

A FREE GUIDE FROM ANTONIO RUBIO · TU CASA

The Quick Guide to Land, Acreage & Building

The five-minute version. What to verify before you buy, and how a build gets financed.



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Se habla español.

THE SHORT VERSION

Land, Acreage & Building

Everything that matters most, on one page. If a line here raises a question, the full guide answers it.

- **A house comes with answers; land comes with questions** — Almost everything that sets a parcel's value is invisible from the road.
- **Verify six things, every time** — Water, septic, zoning and use, legal access, soil and plantings, and hazard or flood status. Any one of them can decide whether you can build at all.
- **"It's always been that way" is not legal access** — You want a recorded easement, not a road people have used for decades. Land without it can be very hard to finance or resell.
- **Land loans are not mortgages** — Expect a larger down payment, a shorter term and a higher rate. Local banks and credit unions often do better on land than national lenders.
- **Construction-to-permanent is the usual path** — A short-term loan funds the build in staged draws, then converts into a normal mortgage — one closing instead of two.
- **Budget no more than about 20% for the land** — Land at half your budget usually means a house you can't afford to finish on it.

California, specifically

- Groundwater is regulated under California's Sustainable Groundwater Management Act, and well permitting can be restricted depending on the basin. Confirm with the county before assuming you can drill.
- A Williamson Act contract trades lower property tax for restrictions on development. It runs with the land, and unwinding it is measured in years — nonrenewal takes nine, and cancelling carries a fee.
- Verify any contractor's licence with the Contractors State License Board before you sign. It takes a minute and it is public.
- New construction triggers a supplemental assessment, and California's building standards — including the solar requirement on most new homes — belong in the budget from the start.

From Raw Land to Move-In

1	Confirm Buildability Zoning, legal access, septic feasibility and water — verified with the county before anything else.
2	Set a Full Budget Land, construction, permits, design, utilities and landscaping — not just the builder's bid.
3	Choose Your Financing Construction-to-permanent or construction-only, and how the draw schedule affects your cash.
4	Choose a Builder Real custom-home experience, references you check yourself, and a written scope.
5	Finalize Design & Permits Grading, zoning, electrical and plumbing permits approved before any ground is broken.
6	Prepare the Site Soil, grading, utility routing, well work and access that can carry construction traffic.
7	Break Ground & Manage Draws The lender's inspector verifies progress before funds release, alongside county code inspections.
8	Final Walkthrough & Move In Punch list done, occupancy approved, the loan converts, and the house is yours.

WANT THE WHOLE THING?

The Full Guide Is Free Too

This is the summary. The full guide goes properly into every point above — the numbers worked out, the mistakes that cost the most, and the California rules in detail. It is free, there is no sign-up, and it is written in English and Spanish.

Download the full guide antoniorubiotucasa.com/.../04-land-and-building-EN.pdf

All five guides, both languages antoniorubiotucasa.com/library

ABOUT YOUR GUIDE

Antonio & Ana Rubio

Since 2005 I've helped families across Yuba City, Marysville, and the greater Yuba-Sutter region buy and sell real estate, in both English and Spanish. I work alongside my daughter Ana, a licensed agent since 2016, as a father-daughter team. Our promise is simple: we treat your move with the same care we'd want for our own family.

Find Antonio — Everywhere He Works

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