

BUYING LAND IN CENTRAL OREGON

Key questions to investigate before you buy acreage, a building lot, or rural property.

01	Can you use it as intended?
02	Is there legal & practical access?
03	Where will the water come from?
04	What about septic & utilities?
05	What rights, restrictions & costs apply?
06	What should you verify before closing?

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Land Is Not Just a House Without the House

Vacant land and rural property require a different kind of due diligence. A beautiful parcel may not support the use you have in mind, and features that look simple on a listing can involve zoning rules, access rights, water, septic feasibility, utility costs, wildfire exposure, easements, or other limitations.

The key question is not simply, “Do I like this property?” It is, “Can I legally and practically use this property the way I intend?”

Start with your intended use. Before evaluating parcels, be specific. Do you want to build a home? Keep horses or livestock? Operate a business? Add a shop or accessory dwelling? Farm? Divide the property someday? Different goals create different questions.

1. Zoning & Land Use

The county or city with land-use jurisdiction is an essential source. A listing description is not a substitute for confirming what the applicable code allows.

- What is the property's zoning designation?
- Is a dwelling permitted outright, conditionally, or only if certain criteria are met?
- Are there minimum lot-size or siting requirements?
- Are agricultural, livestock, commercial, short-term-rental, or home-business uses restricted?
- Could overlays, wildlife habitat, floodplain, wetlands, steep slopes, or other mapped constraints affect development?
- Are there limitations on additional dwellings, shops, barns, manufactured homes, or future division?

Do not rely on “buildable” as a casual description. Confirm land-use questions with the jurisdiction and, when appropriate, other qualified professionals before relying on a proposed use.

2. Access: Can You Legally and Practically Get There?

A road reaching the parcel does not automatically establish legal access. Rural access can involve public roads, private roads, recorded easements, shared driveways, maintenance agreements, seasonal conditions, gates, and emergency-service considerations.

Questions to investigate

- Does the parcel have recorded legal access?
- Is access directly from a public road or through an easement?
- Who owns and maintains the road?
- Is there a written road-maintenance agreement and what does it cost?
- Is the road passable year-round for the vehicles you expect to use?
- Could snow, mud, steep grades, dust, or wildfire conditions affect access?
- Are driveway or approach permits required for future development?
- Can construction equipment, delivery trucks, emergency vehicles, and utility providers reasonably reach the site?

3. Survey, Boundaries & Easements

Fences, roads, driveways, and online mapping are not necessarily legal property boundaries. Title documents and recorded surveys may reveal easements or other rights affecting the parcel.

- Is there a recorded survey, and are corners or monuments identifiable?
- Do existing fences or improvements appear to align with known boundaries?
- What easements cross the property - access, utilities, irrigation, conservation, or others?
- Do neighboring properties have rights to use roads, wells, driveways, or other portions of the parcel?
- Would a professional survey be appropriate before construction or another major investment?

Online parcel maps are useful research tools, not surveys. Their boundary lines can be approximate.

4. Water: One of the Biggest Rural Questions

In Central Oregon, water deserves early attention. A parcel may rely on a private well, shared well, community system, hauled water, or another source. Irrigation and water rights are separate questions from ordinary household water.

Domestic water

- Is there an existing well? If so, obtain the available well log and other records.
- What are the well depth, reported yield, construction details, and history?
- Has the water been tested recently for potability or other concerns?
- If the well is shared, is there a written shared-well agreement addressing use, maintenance, electricity, repairs, and replacement?
- If there is no well, what do nearby well records suggest - and what could drilling cost?
- If water is hauled, where does it come from and what storage or delivery arrangements are required?

Water rights & irrigation

- Does the seller claim irrigation or other water rights?
- Are those rights legally attached to the land and in good standing?
- What acreage and use do the rights cover?
- How is water delivered, and are there district assessments or maintenance obligations?
- Do not assume a pond, ditch, canal, creek, or nearby water source gives the owner a legal right to use the water.

Water rights can be technical. The Oregon Water Resources Department is an important source for records and regulatory information. For a significant water-right issue, specialized professional advice may be appropriate.

5. Septic & Wastewater

Outside municipal sewer service, a home typically needs an approved onsite wastewater system. Vacant land may need site evaluation before you know whether and what type of septic system can be permitted.

- Is there an existing permitted septic system?
- What type, age, capacity, and service history are known?
- Where are the tank, drainfield, and replacement area located?
- For vacant land, has the property received an approved site evaluation or other septic approval?
- Could soil, slope, groundwater, lot configuration, or setbacks affect feasibility?
- Would the intended number of bedrooms affect system requirements?

6. Utilities & the Cost of Bringing Them In

A utility line visible down the road does not necessarily mean inexpensive service to the homesite. Confirm availability and estimated extension costs directly with providers.

- Electric service availability and extension cost
- Internet and cellular coverage at the actual property
- Propane or natural-gas availability, if relevant
- Distance from existing service to the intended building site
- Utility easements that may be required
- Whether off-grid solar, generator, battery, or other systems are part of the plan

Internet matters. Rural broadband availability can vary from one address to the next. Verify service at the parcel rather than relying on a general coverage claim.

7. Rural Costs, Restrictions & Practical Realities

The purchase price is only part of the cost of owning rural land. Some expenses are obvious; others are easy to overlook during the excitement of finding acreage.

Look for ongoing obligations

- Property taxes and any special assessments
- HOA, POA, road association, irrigation district, or other recurring fees
- Private-road maintenance and snow removal
- Well, pump, septic, propane, fencing, gate, and outbuilding maintenance
- Wildfire mitigation, defensible space, and insurance considerations

Restrictions beyond zoning

- CC&Rs; or deed restrictions
- Conservation or other recorded easements
- Road agreements and shared-access obligations
- Utility or irrigation easements
- Rules affecting animals, structures, fencing, exterior uses, or businesses

Wildfire & insurance

Wildfire exposure is part of Central Oregon property ownership. Before the end of your due-diligence period, investigate insurance availability and cost for the specific parcel and intended improvements. Also consider access, vegetation, defensible space, water supply, and emergency response.

Call the insurance agent early. A property that is affordable to buy but difficult or expensive to insure can change the entire financial picture.

8. Before You Remove Your Contingencies

Not every parcel needs every investigation below, but this is a useful final review before you commit to a land purchase.

- Confirm zoning and intended use with the appropriate jurisdiction.
- Review title information, easements, and access rights.
- Determine whether a survey or boundary work is appropriate.
- Investigate domestic water source and available records.
- Investigate claimed water rights or irrigation.
- Confirm septic feasibility or review existing septic records.
- Verify electricity, internet, and other necessary utility availability.
- Obtain realistic estimates for major development costs.
- Review taxes, assessments, associations, road agreements, and recurring obligations.
- Investigate insurance availability and wildfire considerations.
- Consider soils, geology, drainage, floodplain, wetlands, or environmental questions relevant to the site.
- Confirm financing requirements if the purchase or future construction will be financed.

The goal is not to eliminate every unknown. It is to identify the issues that could materially affect your intended use, cost, financing, or willingness to own the property - while you still have the contractual ability to make an informed decision.

Who Might You Need to Call?

Question	Possible source
Zoning / permitted use	County or city planning / community development
Water rights	Oregon Water Resources Department / specialist
Well	County records, OWRD records, well professional / lab
Septic	County onsite wastewater program / septic professional
Boundaries	Licensed surveyor
Title / easements	Title company; attorney when legal advice is needed
Utilities	Individual service providers
Insurance	Insurance professional
Construction feasibility	Builder, engineer, architect, jurisdiction, other specialists as needed

LOOKING FOR LAND IN CENTRAL OREGON?

Land purchases reward good questions. Whether you're looking for a building lot, acreage, a rural home site, or property with room for a bigger plan, I can help you organize the real estate side of the investigation and identify the questions that need answers.

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