

CENTRAL OREGON RURAL PROPERTY DUE-DILIGENCE CHECKLIST

A practical investigation list for homes, acreage, and rural property.

01	Land use & title
02	Access & roads
03	Well & water
04	Septic & wastewater
05	Utilities & structures
06	Rural risks, costs & final review

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How to Use This Checklist

Rural due diligence is property-specific. Not every item applies to every parcel, and checking a box means you investigated the issue - not that the answer is automatically acceptable. Keep copies of the records, maps, reports, estimates, and written answers that matter to your decision.

Start with your intended use. A property that works beautifully for one buyer may not work for another. Think about animals, gardening or farming, shops or outbuildings, home business, RV or equipment storage, additional dwellings, future construction, accessibility, and long-term plans.

1. Property, Zoning & Land Use

- ☐ Confirm the tax lot / parcel identification and legal description.
- ☐ Confirm whether the property is inside city limits or under county land-use jurisdiction.
- ☐ Identify the zoning designation and applicable overlays.
- ☐ Ask the jurisdiction whether your intended use is permitted.
- ☐ Investigate rules affecting additional dwellings, ADUs, manufactured homes, shops, barns, livestock, home businesses, short-term rentals, or other planned uses.
- ☐ Check for floodplain, wetlands, wildlife habitat, steep-slope, geologic, or other mapped constraints when relevant.
- ☐ Ask whether existing structures and uses appear to have required permits or approvals.
- ☐ Investigate whether future partition, subdivision, or development plans are realistic before relying on them.

2. Title, Easements & Restrictions

- ☐ Review the preliminary title report.
- ☐ Review recorded easements affecting access, utilities, irrigation, conservation, or other uses.
- ☐ Review CC&Rs, deed restrictions, HOA/POA documents, or other private restrictions.
- ☐ Identify liens, exceptions, or title matters that require explanation.
- ☐ Determine whether an attorney should review any legal-right, easement, restriction, or title issue.

3. Boundaries, Access & Roads

Boundaries

- ☐ Look for available recorded surveys or plats.
- ☐ Determine whether property corners or monuments are identifiable.
- ☐ Do not assume fences, driveways, online maps, or seller representations establish the legal boundary.
- ☐ Consider whether a licensed survey is appropriate for your intended use or concerns.
- ☐ Identify possible encroachments involving fences, structures, roads, driveways, or neighboring uses.

Legal access

- ☐ Confirm recorded legal access to the parcel.
- ☐ Determine whether access is from a public road, private road, easement, or shared driveway.
- ☐ Review access easements and any restrictions on use.
- ☐ Confirm that the route you physically use is consistent with the documented access.

Roads & practical access

- ☐ Identify who owns and maintains the road.
- ☐ Review any road-maintenance agreement or road association documents.
- ☐ Confirm annual dues, assessments, snow-removal costs, or maintenance obligations.
- ☐ Consider year-round conditions: snow, mud, dust, steep grades, drainage, gates, and seasonal closures.
- ☐ Consider access for emergency vehicles, moving trucks, construction equipment, propane delivery, well/septic service, and other large vehicles.
- ☐ Ask whether driveway or road-approach permits would be required for planned improvements.

Remember: Physical access and legal access are not the same thing. Both matter.

4. Well, Domestic Water & Water Rights

Existing well / domestic water

- ☐ Identify the domestic water source: private well, shared well, community system, hauled water, or other source.
- ☐ Obtain the available well log and well records.
- ☐ Review reported well depth, construction, yield, and other available information.
- ☐ Ask about well performance, seasonal issues, repairs, pump age, storage tanks, and treatment equipment.
- ☐ Obtain appropriate water-quality testing and understand the results.
- ☐ Locate the well and understand applicable setbacks or site constraints.
- ☐ If the well is shared, obtain and review the written shared-well agreement.
- ☐ For a shared well, understand allocation, electricity, maintenance, testing, repairs, replacement, and enforcement responsibilities.

Vacant land / future well

- ☐ Review nearby well logs for general context without assuming your future well will perform the same way.
- ☐ Discuss likely drilling conditions and current costs with qualified well professionals.
- ☐ Investigate whether any regulatory restrictions or special groundwater considerations apply.

Water rights & irrigation

- ☐ Verify any claimed water rights through appropriate records rather than relying only on marketing information.
- ☐ Identify the type, authorized use, place of use, acreage, priority, and status of claimed rights.
- ☐ Understand how irrigation water is delivered and any district fees or maintenance obligations.
- ☐ Inspect irrigation infrastructure that will convey with the property when relevant.
- ☐ Consult OWRD or an appropriate specialist when water-right questions are material.

A well is not a water right, and a water right is not a guarantee of household water. Treat domestic supply and irrigation rights as separate investigations.

5. Septic & Wastewater

- ☐ Determine whether the property is served by septic or public sewer.
- ☐ Obtain available septic permits, site evaluations, installation records, and diagrams.
- ☐ Identify system type, age, capacity, and permitted bedroom count when available.
- ☐ Locate the tank, drainfield, and replacement area.
- ☐ Review pumping, maintenance, repair, or inspection history when available.
- ☐ Consider an appropriate septic inspection and/or pumping evaluation.
- ☐ For vacant land, determine whether an approved site evaluation exists.
- ☐ If no approval exists, investigate feasibility before assuming a homesite can support septic.
- ☐ Consider whether planned additions, bedrooms, ADUs, or other uses could affect wastewater requirements.

6. Utilities & Communications

- ☐ Verify electric provider and service availability at the actual property.
- ☐ Determine whether existing electrical service is adequate for intended uses.
- ☐ For vacant land or new construction, obtain realistic estimates for extending power to the building site.
- ☐ Verify internet providers, technology, and available speeds at the actual address.
- ☐ Check cellular coverage where it matters on the property.
- ☐ Identify propane, natural gas, or other fuel arrangements.
- ☐ Understand whether tanks or equipment are owned, leased, or serviced under contract.
- ☐ Identify utility easements or new easements that may be needed for future development.
- ☐ If off-grid systems are present, investigate solar, batteries, generators, inverters, permits, age, capacity, maintenance, and replacement costs.

“Utilities nearby” is not enough. Availability, capacity, connection requirements, and extension costs can materially change the economics of rural property.

7. Structures, Site & Rural Systems

Home & outbuildings

- ☐ Complete an appropriate home inspection.
- ☐ Consider specialists for roof, structure, electrical, HVAC, plumbing, chimney, pests, or other concerns identified during due diligence.
- ☐ Investigate permits and approvals for additions, shops, barns, conversions, and other structures when material.
- ☐ Evaluate outbuilding condition, foundations, roofs, electrical service, and intended usability.
- ☐ Identify leased or financed systems/equipment that may not transfer automatically.

Land & site conditions

- ☐ Observe drainage, erosion, standing water, steep slopes, rock, soil, and other site conditions.
- ☐ Consider whether soils or geology warrant professional investigation for planned construction.
- ☐ Identify fencing condition and whether it suits the intended animals or use.
- ☐ Investigate noxious weeds or vegetation-management concerns when relevant.
- ☐ Understand irrigation ditches, canals, ponds, drainage features, and maintenance obligations.
- ☐ Consider neighboring agricultural, livestock, industrial, recreational, or other uses that may affect enjoyment of the property.

Wildfire & insurance

- ☐ Obtain an insurance quote for the specific property before the due-diligence deadline.
- ☐ Ask about wildfire-related underwriting requirements or exclusions.
- ☐ Evaluate defensible space and vegetation management.
- ☐ Consider emergency access, evacuation routes, address visibility, and water availability.
- ☐ Estimate ongoing vegetation, tree, brush, and fuel-reduction work.

Insurance is due diligence. Do not wait until closing week to discover that coverage is unavailable, unexpectedly expensive, or conditioned on substantial work.

8. Costs, Agreements & Final Review

Ongoing costs

- ☐ Review current property taxes and applicable special assessments.
- ☐ Confirm HOA, POA, road association, irrigation district, or other recurring fees.
- ☐ Estimate road maintenance and snow-removal expenses.
- ☐ Budget for well, pump, septic, propane, fencing, gate, private-road, and outbuilding maintenance.
- ☐ Consider wildfire mitigation, vegetation management, equipment, and insurance costs.
- ☐ Understand garbage, mail, delivery, school transportation, emergency service, and other practical service arrangements.

Before your due-diligence deadline

- ☐ Re-read the purchase agreement and confirm all applicable deadlines.
- ☐ Review inspection and specialist reports.
- ☐ Review title documents, easements, restrictions, and agreements.
- ☐ Confirm intended use with the appropriate jurisdiction.
- ☐ Confirm water and septic findings are acceptable to you.
- ☐ Confirm utility availability and major extension costs.
- ☐ Confirm financing requirements remain satisfied.
- ☐ Confirm insurance is available on acceptable terms.
- ☐ Get estimates for major work you are relying on.
- ☐ Identify unanswered questions and decide whether they are acceptable risks.
- ☐ Keep copies of material records and written information used in your decision.

Your decision point: Rural due diligence is not about proving that a property is perfect. It is about understanding what you are buying well enough to decide whether the property's benefits, limitations, obligations, and costs fit your plans.

Useful Contacts / Notes

Jurisdiction / Planning:	
Well / Water:	
Septic:	
Road / Association:	
Electric / Utilities:	
Insurance:	
Other specialist:	

RURAL PROPERTY REWARDS GOOD QUESTIONS.

The more complex the property, the more valuable an organized investigation becomes. I can help you keep the real estate pieces moving, identify questions worth asking, and connect the transaction to the right sources of information.

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This checklist is for general educational and organizational purposes only and is not legal, land-use, engineering, surveying, environmental, water-right, septic, well, insurance, tax, construction, inspection, or other professional advice. Regulations, records, site conditions, and individual circumstances vary. Buyers should independently verify material facts and consult the appropriate governmental agencies and licensed or qualified professionals for advice specific to a property and intended use.