LANTERN & PLOW
A HOMESTEAD DISPATCH

EPISODE NO. 1 HOMESTEAD PLANNING, LAND & MINDSET

Choosing Homestead Land: 12 Checks Before You Buy

Water, access, soil, zoning, and title: what to check before you sign, so your dream place doesn't turn into a money pit.

IN THIS EPISODE

- Why buying land is the most important decision you'll make, and the hardest one to undo.
- Twelve checks to run on any property, from water and legal access to soil, flood risk, and title.
- Free government tools you can use tonight: the FEMA flood map and the USDA Web Soil Survey.
- How to put contingencies in your offer so you can back out if a check fails.
- A scoring sheet you can print and take on every property visit.
- Four diagrams: road access vs. landlocked land, measuring slope, a sample site plan, and a due-diligence timeline.
- Printable question sheets for the county, the seller, and the neighbors.

Old-time settlers had a saying: *you can fix a house, but you can't fix a place.* A drafty cabin can be rebuilt and a weak fence can be restrung. A dry well, a road you have no legal right to use, or soil that won't take a septic system are different. They come with the land and stay with it. On homestead makeover shows, many of the families in trouble didn't fail from lack of effort. They bought the wrong ground, or the right ground without knowing what was wrong with it.

This episode is about doing your homework before money changes hands. None of it is glamorous. Most of it can be done from a kitchen table with a laptop, a phone, and a few calls to the county. Hours spent here can save years of trouble later.

The Big Three: Water, Access, and Legal Use

If a property fails any of these three, walk away or renegotiate. Everything else can be worked around with money and sweat. These three often can't.

1. Water you can count on

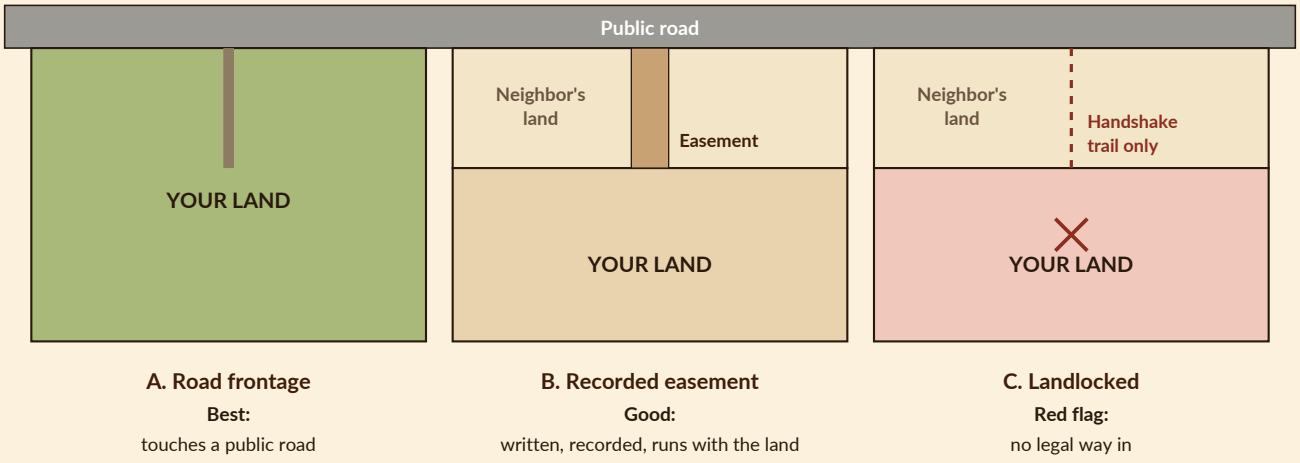
Don't take the seller's word that "there's good water out here." Ask for the well log and any pump or yield test. If there's no well, look up the logs for neighboring wells through your state water agency. They show depth, yield, and sometimes water quality, and give you a good idea of what you'd hit if you drilled.[4] As a rough guide,

extension land-assessment material treats a yield above about 10 gallons per minute as excellent.[5] Also check whether water rights, especially in Western states, actually transfer with the land.[4] Episode 2 covers water in depth.

2. Legal access, not just a dirt road

A road crossing a neighbor's property isn't the same as a legal right to use it. Texas A&M AgriLife lists unclear or disputed legal access as a major red flag for rural buyers.[1] Ask for a recorded, written easement. Have your title company or attorney confirm it is **appurtenant**, meaning it runs with the land and passes to each new owner, and not **in gross**, which is tied to a person or company.[2] Also ask who maintains the road and whether it's passable after heavy rain.

FIGURE · THREE WAYS A PARCEL MEETS THE ROAD



Parcel A touches a public road. Parcel B reaches the road over a written, recorded easement that runs with the land. Parcel C depends on a neighbor's goodwill, and that can end the day the neighbor sells or changes their mind.

IF THE LAND IS LANDLOCKED

Texas A&M AgriLife Extension lists five ways a landlocked owner might get legal access. They are an express easement bought or granted from a neighbor, an easement by necessity, a prescriptive easement, an easement by estoppel, and in Texas, a statutory easement through the county commissioners court.[11]

Most of these mean a lawsuit and facts that are hard to prove. In Texas, for example, a prescriptive easement takes at least 10 years of open, continuous, exclusive, and adverse use, and use with the owner's permission doesn't count.[12] AgriLife also warns that land without legal access can be hard to insure, finance, or use as collateral.[11] Rules differ by state. The safe move is to confirm recorded access **before** you buy.

3. Zoning and permitted use

Call the county planning or zoning office before you fall in love with a place. Ask about each of these:

- Can you live there full time, and is a minimum house size required?
- Is livestock allowed, and how many animals per acre? Are roosters allowed?
- Are composting toilets, off-grid power, rainwater as the only water supply, or owner-built homes allowed?
- Are there HOA covenants, deed restrictions, or subdivision rules? These can be stricter than county zoning.
- What permits are needed for a well, septic system, driveway entrance, or outbuildings?

OLD-TIMER'S WISDOM

Talk to the neighbors before you buy. Stop by, introduce yourself, and ask about the water, the road in spring, the wind, and what floods. A neighbor who's lived there thirty years will tell you things no listing will. You'll also learn early whether you're moving in next to a friend or a feud.

Soil, Slope, and Septic

4. Soil that will grow food

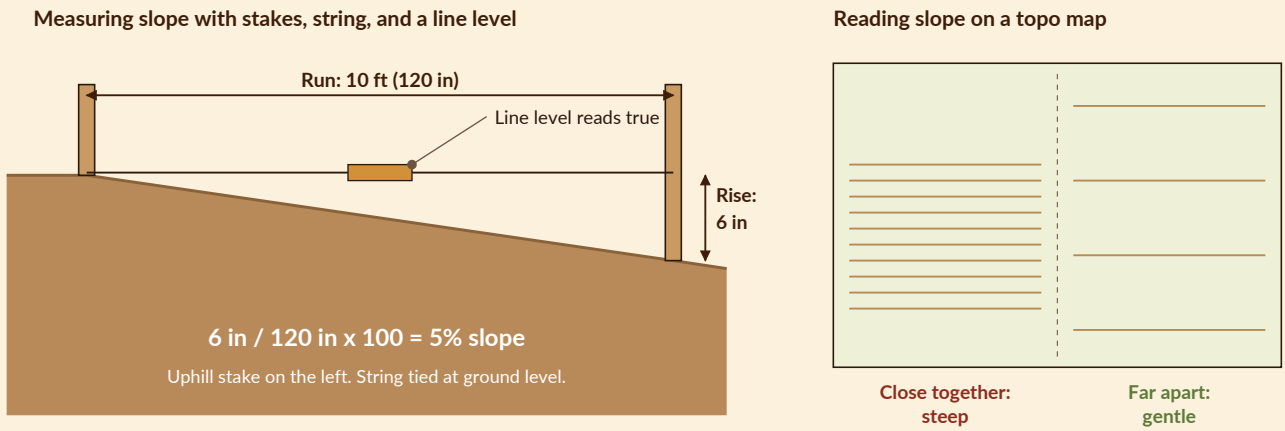
The free **USDA Web Soil Survey** lets you draw a box around any parcel in the United States and see soil types, drainage class, flooding frequency, and how suitable the soil is for crops, building sites, and septic fields.[7] It's one of the most useful free tools a land buyer has. Take a shovel when you visit and dig a few test holes. Look at how deep the topsoil goes, what color it is, whether you hit rock or hardpan, and whether water collects in the hole.

5. Slope and lay of the land

Gentle slope is a homesteader's friend. It sheds water away from buildings without washing out gardens. Land-assessment guides suggest that a slope of roughly 2 to 5 percent is ideal for building and growing.[5] Steep ground means harder building, erosion trouble, and costly driveways. Dead-flat ground often drains poorly and stays muddy.

You can measure slope yourself with two stakes, a string, a line level, and a tape measure. Tie the string at ground level on the uphill stake. Stretch it to a downhill stake, level it, and measure from the string down to the ground. The U.S. Geological Survey defines percent slope as the rise divided by the run, times 100.[9] On a map, look at the brown contour lines, which connect points at the same elevation. Where they bunch close together the ground is steep, and where they spread apart it's gentle.[10] Free topo maps are available from USGS and many county GIS sites.

FIGURE · MEASURING AND READING SLOPE



Rough guide: about 2 to 5% is ideal. Flatter ground can drain poorly. Steeper ground costs more to build on.

Percent slope = rise / run x 100. A 5% slope drops 5 ft every 100 ft. Topo maps list the contour interval in the margin.

Take several readings across the house site and garden, and average them. A 6 inch drop over a 10 foot string is a 5 percent slope.[9] [10]

6. A septic system the ground can handle

If you aren't on city sewer, you'll most likely need a septic system, and that needs a percolation (perc) test. A failed perc test can make land unbuildable, or force you into an engineered system that costs several times as much. Land.com reports perc tests generally run about $300 to $1,900, typically around $1,300.[3] Make the purchase contingent on passing one.

Hazards You Can't See on a Sunny Day

7. Flood risk

Type the property address into the **FEMA Flood Map Service Center** to see whether it lies in a mapped flood hazard area.[6] Then look for what maps miss: debris lines on fences, silt on tree trunks, washed-out gullies, and low spots where water gathers. Ask neighbors where the water went in the last big storm. Flood insurance can be costly or required in mapped zones.

8. Wildfire, wind, and weather

Check your state forestry agency's wildfire risk maps, typical wind direction (useful for siting a wind turbine and keeping smoke and odors away from the house), snow load, and the length of your growing season. A beautiful forested lot in a dry region may need serious brush clearing and a defensible space before it's safe to live on.

9. Old uses of the land

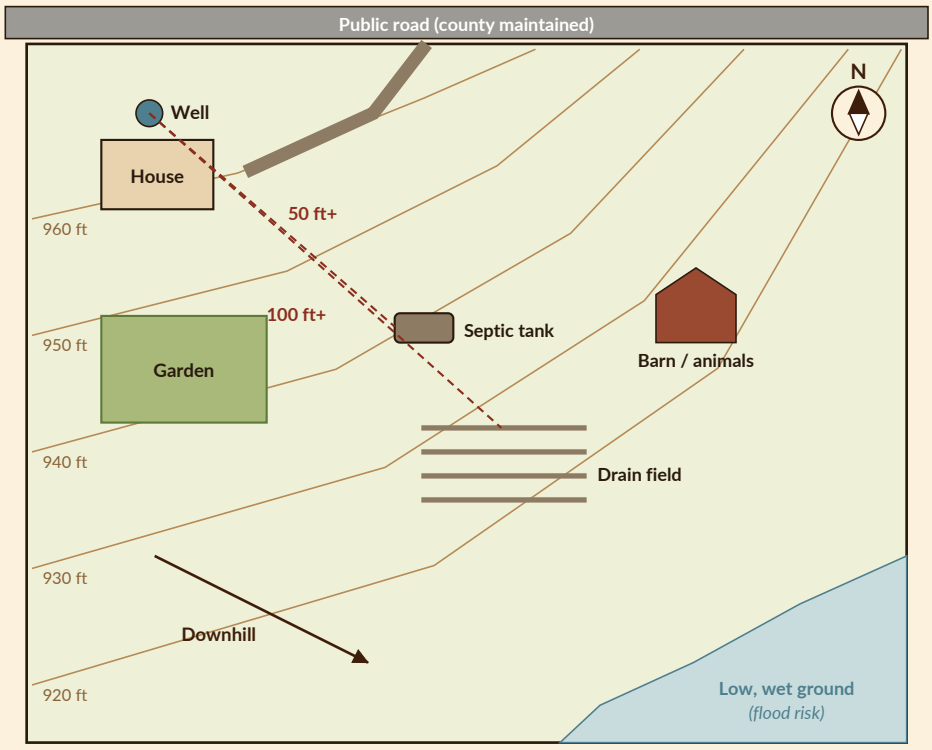
Walk the whole property. Look for old dumps, buried tanks, dead patches, and odd smells. Ask about past uses: orchards (old pesticide use), mining, gas wells, or junkyards. If something worries you, a professional environmental assessment can be money well spent.

Laying Out the Homestead on Paper

Before you buy, sketch where everything would go. It's the quickest way to find out whether a property really works. Print an aerial photo or a topo map, and draw in the house, well, septic, garden, barn, and driveway. Then check each piece against a few simple rules:

- **Well first, and uphill.** Put the well on high ground, upslope from the septic system, barnyard, and manure. Water moves downhill, and so does contamination.
- **Keep the required distances.** As one example, Oregon's well rules call for at least 50 ft from a septic tank and 100 ft from a septic drain line.[13] Your state's numbers may differ, so ask the county health or well-permit office.
- **House on the gentle middle slope.** High enough to drain, not so steep the driveway washes out.
- **Garden close to the kitchen door**, with full sun and room to grow.
- **Barn downhill and downwind** of the house and well, so smells, flies, and runoff move away from where you live and drink.
- **Nothing in the low spot.** Leave floodplain and wet ground for pasture, wildlife, or a pond site after you've checked the rules.

FIGURE · A SAMPLE HOMESTEAD SITE PLAN



How to read this plan

Brown lines are contours. Close lines = steeper ground.

Well sits uphill, upslope of the septic and barn.

Red dashed lines: example minimum distances from the well (50 ft to tank, 100 ft to field).

House and garden on the gentle, well-drained middle slope.

Barn downhill and away from the well and the house.

Nothing built in the low, wet corner by the creek.

Not to scale. Setbacks shown are examples only. Your state and county rules apply.

A made-up 10-acre parcel. The road runs along the high side, and the land falls toward a creek. The setbacks shown are examples. Always confirm local rules and have the well and septic sited by licensed professionals.[13]

Paperwork That Protects You

10. A current survey and clear boundaries

Get a current boundary survey, and walk the corners with the survey in hand. Fences in the country are often not on the true line. An overlap between a neighbor's barn and your boundary is far easier to sort out before closing than after.

11. Title, liens, and severed rights

Buy title insurance and read the title commitment. Watch for liens, unpaid taxes, and exceptions. In many states, mineral, groundwater, and wind rights can be severed, meaning sold separately from the surface. Existing oil, gas, or wind leases can give a company the right to come onto "your" land.[1] [2] Ask your title company exactly which rights you're getting.

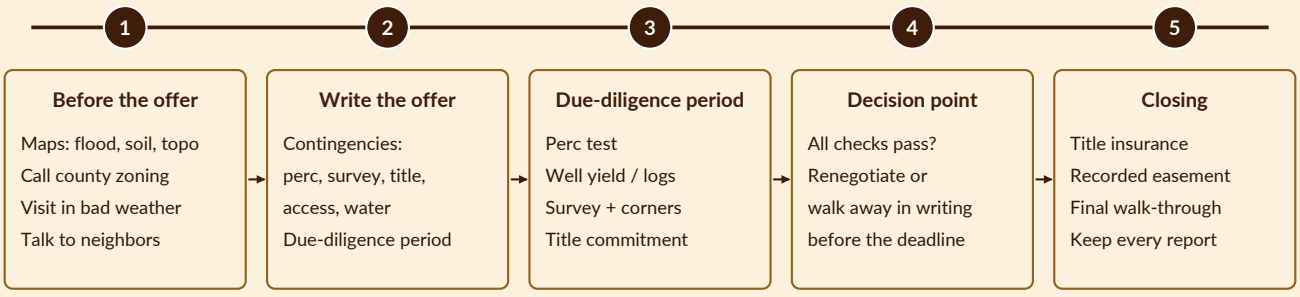
12. Contingencies in the offer

The best protection is a contract that lets you walk away. Land.com recommends tying your offer to items like a perc test, survey, title review, verified access, and a feasibility (due-diligence) period.[8] If a seller won't allow any contingencies on raw land, ask yourself why.

A Due-Diligence Timeline

The checks in this episode fit into a simple order. Do the free research before you make an offer. Write the slow, expensive tests into the contract as contingencies. Then make the final decision before your due-diligence deadline passes.

FIGURE · FROM FIRST LOOK TO CLOSING



Perc tests, surveys, and well tests can take weeks to schedule. Negotiate enough time to finish them.

Put every deadline on a calendar the day you sign. If a check fails, tell the seller in writing, in the way your contract requires, before the deadline.[8]

SAFETY FIRST: MONEY TRAPS TO AVOID

- Buying sight unseen from an online listing, or at an auction without inspecting the property.
- "Owner financing, no questions asked" deals on land with no survey or title insurance.
- Land that's cheap because it's landlocked, in a floodway, or failed a perc test.
- Assuming you can drill a well anywhere. Some areas have deep, poor, or legally restricted groundwater.
- Spending every dollar on land, leaving nothing for a well, septic, power, fencing, and the first winter.

Hard Lessons: Common Problems and Fixes

These are the land mistakes that show up over and over in homesteading stories, extension case files, and rescue-style television. They're described here in general terms. None of them are rare.

Problem	What usually happened	How to fix or avoid it
Dry or weak well	Bought without a yield test. The well can't keep up with a family plus livestock.	Get a yield test as a contingency. Add rainwater catchment and storage tanks to fill the gap.
No legal way in	The "road" crossed a neighbor's land with only a handshake deal.	Require a recorded, appurtenant easement before closing. Hire an attorney if access is disputed.
Can't build	Failed perc test, a floodplain, or zoning that doesn't allow living on site.	Make perc and zoning checks part of the contract. Call county planning before you make the offer.
Flooded homestead	Buildings and gardens placed in the lowest, flattest spot because it was easy.	Site buildings on higher ground. Use the flood map, read the slope, and watch the land in a heavy rain.
Poor soil	Rock, clay hardpan, or sand with little organic matter.	Check the Web Soil Survey. Plan raised beds, compost, and cover crops, and budget years to build soil.
Surprise drilling rig	Mineral rights were severed and leased to a company years ago.	Review the title for severed rights and active leases. Negotiate or walk away.
Out of money by winter	The whole budget went to land, with nothing left for infrastructure.	Set aside about a third or more of your total budget for water, septic, power, and shelter.

Your Pre-Purchase Budget

Before you make an offer, add up what it will cost to make the land livable. These prices vary a lot by region, so call local contractors for quotes. A simple worksheet:

Item	Questions to ask	Your estimate
Land price + closing	Title insurance, survey, attorney, recording fees	$_____
Water	Well drilling per foot, pump, pressure tank, or catchment system	$_____
Septic	Perc test, permit, conventional vs. engineered system	$_____
Power	Utility line extension cost per pole, or solar/wind system	$_____
Access	Driveway, culverts, gravel, gate	$_____
Shelter	Temporary living (RV or cabin) and the permanent home	$_____
Fencing & barns	Perimeter fence, cross fence, animal shelter	$_____
Cushion	Emergencies, first winter, vehicle repairs	$_____

Question Sheets for Every Property

Print these and fill them in as you go. Answers in writing are easier to compare, and much harder to forget, than notes from a long drive home.

Questions for the county

Ask the planning, zoning, or health office	Answer and who told you
What is the zoning, and can I live here full time?	
Is there a minimum house size, or rules on RVs or tiny homes while building?	
How many and what kinds of animals are allowed?	
What septic permit and perc test are needed? What are the well setbacks?	
Is the road public and county maintained? What does a driveway permit need?	
Is any of the parcel in a mapped floodplain or other hazard area?	
Are there any open code violations or planned roads or projects nearby?	

Questions for the seller

Ask the seller or listing agent	Answer
Do you have a well log, pump test, or recent water test?	
Is there a recorded easement or road maintenance agreement? May I see it?	
Has the land ever flooded? Where does water go in a heavy rain?	
Are mineral, water, or wind rights included? Any active leases?	
Any past dumps, buried tanks, or old buildings removed?	
Do you have a survey? Are there boundary disputes or shared fences?	
Will you agree to perc, survey, title, and access contingencies?	

Neighbor interview

Ask a neighbor who has lived nearby a long time	What they said
How deep are wells around here, and do they ever run dry?	
Does the road get impassable in spring mud, snow, or floods?	
Which way does the wind usually blow? Any odors, noise, or dust?	
When is the last frost in spring, and the first in fall?	
Any trouble with predators, trespassers, or fire?	
Anything you wish you'd known before you bought your place?	

Printable Property Scorecard

- ☐ **Water:** Well log or yield test reviewed. Neighbor well logs checked. Water rights confirmed. Score 1 to 5: ____
- ☐ **Access:** Recorded, appurtenant easement or public road frontage. Passable year-round. Score: ____
- ☐ **Zoning:** Full-time residence, livestock, and off-grid systems allowed. No restrictive covenants. Score: ____
- ☐ **Soil:** Web Soil Survey checked. Test holes dug. Topsoil depth: ____ in. Score: ____
- ☐ **Slope:** Building site and garden on gentle (roughly 2 to 5%) slope. Score: ____
- ☐ **Septic:** Perc test passed or included as a contingency. Score: ____
- ☐ **Flood:** FEMA flood map checked. No signs of standing water or debris lines near the house site. Score: ____
- ☐ **Fire & weather:** Wildfire risk, wind, and snow load reviewed. Score: ____
- ☐ **Past use:** No dumps, tanks, or contamination found. Score: ____
- ☐ **Survey:** Current survey obtained. Corners walked. No encroachments. Score: ____
- ☐ **Title:** Title commitment reviewed. Mineral, water, and wind rights understood. Score: ____
- ☐ **Contract:** Contingencies and a due-diligence period written into the offer. Score: ____
- ☐ **Total score (out of 60):** _____ Gut feeling after talking with neighbors: _____

FROM THE OLD DAYS

Under the Homestead Act of 1862, settlers could claim up to 160 acres of public land. To earn the title, they had to live on it, improve it, and farm it for five years. Many claims were abandoned. Often the reason wasn't laziness. The land had too little rain, or the water was too far away. Settlers who read the land first, and looked for springs, creeks, good grass, and shelter from the wind, were the ones who stayed. The tools are different now, but the lesson is the same: choose the place carefully, and the work that follows has a chance to pay off.

"Look at the land in the worst weather, not the best. If you can love it in March mud, you'll love it in June."

COMING NEXT: EPISODE 2

Water First: Finding, Catching, and Storing a Reliable Supply. How much water your family and animals actually need, how to size a rainwater system from your roof, how to build a first-flush diverter, and the safe way to treat water when you're not sure it's clean.

Sources and Further Reading

1. Texas A&M; AgriLife guidance, as summarized in WattBuild, "Buying Land Off-Grid: Due Diligence Checklist". https://www.wattbuild.com/learn/about/579/buying-land-off-grid-due-diligence-checklist
2. AcreBound, "What to Check Before Buying Land". https://acrebound.com/guides/what-to-check-before-buying-land/
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Email **lanternandplow@gmail.com** **lanternandplow.com** **@lanternandplow**