



LOCAL GUIDANCE. A CLEARER PATH TO THE LAKE.

Apple Valley Lake Buyer's Guide

Homes, lots and the questions worth asking before you buy.

Start with how you want to enjoy the lake. Use this guide to compare settings, plan costs and prepare for your next tour.

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Start with how you want to live.

A full-time home, a weekend place or a lot for the future? Choose the setting and the responsibilities that fit your plans.

Looking for a home?

Think about everyday comfort as well as time at the lake.

- Walk the driveway, stairs, yard and route to outdoor living areas.
- Review condition, disclosures, major systems and planned upkeep.
- Consider winter visits and maintenance while you are away.

Looking for a lot?

Confirm the lot’s status and intended use before you buy.

- Verify the parcel, boundaries, easements and road access.
- Ask about buildability, setbacks, restrictions and any combined lots.
- Price the site work and utility hookups with your builder and providers. Ask AVPOA for current building guidelines and approvals before arranging work.

Compare the setting

Lakefront	Look at shoreline boundaries, the walk to the water, docks and any proposed changes.
Lakeview	Check where the view is visible and how foliage may change it. Verify water access separately.
Golf course	Consider property lines and outdoor space. Ask the separately operated course about golf fees.
Off-water	Compare yard, privacy, driveway, upkeep and travel to the amenities you plan to use.

Why does a listing say Howard?

Apple Valley listings commonly use a Howard mailing address. All of Howard is not Apple Valley. Start with the Apple Valley searches, then verify the property’s location and association status.

[Choose homes or lots, view and price](#) | [Community map](#)

Parcel guidance: [Knox County Tax Map & GIS](#) · [AVPOA building guidelines and approvals](#)

Budget beyond the purchase price.

Plan for the purchase, ongoing expenses and the way you want to use the property.

2026-2027 AVPOA assessments

Annual maintenance, per lot (developed or vacant)	\$283
Annual major repairs, on the first lot	\$83
First-lot annual total	\$366

Assessment year: April 1, 2026-March 31, 2027. Additional lots, services and transaction charges can add to the total. Verify the amount for your property. [Official AVPOA fee schedule](#)

Build a property-specific budget

- **Purchase:** inspections, lender and closing charges, title work and applicable transfer fees.
- **Ongoing:** property taxes, insurance, utilities, maintenance and repairs.
- **Lake plans:** boat decals, marina space, storage and other services you choose to use.
- **Preparing a lot:** surveys, design and approvals; tree and stump removal; grading, excavation and drainage; driveway access; utility hookups, trenching and connection fees; and any retaining work.

Get written estimates from your builder and service providers. Site-preparation costs depend on the terrain, lot and planned home.

Boating and docks

Ask AVPOA about boat eligibility, decals and dock approvals. Confirm marina availability directly. For waterfront property, inspect the dock and shoreline and establish what transfers with the sale.

Guests and rental plans

Confirm the access rules for your intended users. Before relying on rental income, camping or RV use, obtain current guidance on the property’s restrictions and permitted use.

Useful contacts: [AVPOA marina information](#) · [Renter privileges](#) · [County water and sewer](#)

A clear path to your next move.

01 Tell us what matters.

Share your plans, timing and comfortable budget. We can help you compare homes, lots and settings.

02 Get ready to tour.

Discuss financing or proof of funds, your representation agreement and compensation.

03 Build a useful shortlist.

Combine property type, setting and both price limits in our search chooser. Save your search if you want matching listing emails.

04 Review before committing.

Compare the property, documents, condition and costs. Discuss offer terms and appropriate contingencies.

05 Work through the details.

Once under contract, follow the agreed deadlines for inspections, financing, title review and other requirements.

06 Prepare for ownership.

Review closing documents, complete the final walk-through and confirm utilities, insurance and AVPOA registration steps.

Keep your search working for you.

Choose **Save Search** on the results page and follow the account prompts. A lake view, shoreline frontage and dock rights are different things; keep checking the details of each property.

Start here: [Apple Valley search chooser](#) · [CFPB homebuying and closing resources](#)

Bring the right questions.

Property address or lot number: _____

My plans: full-time home / second home / future build / other: _____

Comfortable budget: _____ Preferred timing: _____

- ☐ Fits how I plan to use it
- ☐ Parcel, boundaries and association status confirmed
- ☐ Rules affecting my plans reviewed
- ☐ Purchase and ownership budget considered
- ☐ Condition, access and inspections discussed
- ☐ Lot preparation, utility hookups and building guidelines checked
- ☐ Boating, guest or rental questions answered
- ☐ Next steps discussed with Joe or Sherrie

What I like / what I still need to know

Your utility list is on the next page

Use our service contacts to plan your move or utility hookups. [Open the full Apple Valley utility list online.](#)

Planning to build? Contact AVPOA for current building guidelines, applications and approvals for your specific lot and plans. Ask before arranging clearing, grading or construction.

[AVPOA building contacts](#) · 740-397-3311



Joe & Sherrie Toth | REMAX Consultant Group, Apple Valley Lake
Joe: 330-388-6293 · Sherrie: 740-390-0735 · info@TothandTeam.com

Get connected at the lake.

Service and hookup costs vary by address. Confirm coverage and connection requirements with each provider before planning your move or build.

[Full utility list, provider websites and service-area notes](#)

Water & wastewater

Knox County Water & Wastewater [740-397-7041](tel:740-397-7041)

Electricity

AEP Ohio [800-672-2231](tel:800-672-2231)

The Energy Cooperative [740-344-2102](tel:740-344-2102)

Natural gas

Knox Energy [888-863-0032](tel:888-863-0032)

Propane

Ferrellgas (formerly Wise Choice) [740-393-1300](tel:740-393-1300)

AmeriGas [800-263-7442](tel:800-263-7442)

The Energy Cooperative [740-344-2102](tel:740-344-2102)

Call before you dig

OHIO811 [811](tel:811)

Internet, TV & phone

Spectrum (new service) [855-860-9068](tel:855-860-9068)

Brightspeed [833-692-7773](tel:833-692-7773)

Mercury Fiber [800-354-4915](tel:800-354-4915)

DIRECTV (new service) [800-347-3288](tel:800-347-3288)

DISH (new service) [877-621-0194](tel:877-621-0194)

Trash & recycling

Evergreen Waste [740-390-9830](tel:740-390-9830)

Rumpke [800-828-8171](tel:800-828-8171)

WM [855-568-1453](tel:855-568-1453)

Mount Vernon Waste [740-397-7536](tel:740-397-7536)

Trash Champions [567-231-9109](tel:567-231-9109)

Building guidelines: start with Apple Valley.

Contact AVPOA for current guidelines, construction applications and approvals for your lot. Ask before tree removal, grading or building, and confirm any additional township or county permits.

[AVPOA Administration](#) · 740-397-3311

Contacts reproduced from our Apple Valley utility directory on September 11, 2026. Provider details can change; confirm service directly. See the online list for additional customer-service numbers and coverage notes.