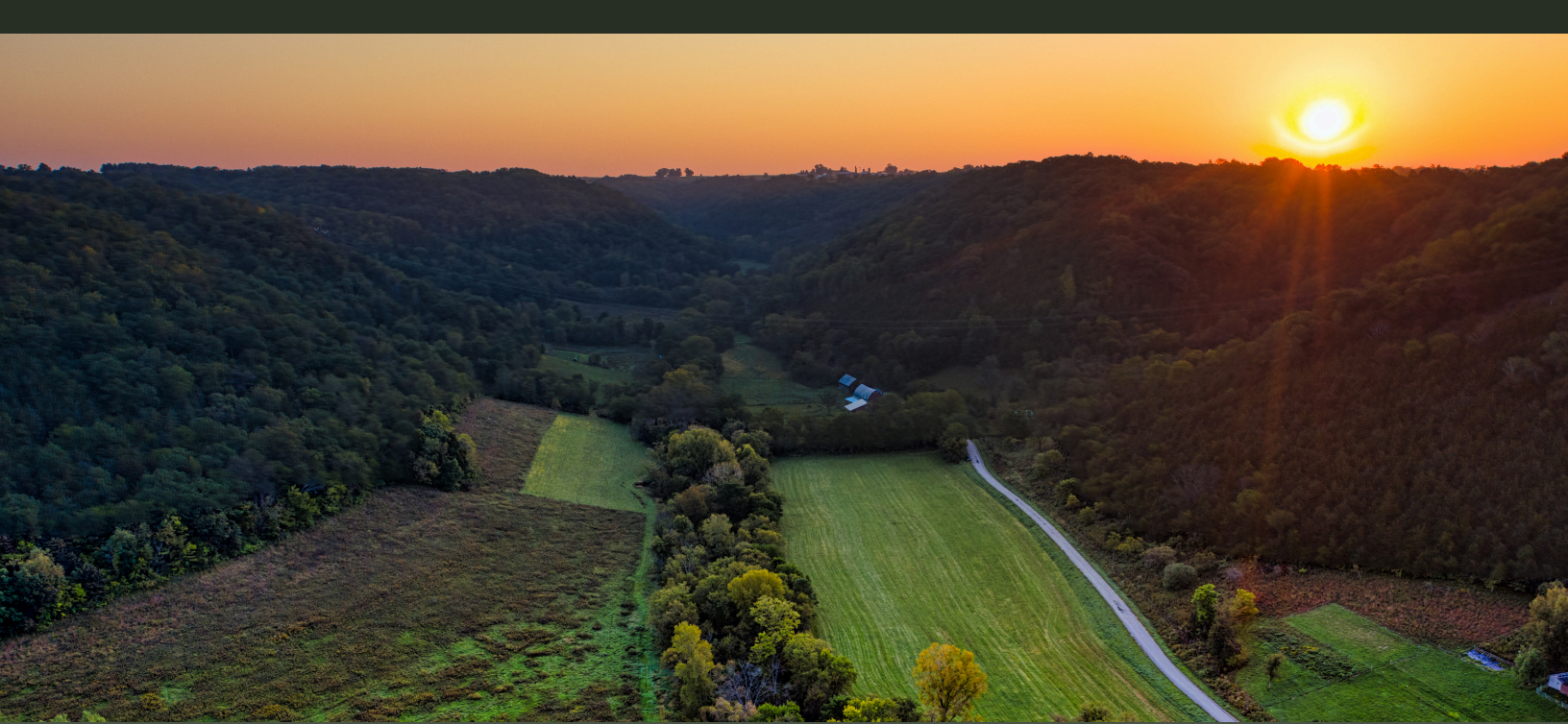




COMPLETE LAND BUYING GUIDE

From Search *to Sold*

YOUR LAND BUYING ROADMAP

Everything you need to know before purchasing vacant land — from zoning and utilities to surveys, easements, and closing.

PREPARED BY

Kayleigh Chrostowski
RealtorKayleigh.com
Kayleigh@rockrealtywi.com
(608)322-9855
Rock Realty LLC



This guide is for educational purposes only and does not constitute legal, financial, or professional advice.

MEET YOUR AGENT *LET'S WORK TOGETHER*

MEET YOUR AGENT

Hi, I'm Kayleigh Chrostowski



Kayleigh Chrostowski | Broker

Rock Realty LLC

I'm Kayleigh Chrostowski, a passionate real estate agent and broker dedicated to helping you find your dream home or to sell your property with ease. Growing up as a child of general licensed contractors and real estate professionals, I developed a deep appreciation for homes and construction from an early age. This background gives me an insightful perspective on properties, helping clients see not just what a house is, but what it can become.

With a passion for connecting people with their ideal spaces, I leverage my knowledge of building and design to guide you through every aspect of buying or selling. Whether you are a first-time homebuyer, looking to upgrade, or considering an investment, I'm here to provide expert advice and support.

When I'm not working, you can find me renovating my childhood home that I purchased in November 2022. Let's connect and turn your real estate dreams into reality!

SPECIALTIES

Ready-to-Build
Lots

Ranch & Farm
Properties

Recreational
Land

Rural
Acreage

LET'S GET IN TOUCH

PHONE

(608)322-9855

EMAIL

Kayleigh@rockrealtywi.com

LICENSE #

111249-94

INSTAGRAM

@Kayleighchrostowski

FACEBOOK

@Kayleighchrostowski

WHAT TO EXPECT & MY COMMITMENT TO YOU

Buying land is a unique process – and having the right agent in your corner makes all the difference. Here's what you can count on from me, every step of the way.



Communication

I'll keep you informed every step of the way. You can expect timely responses via phone, text, or email – whatever works best for you. No question is too small, and I'll never leave you guessing about where things stand. My goal is to make sure you feel confident and informed throughout the entire process.



My Role

My job is to guide you from finding the right property all the way through due diligence, negotiations, and closing. I'll help you ask the right questions, understand what you're buying, and avoid common pitfalls that first-time land buyers often encounter. I work for you – full stop.



Timelines

Land transactions often take longer than traditional home purchases. Surveys, perc tests, title searches, and financing approvals all take time. I'll set realistic expectations from the start and keep things moving at every stage so nothing falls through the cracks.



Service Area

I specialize in hunting, ranch, and recreational land across [your region or state]. Local knowledge matters – I understand the terrain, the market, and the unique due diligence that comes with land in this area. If a property falls outside my coverage area, I'll connect you with a trusted agent who can help.

A note from your agent: The best land transactions happen when buyers and agents communicate openly. Don't hesitate to ask questions, share your concerns, or tell me if something doesn't feel right. I'm here to help you make a confident, informed decision.

BUYING VACANT LAND WHAT'S DIFFERENT?

If you've bought a home before, buying land will feel like a different world. What you're really buying is potential — and knowing what to look for makes all the difference.



THE BIG PICTURE

Unlike a home purchase, buying vacant land requires you to think about what the property could become — not just what it is today. There are no standard disclosures about utilities, no guaranteed road access, and financing works differently. Due diligence is entirely on the buyer, which is why working with an experienced land agent is so important.

Financing

Land loans differ from mortgages. Expect higher down payments, shorter terms, and fewer lender options. Cash purchases are common.

Due Diligence

There's no home inspection here. You'll need to investigate zoning, access, soil, utilities, and more — all before closing.

Utilities

Many rural parcels have no water, sewer, or electric. Understanding availability — and cost to bring in — is critical before making an offer.

Zoning & Use

Zoning laws, deed restrictions, and easements all affect what you can — and can't — do with a property.



Good to know: The land buying process moves at its own pace. Patience and preparation are your best tools. The rest of this guide walks you through each step so you can move forward with confidence.

FINANCING YOUR LAND PURCHASE *WHAT TO KNOW*

Financing land works very differently from financing a home. Fewer lenders offer land loans, down payments are higher, and terms are shorter. Knowing your options before you start shopping puts you in a much stronger position.

COMMON LAND FINANCING OPTIONS



RAW LAND LOAN

Offered by some banks and credit unions for unimproved land with no utilities or structures. Typically requires 20–50% down and carries higher interest rates due to perceived risk.

HIGHER DOWN PAYMENT



CONSTRUCTION-TO-PERM LOAN

Combines your land purchase and construction financing into one loan. Converts to a traditional mortgage once building is complete. Ideal if you plan to build soon after purchasing.

BEST FOR BUILDERS



FARM CREDIT / AG LENDER

Specialized lenders like Farm Credit Services offer competitive rates for agricultural and rural land. Often the best option for ranch, farm, and large acreage purchases.

BEST FOR RANCH & FARM



SELLER FINANCING

The seller acts as the lender — you make payments directly to them. Common in rural land sales and can offer more flexible terms, especially for buyers who don't qualify for traditional loans.

FLEXIBLE TERMS



USDA RURAL LOAN

The USDA offers loan programs for rural property in eligible areas. Income and location restrictions apply, but terms can be very favorable for qualified buyers.

LOCATION RESTRICTIONS APPLY



CASH PURCHASE

Many rural land transactions are all-cash deals. Cash buyers often have stronger negotiating power, faster closings, and fewer contingencies — a significant advantage in competitive markets.

STRONGEST OFFER POSITION

Land Loans vs. Home Mortgages — Key Differences

DOWN PAYMENT

20–50% typical vs. 3–20% for homes

LOAN TERM

5–20 years vs. 15–30 years for homes

INTEREST RATE

Generally higher than residential mortgages

Disclaimer: Financing options, rates, and requirements vary by lender and change frequently. This page is for educational purposes only and does not constitute financial advice. Always consult a qualified lender for current loan products and terms specific to your situation.

BUILDING & DUE DILIGENCE BASICS

"Can I build on this?" is the first question most land buyers ask — and the answer is rarely a simple yes or no. Here's what you need to investigate before making an offer.

CAN YOU BUILD? _____



Zoning & Permits

Check local zoning laws before assuming you can build. Residential, agricultural, and recreational zoning all carry different rules about structures, setbacks, and land use.



Soil & Perc Tests

If the property will need a septic system, a percolation (perc) test determines whether the soil can absorb wastewater. Failed perc tests can make a lot not buildable for residential use.



Water Access

Will the property need a well? Confirm water table depth and well feasibility for the area. Some regions have restrictions on well drilling or water rights that affect whether a lot is buildable.

DUE DILIGENCE CHECKLIST _____



Zoning confirmed for intended use



Perc test completed or ordered



Survey reviewed or requested



Road access confirmed (legal & physical)



Utility availability investigated



Flood zone status checked



Deed restrictions & easements reviewed



Don't Skip This Step

Due diligence takes time — but rushing it is the most expensive mistake a land buyer can make. Always complete your research before releasing contingencies.



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ZONING & LAND USE EXPLAINED

Zoning determines what you can legally do with a piece of land. Before you fall in love with a property, make sure its zoning aligns with your plans — whether that's hunting, building, farming, or simply holding it as an investment.

COMMON ZONING TYPES



Residential

Allows single or multi-family structures. Rules vary on lot size, setbacks, and accessory buildings like cabins, apartments, or barns.



Agricultural

Designed for farming, ranching, and related uses. Often allows structures but may restrict subdivision and commercial activity.



Recreational & Rural

Common for hunting and timber land. May limit permanent structures or require special permits for dwellings.

KEY ZONING TERMS TO KNOW

Setback

The minimum distance a structure must be from a property line, road, or body of water. Setbacks affect where and how you can build.

Variance

An official exception to a zoning rule. Buyers sometimes apply for a variance to use land in a way not normally permitted under current zoning.

Conditional Use

A use that's allowed in a zone only under specific conditions or with special approval from the local zoning board.

Deed Restriction

A private limitation written into the deed that restricts how the land can be used — separate from and sometimes stricter than zoning.



Agent tip: Always verify zoning directly with the local county or municipality — online databases can be outdated. I can help you get the right answers before you make an offer.

Disclaimer: Zoning laws vary by county and state. This page is for educational purposes only and does not constitute legal advice. Always verify zoning with local authorities before purchasing.

UTILITIES, SEPTIC & WELL & WHAT BUYERS SHOULD KNOW

Most rural and recreational parcels come without utilities in place. Understanding what's available — and what it costs to bring in — can make or break a deal.

Electric

Check whether electric service is available at the road. Bringing power to a remote parcel can cost thousands depending on distance from the nearest line.

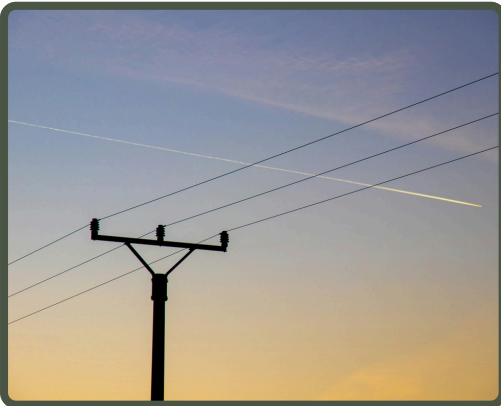
Well & Water

Many rural parcels require a private well. Well depth, water quality, and drilling costs vary significantly by region — always investigate before closing.

Septic System

If there's no municipal sewer, a septic system will be needed. Installation requires a perc test and county permit — costs vary widely by soil type and lot size.

COMMON BUYER QUESTIONS



What if the property has no utilities at all?

That's common for raw land. It doesn't make the property unbuyable — but you'll need to factor in the cost and feasibility of bringing in what you need before making an offer.

Can I live off-grid on this land?

Possibly — but check local zoning and permit requirements first. Some counties restrict off-grid living or require approved septic systems even for cabins.

Who pays to bring utilities to the property?

Typically the buyer. Utility extension costs are rarely covered by the seller and should be researched during your due diligence period.

What is a perc test and do I need one?

A percolation test measures how quickly soil absorbs water. It's required before installing a septic system and is critical for any lot where you plan to build.



Heads up: Utility costs can add \$10,000–\$50,000+ to your total investment. Always get contractor estimates during due diligence — not after closing.

Disclaimer: Utility costs and requirements vary significantly by region. This page is for educational purposes only. Consult local contractors and county offices for property-specific information.

ACCESS, EASEMENTS & SURVEYS EXPLAINED

Owning land means nothing if you can't get to it — or if you don't know exactly where it begins and ends. Here's what every buyer needs to understand before closing.



Access

Legal access means a documented right to reach your property from a public road. Physical access means you can actually get there. Both matter — and they're not always the same.



Easements

An easement gives someone else a legal right to use a portion of your land for a specific purpose — like a utility corridor or a shared driveway.



Surveys

A land survey establishes exact property boundaries. Without one, you may not know what you're actually buying or where your lines fall.

KEY TERMS TO KNOW

Landlocked Parcel

A property with no direct access to a public road. Always verify legal access — a handshake deal with a neighbor is not a substitute for a recorded easement.

Easement Appurtenant

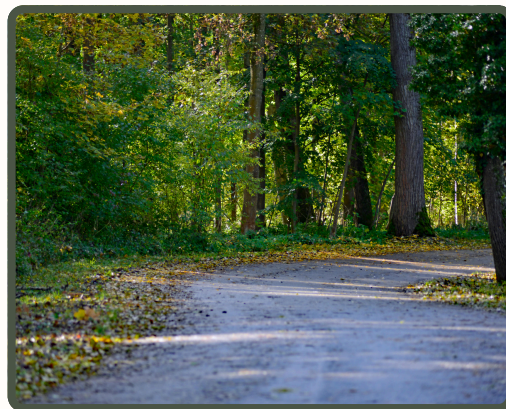
An easement that runs with the land and benefits a neighboring property — such as a shared road. It transfers with the deed when the property is sold

Boundary Survey

A professional survey identifying exact property corners and lines. Essential for understanding what you own and avoiding future neighbor disputes.

Right of Way

Allows travel across a portion of your land — commonly granted to utility companies, municipalities, or neighboring landowners.



Agent tip: Always confirm legal access in writing before making an offer. Verbal agreements with neighbors are not legally binding.

Don't Overlook Seasonal Access ❄️

Even legally accessible land can be unreachable during certain times of year. Dirt roads, creek crossings, and forest service roads may be impassable in snow, mud season, or after heavy rain. Always ask about seasonal conditions — and visit the property in different seasons if possible.

Disclaimer: Easement and access laws vary by state. This page is for educational purposes only and does not constitute legal advice. Always consult a real estate attorney before purchasing.

COMMON VACANT LAND *TERMS EXPLAINED*

Land transactions come with their own vocabulary. Here's a plain-language glossary of the terms you're most likely to encounter — refer back to it throughout the process.

E Easement

A legal right for someone other than the owner to use a portion of the property for a specific purpose, such as a utility line or shared driveway.

F Flood Zone / FEMA Map

A FEMA designation identifying a property's flood risk. High-risk zones may require flood insurance and restrict certain types of development or building.

L Landlocked

A parcel with no legal access to a public road. Buying landlocked land without a recorded easement for access is a serious risk.

M Mineral Rights

The ownership rights to resources found beneath the surface — oil, gas, coal, metals. Mineral rights can be sold separately from the land and may not convey with the deed.

P Perc Test

A percolation test measuring how well soil absorbs water. Required before installing a septic system — a failed test can affect a property's buildability.

R Raw Land

Undeveloped land with no utilities, structures, or improvements. Raw land typically requires the most due diligence but offers the most flexibility for future use.

R Right of Way

A type of easement granting the right to travel across a portion of land — commonly held by utility companies or neighboring property owners.

S Survey

A professional measurement establishing the exact boundaries, corners, and dimensions of a parcel. Essential before purchasing raw land.

T Title Search

An examination of public records to confirm the seller's right to sell and identify any liens, encumbrances, or ownership disputes.

V Variance

An official exception to a local zoning rule, allowing a use or structure not normally permitted under current zoning classifications.

W Water Rights

The legal right to use water from a source on or adjacent to the property — including streams, rivers, and ponds. Water rights vary significantly by state and can be separate from land ownership.

Z Zoning

Local government regulations defining how land can be used — residential, agricultural, recreational, commercial, and so on.

DEVELOPMENT CONSIDERATIONS OVERVIEW

Thinking about building on your land? Development is an exciting next step – but it comes with its own process, costs, and timeline. Here's a general overview of what to expect.

TYPICAL DEVELOPMENT STEPS

1 If Planning to Finance

Your land loan and construction loan are two separate products. A construction-to-permanent loan can combine both – but you'll need a lender who specializes in rural financing. Get pre-qualified before you close on the land.

2 Confirm Zoning & Permits

Verify the land is zoned for your intended use and identify which permits are required. This step can take weeks to months depending on your county.

3 Site Assessment & Testing

Order a perc test, soil analysis, and survey if not already done. Identify utility availability, flood zone status, and any environmental restrictions that could affect building.

4 Utilities & Infrastructure

Plan for water, septic, electric, and road access. Get contractor estimates early – infrastructure costs vary widely by location and lot condition.

5 Design, Build & Inspect

Work with licensed contractors and architects to design and build. County inspections will be required at various stages depending on local regulations.

Timeline

Development timelines vary significantly. Permitting alone can take 30–180 days. Budget your timeline generously – rural projects often take longer than expected.



Costs

Development costs vary widely based on location, lot conditions, and scope. Always get multiple contractor bids and build a contingency buffer into your budget.

Good to know: Not all land buyers plan to develop – and that's perfectly fine. Whether you're building a cabin, starting a ranch, or holding raw land as an investment, understanding the development process helps you make a smarter purchase decision from the start.

Disclaimer: Development costs, timelines, and financing options vary by location and lender. This page is for educational purposes only. Always consult licensed professionals for property-specific guidance.

QUESTIONS SMART LAND BUYERS ASK

The right questions can save you thousands of dollars and months of frustration. Here are the questions every informed land buyer should be asking — before making an offer and during due diligence.

ABOUT THE PROPERTY

1 Is there legal access to the property from a public road?

Landlocked parcels can be nearly impossible to develop or resell.

2 What are the zoning classifications and permitted uses?

Zoning determines what you can legally do with the land.

3 Are there any easements, deed restrictions, or liens?

These can limit how you use the land and affect its value.

4 Do mineral rights and water rights convey with the sale?

These can be sold separately and significantly affect land value.

5 Is any part of the property in a flood zone?

Flood zones can restrict development and require costly insurance.

6 Has a survey been completed — and is it current?

An outdated or missing survey can lead to boundary disputes.

ABOUT UTILITIES & BUILDING

1 What utilities are available — and what would it cost to bring them in?

Utility extension costs can add tens of thousands to your investment.

2 Has a perc test been done — and did it pass?

A failed perc test may make the lot unbuildable for residential use.

3 Is the road access seasonal or year-round?

Impassable roads in winter or mud season affect usability significantly.

4 Why is the seller selling — and how long has it been on the market?

Can reveal potential issues or negotiating opportunities.

5 What are the annual property taxes and any HOA or POA fees?

Ongoing costs affect your total investment and long-term hold strategy.

6 Are there any environmental restrictions or protected areas on the land?

Wetlands, protected species habitat, or conservation easements can halt development.

WHAT HAPPENS AFTER AN OFFER IS ACCEPTED

Your offer was accepted – congratulations! Now the real work begins. Here's a phase-by-phase look at what happens between accepted offer and closing day.

THE PATH TO CLOSING

1 Earnest Money & Contract

DAYS 1-3

Earnest money is deposited and the purchase contract is executed. Review all contingencies carefully – these protect your right to exit the deal if issues arise during due diligence.

2 Due Diligence Period

DAYS 1-30+

Your most important window. Order a survey, perc test, title search, and investigate zoning, access, utilities, and any restrictions. Use this time wisely.

3 Financing & Appraisal

DAYS 15-45

If financing, your lender will order an appraisal and finalize your loan. Land appraisals can be slower than residential – stay in close contact with your lender.

4 Title & Closing Prep

DAYS 30-60

Title company conducts a title search and prepares closing documents. Review the closing disclosure carefully and confirm final figures with your agent.

5 Closing Day

VARIES

Sign documents, funds are transferred, and the deed is recorded. The land is officially yours.



Common Land Contingencies

Feel free to include contingencies that give you peace of mind – they're there to protect you. Common ones in a land purchase include:

- Due Diligence – time to research the property fully
- Financing – subject to loan approval
- Perc Test – property must pass for intended use
- Survey – boundaries confirmed before closing
- Title – clear title required to proceed
- Zoning – land must support intended use



You did it! Closing on land is just the beginning. Whether you're planning to build, hunt, ranch, or hold – congratulations on taking this exciting step. I'm here for whatever comes next.

IS THIS PROPERTY *RIGHT* FOR YOU?

Before you fall in love with a property, run it through this checklist. It's designed to help you think clearly — not just emotionally — about whether this land truly fits your goals, lifestyle, and budget.



INTENDED USE & GOALS

☐

The zoning supports my **intended use** (hunting, building, ranching, etc.)

☐

The property fits **my short and long-term goals** for the land

☐

I've visited the property **in person** and it meets my expectations

☐

The **size and layout** of the land works for my plans



ACCESS & UTILITIES

☐

Legal and physical access to the property is confirmed

☐

Access is **year-round** or seasonal limitations are acceptable to me

☐

Utility availability and **estimated costs to connect** are understood

☐

Water source (well, municipal, or creek) has been **identified and verified**



BUDGET & FINANCES

☐

The purchase price fits within my **total budget**

☐

I've accounted for **utility, development, and carrying costs**

☐

I understand the **annual property taxes** and any HOA/POA fees

☐

My **financing is in place** or I'm purchasing with cash



DUE DILIGENCE

☐

I've reviewed or ordered a **current survey** of the property

☐

No major **easements, liens, or deed restrictions** affect my plans

☐

Mineral and water rights convey with the sale (or I'm aware they don't)

☐

The property is **not in a high-risk flood zone** or I've accounted for it

MY NOTES ON THIS PROPERTY



THE GUT CHECK

☐

I can see myself owning this **land long term**

☐

I'm excited about this property for the **right reasons** — not just because it's available

☐

I feel confident in my decision to **submit an offer**

From your agent: If you can check most of these boxes — you're in good shape. If something feels off or unclear, let's talk before moving forward. That's exactly what I'm here for.



Ready to Find Your Land?

THE RIGHT PROPERTY IS OUT THERE – LET'S GO FIND IT TOGETHER.



Buying land is one of the most rewarding decisions you'll ever make – and you don't have to figure it out alone. I'm passionate about helping buyers like you find property that fits your lifestyle, your goals, and your budget. Whether you're ready to make a move or still in the early stages of your search, I'd love to connect, answer your questions, and help you take the next step with confidence.



Reach Out Today

Have questions or ready to start your search? Call, text, or email me anytime – I respond quickly and love talking land.



Set Up Listing Alerts

Ask me to set up custom alerts so you're notified the moment land matching your criteria hits the market – before anyone else sees it.



Walk a Property

Already have something in mind? Let's walk it together. I'll help you evaluate it with experienced eyes before you make any decisions.

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