawn. This one excludes: house-to-sewer connection and anything in the mechanical/plumbing scope; water treatment or testing; permit-renewal fees; stake-outs of driveway, house, well and septic; and engineering supervision of Health Department inspections. Pricing reflects lower Hudson Valley labor and materials as of the engagement; contractor pricing at build time will differ, and clearer plans buy tighter numbers.

How this gets used

Every finding above converts into either a **contract contingency** (the east-of-stream engineering study), a **seller ask** (the BOH renewal, requested only if the site plan stands), or a **line in the budget** (the shared-road stabilization you carry if you build first). Diligence that doesn't change the deal is trivia.

ABOUT THIS SAMPLE

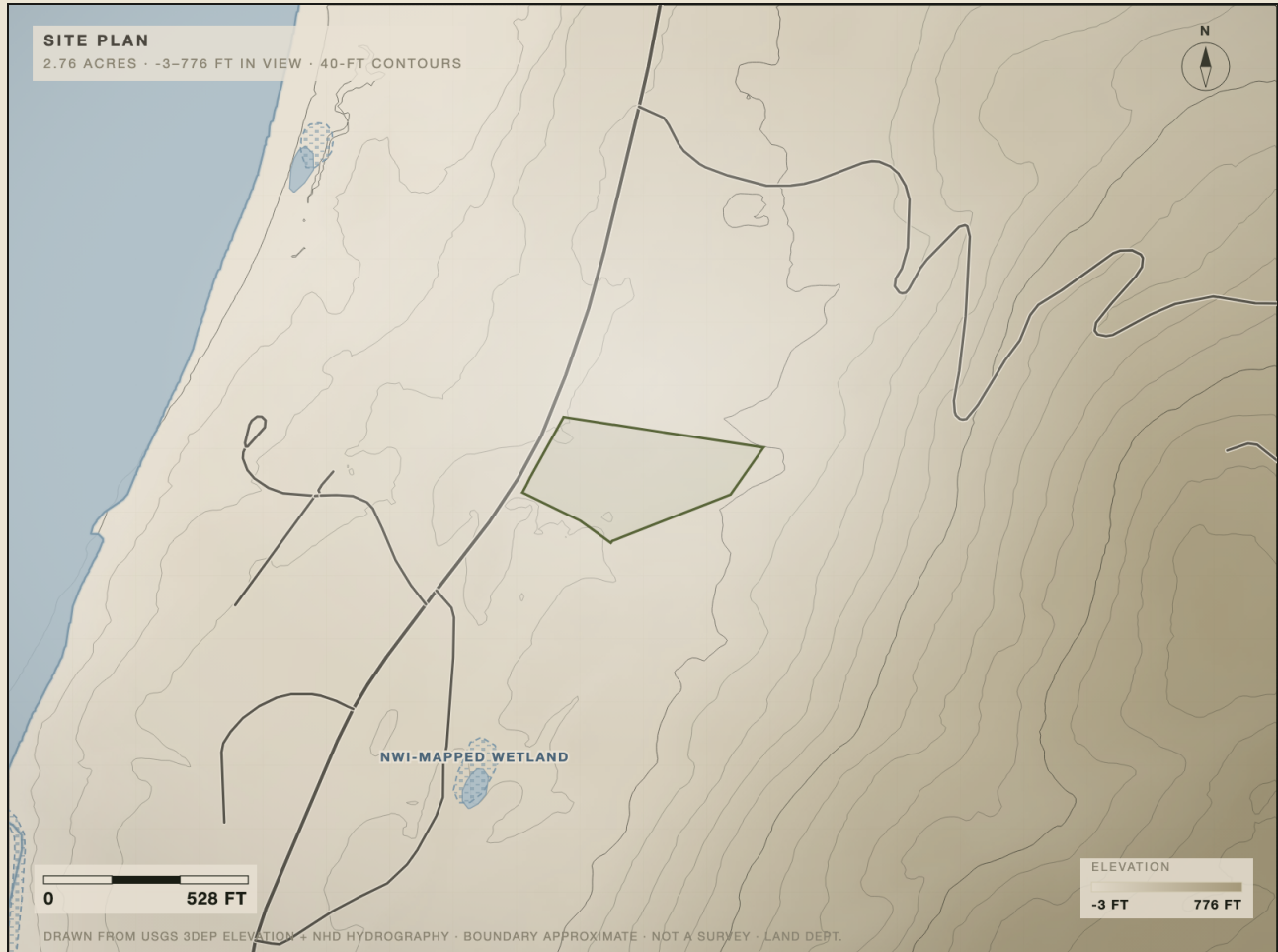
This is a real feasibility engagement by our principal's Hudson Valley owner-representation practice, produced from county records and the seller's engagement file, republished with the client's identity, the address, and the engagement date redacted and the detailed unit costs of most scopes withheld. Land Dept. reports are desk research by design: we never walk the land, and we tell you exactly which boots to hire first. A current Land Dept. report is calibrated to your parcel and the project you plan to build: from area market analysis to an in-depth review of the parcel's zoning and code requirements, priced the way page 3 prices a driveway.

LAND-DEPT.COM

Informational and illustrative only; not a binding agreement or a guarantee of outcomes. Compiled from public records, county filings and the seller's engagement file at the time of the engagement; verify independently, with your own attorney, surveyor and engineer, before you rely on it.

Exhibit A: the ground, mapped

USGS terrain with the parcel boundary and the wetland systems mapped by the National Wetlands Inventory flagged. Road and place names are withheld in the sample.



Note what the map does and does not say: NWI flags the mapped systems near the parcel, but the wetland crossing this property was identified on the surveyor's plan. NWI is not exhaustive, and that gap is exactly why a delineation belongs in diligence before a purchase contract is signed.