

FINDING LAND WITHOUT BEING RICH

A PRACTICAL GUIDE TO ACCESS,
LEASING, BUYING & NOT GETTING BURIED.

The dream is land. The first step might not be ownership.

This is a U.S.-focused starting point for finding, evaluating and accessing land without pretending everybody has a giant down payment waiting in the bank.

CHEAP LAND CAN BE VERY EXPENSIVE.

01 Start with what you need, not acreage.

Five acres of the wrong land can be less useful than half an acre in the right place.

Before searching listings, define the work the land has to do. A property for a market garden has different needs than a homestead, nursery, orchard, teaching garden or place where you simply want room to grow food for your family.

- How much land do you truly need in the first three years - not in the fantasy version of year fifteen?
- Do you need a house on the property, or only agricultural access?
- How close must you be to work, schools, customers, markets, family or medical care?
- Do you need irrigation, road frontage, electricity, storage, a greenhouse, barns, or none of those yet?
- Which uses are non-negotiable: vegetables, chickens, bees, farm stand, workshops, composting, perennial crops, agritourism?

A SMALLER TARGET CHANGES THE MATH

The more precise your needs become, the more land-access options open up. You may discover that you need reliable use of two acres, not ownership of twenty.

PUT THIS INTO PRACTICE

WRITE A ONE-PAGE LAND BRIEF

Make four lists: MUST HAVE, NICE TO HAVE, ABSOLUTELY NOT, and CAN BUILD LATER. Carry this sheet into every search. It keeps a pretty sunset from talking you into a terrible property.

02 Access is bigger than ownership.

Buying is one path. It is not the entrance exam.

Land tenure can take many forms. Some build equity; others preserve cash and flexibility. The strongest choice is the one that gives you enough security to invest in the land without financially strangling the project.

- Short-term lease: lower commitment and useful for testing a location, but weak security for long-term improvements.
- Long-term lease: more stability for perennial crops, soil building and infrastructure when the agreement protects both parties.
- Lease with option to buy: can create a path toward ownership, but the terms need careful legal and financial review.
- Seller financing: the owner finances some or all of the sale. Terms vary widely and should be reviewed professionally.
- Partnership or shared-use arrangement: one party owns land while another farms it under a written agreement.
- Purchase: maximum control and potential equity, but also taxes, debt, repairs, liability and capital tied up in land.

PUT THIS INTO PRACTICE

PRICE THE SECURITY YOU ACTUALLY NEED

Ask what you plan to invest in the property. Annual vegetables need less tenure security than orchards, tunnels, wells or permanent soil improvements. Your lease length should make sense for what you are putting into the land.

03 Leasing is not losing.

It can be the thing that gets you farming years before ownership would.

A lease can preserve money for seeds, irrigation, equipment, fencing, insurance and the actual operation. The tradeoff is that improvements happen on land you do not own, which makes the written agreement extremely important.

- Put the lease in writing even when the landowner is a friend, relative or wonderful person.
- Define the exact acreage and areas you can use.
- Spell out term length, renewal, rent, utilities, water, road access, parking, storage and maintenance.
- Address improvements: who pays, who owns them, and what happens when the lease ends?
- Include permitted agricultural activities and restrictions on pesticides, livestock, events, structures or public access.
- Discuss early termination, sale of the property and what happens to crops still in the ground.

HANDSHAKE AGREEMENTS ARE GREAT UNTIL THEY ARE NOT

A written lease is not an insult to trust. It is how both people remember the same agreement three years later.

PUT THIS INTO PRACTICE

BUILD THE LEASE AROUND THE CROP

List every investment that cannot be easily moved: trees, fencing, compost, irrigation, greenhouse anchors, perennial beds. Make sure the lease gives you enough time and protection to justify those investments.

04 Find land that never hits Zillow.

Agricultural land often moves through relationships before it becomes a listing.

Searching real-estate sites is useful, but do not confuse the public listing market with the entire land market. Owners may be open to leasing or selling long before they hire an agent.

- Tell farmers, gardeners, landscapers, feed stores, nurseries and local agricultural businesses exactly what you are looking for.
- Contact Cooperative Extension, conservation districts, USDA Service Centers and local farm organizations.
- Look for state and regional farm-link or land-link programs that match land seekers with landowners.
- Talk with land trusts and organizations protecting agricultural land; they may know owners seeking farmers.
- Ask local real-estate agents specifically for agricultural, off-market, estate and underused properties.
- Drive the area you actually want to live in and respectfully research vacant or underused parcels through public property records.
- Let people know you are open to leasing. That single sentence can uncover land you could never afford to buy.

PUT THIS INTO PRACTICE

WRITE THE MESSAGE BEFORE YOU NEED IT

Create a five-sentence introduction explaining who you are, what you grow, how much land you need, the area you are searching, and whether you are open to lease or purchase. Send the same clear message everywhere.

05 Cheap land can be very expensive.

The purchase price is only the first number.

A bargain parcel can become financially brutal when it needs a well, septic system, driveway, power, clearing, drainage, fencing or zoning relief before you can use it. Evaluate the cost of making land functional, not just the price of acquiring it.

- Water: Is there a well, municipal connection, pond, irrigation right, or realistic legal path to water?
- Wastewater: If a home is involved, what is the septic status? Has the site been evaluated for a system where required?
- Access: Does the property have legal road access or only a path everyone has always used?
- Utilities: Where are electricity, internet, propane or other services, and what would connection cost?
- Drainage: Does the cheap field spend spring underwater?
- Clearing and grading: wooded acreage is not automatically usable acreage.
- Taxes and assessments: agricultural tax programs can help in some places but have eligibility rules and potential rollback consequences.

PUT A DOLLAR BESIDE EVERY PROBLEM

A \$90,000 property that needs \$150,000 of infrastructure is not cheaper than a \$175,000 property that already works.

PUT THIS INTO PRACTICE

BUILD THE REAL PRICE

For every property, create two columns: PURCHASE / LEASE COST and COST TO MAKE IT USABLE. Add your best estimate for water, access, fencing, soil work, utilities, permitting, storage and repairs before deciding what 'affordable' means.

06 Zoning comes before chickens.

The listing description does not decide what you are legally allowed to do.

Property can look agricultural and still have restrictions that make your plan impossible. Zoning, subdivision rules, building codes, health departments, environmental regulations, deed restrictions, conservation easements and homeowners associations can all matter.

- Call the local planning or zoning department and describe your intended use specifically.
- Ask about agriculture, livestock, farm stands, greenhouses, accessory structures, on-farm sales, composting, workshops and public events separately.
- Verify minimum setbacks from property lines, wells, wetlands, roads and neighboring homes.
- Ask whether the parcel is a legal buildable lot if a residence matters.
- Read recorded easements, covenants, conservation restrictions and rights-of-way.
- Do not rely on 'the neighbor has chickens' as legal research.

PUT THIS INTO PRACTICE

ASK ZONING IN WRITING

Email your intended use and ask for the relevant code sections or written guidance. You are not asking 'Can I farm?'
You are asking whether the specific activities in your plan are permitted on that specific parcel.

07 Water decides more than the view.

A beautiful parcel without reliable legal water may be the wrong parcel.

Vegetable production, livestock, washing produce, a household and fire protection can all create different water demands. Water rights and well rules vary dramatically by state and locality, so investigate before closing.

- If there is a well, obtain available records and consider professional testing and inspection.
- Ask about flow rate, depth, age, water quality and seasonal problems.
- If irrigation comes from surface water, verify the legal right to use it - not just the fact that a ditch crosses the land.
- If municipal water serves the property, ask about rates, agricultural use and seasonal restrictions.
- Map where water needs to travel. Long distances and elevation changes affect irrigation cost and design.
- Rainwater can supplement a system, but local rules and climate determine how useful it will be.

PUT THIS INTO PRACTICE

DO A WATER BUDGET BEFORE THE LAND BUDGET

Estimate your peak-season irrigation needs and compare them with the property's realistic supply. Land without enough water does not become affordable because the mortgage payment fits.

08 Soil maps are a screening tool, not a soil test.

Use free information before you spend money - then verify it on the ground.

USDA NRCS Web Soil Survey provides current official soil survey information and can help identify mapped soil types, drainage classes, slopes and limitations. It is excellent for comparing parcels, but site-specific investigation is still necessary.

- Define the parcel as an Area of Interest in Web Soil Survey.
- Look for hydric soils, shallow bedrock, steep slopes, drainage limitations and other constraints relevant to your plan.
- Walk the property after rain if possible.
- Dig observation holes in representative areas and look at roots, compaction, water and soil depth.
- Take a laboratory soil test from the actual growing area before making fertility decisions.
- Ask about prior use: fill, dumping, orchards, industry, treated utility corridors or other history can matter.

MAP FIRST. BOOTS SECOND.

A soil map can help you reject obvious mismatches. It cannot tell you what a contractor buried behind the barn in 1987.

PUT THIS INTO PRACTICE

COMPARE THREE PARCELS IN WEB SOIL SURVEY

Before scheduling a full-day drive, map the candidate parcels and write down one soil advantage and one concern for each. Use that list to decide what you need to inspect in person.

09 Flood maps are not optional research.

Flood risk can affect safety, infrastructure, insurance and what you can build.

FEMA's Map Service Center is the official public source for National Flood Insurance Program flood hazard information. Use it as one layer of due diligence, not as proof that land outside a mapped high-risk zone can never flood.

- Search the property's address or coordinates in the FEMA Map Service Center.
- Review the effective flood map and any Letters of Map Change affecting the location.
- Ask local officials about drainage complaints, road flooding and recent events.
- Look for physical evidence: debris lines, sediment, eroded banks, wetland vegetation and water-stained structures.
- Remember that farm fields, access roads, wells, septic systems and buildings can have different elevations and risks on the same parcel.

PUT THIS INTO PRACTICE

VISIT IN BAD WEATHER

If the seller and your timeline allow it, see the property during or after serious rain. The land will tell you where the water goes.

10 Walk the land like a skeptic.

The first visit is for falling in love. The second one is for trying to talk yourself out of it.

- Where does the sun actually reach the usable acreage?
- Where does water collect, cross, or leave the property?
- Can delivery trucks, emergency vehicles and equipment access the places they need to?
- What condition are fences, wells, barns, roofs, electric service and roads in?
- What is happening on neighboring properties: spraying, drainage, livestock, noise, development?
- Are there wetlands, streams, steep slopes, conservation areas or obvious erosion?
- Where are property corners, easements and rights-of-way?
- Is there dumping, debris, old tanks, abandoned equipment or suspicious fill?
- What smells, sounds or traffic patterns are easy to miss in listing photos?

PUT THIS INTO PRACTICE

BRING A BORING PERSON

Take someone who is not emotionally invested in the property. Give them permission to find problems while you are busy naming the future orchard.

11 Financing is not just a mortgage.

The goal is a structure the farm can survive, not the biggest loan somebody will approve.

Conventional lenders, Farm Credit institutions, USDA Farm Service Agency programs, seller financing, partnerships and blended financing can all play roles. Terms, eligibility and availability change, so use current program information and professional advice.

- USDA FSA offers direct and guaranteed loan programs for eligible farmers, including Farm Ownership loans.
- As of September 2026, FSA's Direct Farm Ownership Down Payment Loan requires eligible applicants to contribute at least 5 percent of the purchase price; FSA finances part of the purchase and the remainder comes from another lender or the seller. Verify current limits and terms before relying on them.
- Beginning-farmer status has specific FSA eligibility rules, including limits related to years operating and, for many applicants, prior farm ownership.
- Seller financing can reduce dependence on a conventional bank, but interest, balloon payments, default provisions and title protection matter.
- Lease first / buy later can reduce early capital needs, but only if the purchase option is written clearly enough to mean something.

DO NOT FINANCE THE FANTASY VERSION

Leave room for operating losses, repairs, taxes, insurance and infrastructure. Owning land while having no money left to grow on it is a very expensive form of scenery.

PUT THIS INTO PRACTICE

TALK TO LENDERS BEFORE SHOPPING SERIOUSLY

Ask what documentation, experience, business plan, cash flow, collateral and down payment a lender would require. Then search inside that reality instead of discovering it after you make an offer.

12 Make the offer protect your questions.

Due diligence is the part where excitement gets translated into conditions.

Real-estate contracts and required disclosures vary by state. Work with qualified local professionals. For farm property, your inspection period may need to cover issues that a normal home inspection never touches.

- Confirm financing contingencies if you need financing.
- Consider appropriate inspections for well, septic, structures, utilities, environmental concerns and access.
- Verify survey, boundaries, easements and title issues.
- Confirm zoning and intended use before contingencies expire.
- Review water rights or agricultural-use rights where those systems apply.
- If soil, flood, wetland or contamination concerns matter to your plan, investigate them during the contractual due-diligence period.
- Do not waive protections simply because the market is competitive unless you fully understand the risk you are accepting.

PUT THIS INTO PRACTICE

BUILD THE TEAM BEFORE THE OFFER

Identify a real-estate attorney, lender, agent familiar with rural/agricultural property, and the local offices you may need to call. Due diligence moves much faster when you are not meeting everyone for the first time after signing.

13 A 30-minute property scorecard.

Do not compare properties from memory.

CATEGORY	QUESTION
PRICE / RENT	Can the operation carry it without starving everything else?
TENURE SECURITY	Do you control the land long enough for your investments?
WATER	Reliable, legal, adequate and affordable?
SOIL	Usable depth, drainage, contamination history, realistic improvement needs?
ZONING	Are your actual activities permitted?
ACCESS	Legal road access, deliveries, parking, emergency access?
INFRASTRUCTURE	What exists and what would you have to build?
FLOOD / DRAINAGE	Can you live with the risk and cost?
LOCATION	Customers, work, family, schools, markets, commute?
NEIGHBORS	Compatible land uses and realistic future development?

PUT THIS INTO PRACTICE

SCORE BEFORE YOU SLEEP ON IT

Give each category 1 to 5, then write the three biggest costs or risks. Numbers do not make the decision for you; they stop one beautiful feature from erasing nine bad ones.

14 Your first 90 days of searching.

Land searches get less overwhelming when they become a repeatable weekly process.

WEEKS 1-2

Write the land brief. Set a maximum monthly carrying cost. Decide whether leasing is acceptable. Talk to lenders or FSA if financing may be part of the path.

WEEKS 3-4

Map target towns. Contact Extension, USDA Service Center, farm-link programs, land trusts, agents and agricultural businesses. Send your land-seeker introduction.

MONTH 2

Review listings and off-market leads weekly. Screen zoning, soils, flood maps, water and access before touring everything.

MONTH 3

Tour the strongest candidates twice. Build real-cost estimates. Compare lease and purchase options. Walk away from properties that require you to ignore major unknowns.

PUT THIS INTO PRACTICE

CREATE A WEEKLY LAND-SEARCH HOUR

Spend one scheduled hour contacting people, reviewing new leads, and updating your spreadsheet. A consistent network beats doom-scrolling rural listings at midnight.

15 Resources worth bookmarking.

Programs change. Use current official information when money, zoning or legal rights are involved.

USDA Farm Service Agency - Beginning Farmers & Ranchers

Current FSA loan options, eligibility information and local USDA Service Center contacts.

fsa.usda.gov/resources/beginning-farmers-and-ranchers-loans

USDA NRCS Web Soil Survey

Official current soil survey information for mapped areas of interest.

nrcs.usda.gov/resources/data-and-reports/web-soil-survey

FEMA Map Service Center

Official public source for NFIP flood hazard information and effective flood maps.

msc.fema.gov

Land For Good

Farm access, leasing, buying, tenure tools and educational resources for farm seekers.

landforgood.org

Your county / town planning office

Zoning, permitted uses, setbacks, building rules and local land-use answers.

[Search your municipality's official website](#)

Cooperative Extension / conservation district

Local soils, agriculture, production, conservation and landowner networks.

[Search by your county and state](#)

IMPORTANT

This guide is educational, not legal, tax, engineering, environmental or financial advice. Rules differ by state and locality, and program terms change. Verify current requirements with the relevant agency and qualified local professionals.

PUT THIS INTO PRACTICE

BUILD A LOCAL CONTACT SHEET

Write down the phone number or email for your zoning office, Extension office, USDA Service Center, conservation district, attorney, lender and one agricultural real-estate contact. That list is more useful than another hour of browsing.

YOU DO NOT NEED THE PERFECT FARM.

YOU NEED ENOUGH ACCESS TO BEGIN.

- Define what the land needs to do before deciding how many acres you want.
- Treat leasing as a real strategy, not a consolation prize.
- Tell actual humans you are looking for land.
- Research zoning before falling in love.
- Verify water, legal access, soils and flood risk.
- Add infrastructure costs to the purchase price.
- Do not waive due diligence because the property has a barn you like.
- Use current FSA, local and lender information when financing.
- Walk away from land that only works if every unknown turns out perfectly.
- The first piece of land does not have to be the last one.

The goal is not to own the most land. It is to find enough ground, enough security and enough breathing room to start building the life you actually want.

BE KIND. GROW YOUR OWN FOOD.