

Rural Land Buying Checklist: A Practical Guide for Evaluating Rural Property

This checklist is a starting point. Requirements vary by state & locality. Consult qualified professionals before making a purchase decision.



NOTES:

1

Define Your Goals

What do you want the property to do?

- ☐ Agricultural production
- ☐ Livestock operation
- ☐ Recreational use (hunting, fishing, ATV trails)
- ☐ Wildlife habitat or conservation
- ☐ Future homesite
- ☐ Commercial or business use
- ☐ Investment and appreciation
- ☐ Legacy property for future generations

2

Evaluate the Land

- ☐ Property location supports intended use
- ☐ Soil quality reviewed
- ☐ Topography evaluated
- ☐ Water availability confirmed
- ☐ Floodplain status checked
- ☐ Existing vegetation assessed
- ☐ Access roads inspected
- ☐ Infrastructure condition evaluated

3

Assess Risk Management

- ☐ Liability exposure evaluated
- ☐ Property insurance obtainable
- ☐ Recreational use risks considered
- ☐ Agritourism or business risks reviewed
- ☐ Legal structure discussed with professionals



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Understand Property Rights

NOTES:

Confirm which rights transfer with property:

- ☐ Surface rights
- ☐ Mineral rights
- ☐ Water rights
- ☐ Timber rights
- ☐ Wind or solar rights
- ☐ Hunting/recreational rights

Also verify:

- ☐ Existing easements identified
- ☐ Utility corridors identified
- ☐ Existing leases reviewed
- ☐ Access agreements reviewed



Review Costs Beyond Purchase Price

- ☐ Survey completed or updated
- ☐ Title review completed
- ☐ Fencing needs estimated
- ☐ Water system costs estimated
- ☐ Utility extension costs evaluated
- ☐ Septic requirements reviewed
- ☐ Road improvement costs estimated
- ☐ Insurance costs estimated
- ☐ Property tax obligations reviewed
- ☐ Annual maintenance budget prepared

ESTIMATED ADDITIONAL COSTS:



NOTES:

6

Complete Due Diligence

- ☐ Ownership history reviewed
- ☐ Title commitment reviewed
- ☐ Property boundaries confirmed
- ☐ Acreage verified
- ☐ Legal access confirmed
- ☐ Encroachments identified
- ☐ Deed restrictions reviewed
- ☐ Tax status verified

7

Research Regulations

- ☐ Zoning requirements reviewed
- ☐ Building requirements reviewed
- ☐ Septic regulations reviewed
- ☐ Well permits and regulations reviewed
- ☐ Environmental restrictions reviewed
- ☐ Floodplain restrictions reviewed
- ☐ HOA or road maintenance agreements reviewed
- ☐ Agricultural tax programs researched

8

Plan for Long-Term Ownership

- ☐ Property management plan created
- ☐ Infrastructure maintenance plan developed
- ☐ Future improvements identified
- ☐ Estate or succession planning considered
- ☐ Professional advisory team assembled



Watch for Red Flags

Proceed carefully if you discover:

- ☐ Unclear legal access
- ☐ Missing or outdated survey
- ☐ Undocumented water rights
- ☐ Assumed mineral ownership
- ☐ Undisclosed easements
- ☐ Deferred maintenance
- ☐ Inconsistent tax history
- ☐ Pressure to waive inspections or title review

ACTION NEEDED:



BEFORE CLOSING

- ☐ All inspections completed
- ☐ Financing finalized
- ☐ Survey approved
- ☐ Title issues resolved
- ☐ Purchase agreement reviewed
- ☐ Contingencies satisfied
- ☐ Closing documents reviewed

Remember:

A successful rural land purchase begins long before closing day. Take time to understand the property, investigate the details, and seek professional guidance before making a long-term investment.