



A GUIDE FOR THE NORTHEAST TEXAS LAND BUYER

NORTHEAST TEXAS LAND BUYER'S GUIDE

Know the land before you buy it.

SHANNON MILES GROUP

LAND · HOMES ON ACREAGE · FARM & RANCH | NORTHEAST TEXAS

A MEMBER OF THE EXP REALTY LAND & RANCH DIVISION



SHANNON
MILES
REAL ESTATE GROUP

(903) 785-2005 · hello@shannonmiles.com · shannonmiles.com

Information reviewed for Texas real estate as of August 2026.



PAGE 02 — BEFORE YOU BUY THE VIEW

Buying land is different.

There is a moment that happens with land. You turn down a county road, the trees open up, and suddenly you can see it: the house, the shop, the animals, the pond, the porch, the quiet.

That feeling matters. But before you buy the view, we want to know whether the land can actually do what you need it to do.

Buying acreage is not the same as buying a house with a bigger yard. With rural property, the questions often begin before you ever get to the house. Where will the water come from? Can the soil support an on-site sewage system? Is the access legal? What will it take to bring in electricity? What portion of the acreage is truly usable? Are there easements, restrictions, floodplain, pipelines, or mineral issues that could affect your plans?

Those questions are not meant to make buying land intimidating. They are how we make it smarter.

We live on acreage ourselves, raise animals, and work throughout Northeast Texas. We understand why people want more room, more freedom, and a place that feels like theirs. Our job is to help you look beyond the listing photos and understand the property you are actually buying.

This guide is a starting point. When we represent a land buyer, the investigation becomes specific to that property, that county, and your intended use.

THE SMILES RULE

*Fall in love with the possibilities.
Do your due diligence on the property.*

The right property starts with the right questions.

Before we search by acreage or price, we want to understand how you plan to use the land. A beautiful tract can still be the wrong tract if it cannot support the life you are trying to build.

ASK YOURSELF

- Is this primarily a homesite, recreational property, working property, investment, or some combination?
- Will you build now, later, or possibly never?
- Do you want cattle, horses, show animals, chickens, or other livestock?
- Do you need pasture, hay production, woods, or a mix?
- Is hunting or recreation important?
- Do you want a pond, creek, or other surface water?
- Will you need a barn, shop, arena, guest house, or additional dwelling?
- Could you want to subdivide or create a family compound someday?
- Will you commute, work from home, or need reliable high-speed internet?
- Are you hoping to continue an existing agricultural or wildlife appraisal?
- How much land do you actually want to maintain?

Then separate your list into three categories:

MUST HAVE

The property does not work without it.

WOULD LOVE

Important, but you can compromise.

DEAL BREAKER

A condition that makes the property wrong for you.

Do not shop for “10 acres.” Shop for 10 acres that can do what you need 10 acres to do.



Water: Where Will It Come From?

Water can change the value and usability of a tract very quickly.

RURAL WATER SERVICE

A water line near the property does not automatically mean water service is available.

Before relying on rural water, verify:

- Which water supply corporation or utility serves the property?
- Is a meter already installed?
- If not, are new taps currently available?
- Are there connection, extension, road-bore, or other infrastructure costs?
- How far is the existing line from the proposed homesite?
- Is capacity available for the use you are planning?

WHAT WE VERIFY

Water source, service availability, existing well information when available, and whether additional investigation should happen before the buyer's contractual deadlines expire.

EXISTING WELL

An existing well is a valuable feature only if it is usable for your needs. Ask for available well records and investigate the well's condition, depth, production, and water quality. A well that serves one household may not necessarily meet the needs of livestock, irrigation, additional dwellings, or other planned uses.

DRILLING A NEW WELL

Texas groundwater law has historically followed the rule of capture, subject to important exceptions and to regulation by groundwater conservation districts where applicable. A buyer should not assume that owning acreage guarantees a particular quantity or quality of groundwater. Before purchasing a tract that will depend on a future well, investigate nearby well records and speak with a licensed local well professional about the area.

LAND BUYER TIP

“Water is nearby” is not the same thing as “water is available to this property.”

Septic: The Soil Gets a Vote

No municipal sewer usually means an on-site sewage facility, commonly called a septic system.

In Texas, on-site sewage facilities are regulated under TCEQ rules and administered by TCEQ or an authorized local permitting authority. The system that can be installed on a particular property depends on a site evaluation and local conditions, including soil and site characteristics.

That matters in Northeast Texas because soil conditions can vary tremendously from one tract to the next.

Before assuming you can build where you want, investigate:

- Whether an existing septic system is permitted and functioning
- Available permit and maintenance records
- Where an existing system and drain field are located
- Whether the proposed homesite has been evaluated for a new system
- Whether the property size, layout, wells, surface water, easements, or other site features affect placement
- What type of system a licensed professional recommends after evaluating the site

Do not rely on a listing description that says “septic available” or “septic needed.” Those phrases do not tell you whether your preferred homesite works.

If septic feasibility is important to your purchase, build enough time into your contract to investigate it with qualified professionals.

LAND BUYER TIP

The question is not simply, “Can this property have septic?” It is, “Can the homesite I want support an appropriate system?”



Access, Easements & the Survey

You can physically drive to a property and still have an access problem.

PUBLIC ROAD FRONTAGE

Direct frontage on a public road is often the cleanest setup, but confirm what the road actually is and who maintains it. A road that looks public may be private, and a private drive may involve maintenance agreements or easement rights that matter later.

EASEMENT ACCESS

If access crosses someone else's property, we want to understand the legal right being used. A written, recorded easement is generally far more useful than a neighbor's verbal permission or a road that "everyone has always used." Texas law does not automatically guarantee every landlocked property a simple right of access.

Read the easement itself. Important questions can include:

- How wide is it?
- Where exactly does it run?
- What uses are permitted?
- Who maintains the road?
- Can utilities use the same route?
- Does it benefit the tract you are buying and continue with the land?

THE SURVEY

A survey is not just a drawing of the acreage. It can reveal or help identify boundaries, encroachments, roads, easements, improvements, and other matters that affect how the property functions.

On acreage, never assume a fence is the legal boundary. Fences may be old, misplaced, shared, or built for livestock rather than survey accuracy.

WHAT WE VERIFY

Legal access, available surveys, title exceptions affecting access, and whether what you see on the ground matches the documents closely enough to move forward or investigate further.

What Rights Are You Actually Buying?

Land ownership in Texas can involve more than the surface.

MINERAL RIGHTS

The mineral estate may be owned separately from the surface estate. When minerals have been severed, mineral ownership and existing leases can affect the surface in ways a buyer should understand. Texas law generally recognizes the mineral estate as dominant, subject to legal limitations including the accommodation doctrine.

That does not automatically make the property a bad purchase. Mineral rights on many Texas properties were severed long ago. What matters is understanding what is known, what is being conveyed, and what recorded documents affect the tract.

Ask:

- Is the seller conveying any mineral interest?
- Are there existing mineral leases, pipelines, well sites, roads, or related easements?
- What does the title commitment show?
- Are there surface-use agreements or other recorded documents?

OTHER RIGHTS AND INTERESTS

Depending on the property, timber rights, groundwater rights, hunting leases, grazing leases, farm leases, utility easements, pipeline easements, conservation restrictions, or other interests may matter too.

A title company, surveyor, attorney, land professional, and other specialists each play different roles. We do not want you making a major land decision based on assumptions about what “should” convey.

LAND BUYER TIP

If a right matters to you, make sure the contract and title work address it. Do not rely on a handshake or a marketing description.

Buildability: Total Acres vs. Usable Acres

Acreage on paper is not always acreage you can use the way you imagine.

Before paying for a tract based only on its total size, look at the physical and regulatory realities of the property.

FLOOD RISK

Review current FEMA flood information and investigate drainage on the ground. A mapped flood hazard can affect building plans, financing, insurance, roads, and the practical use of portions of the property. Even areas outside a mapped special flood hazard area can experience drainage or localized flooding.

RESTRICTIONS

“Outside city limits” does not mean “no rules.” Recorded deed restrictions, subdivision restrictions, easements, county requirements, utility requirements, and rules tied to a nearby municipality or development may still affect the property.

TOPOGRAPHY & DRAINAGE

A hilltop homesite, wooded bottom, creek crossing, or long driveway can be beautiful. It can also add cost or limit where improvements belong.

WETLANDS & WATER FEATURES

Ponds, creeks, low areas, and potential wetlands can be wonderful features, but certain activities involving waters or wetlands may be subject to federal, state, or local rules. If your plans include filling, dredging, crossing, impounding, or substantially changing drainage, determine whether professional or agency review is appropriate.

PIPELINES & UTILITY CORRIDORS

A pipeline or utility easement can affect building placement, fencing, roads, and future improvements. Look at both the survey and the land itself.

THE NUMBER THAT MATTERS

Not just “How many acres?”

Ask, “How many acres work for what I want to do?”



Property Taxes, Ag Appraisal & Rollback Risk

One of the easiest ways to misunderstand rural land is to look at the current tax bill and assume yours will be the same.

WHAT PEOPLE CALL AN “AG EXEMPTION”

In everyday conversation, Texans often say “ag exempt.” In many situations, the land is actually receiving a special agricultural appraisal that values qualifying land based on agricultural productivity rather than simply its market value.

That favorable appraisal does not automatically continue forever simply because the property had it when you bought it.

Before you buy, verify with the county appraisal district:

- What type of special appraisal, if any, is currently in place?
- How many acres are receiving it?
- What use has supported the appraisal?
- What requirements apply in that county?
- Will your intended use be consistent with continuing qualification?
- What application or documentation will be required after ownership changes?
- Could your planned change in use trigger rollback taxes?

ROLLBACK TAXES

Under current Texas law, certain changes in use of land receiving qualifying agricultural, open-space, timber, or related special appraisal can trigger rollback taxes. The calculation and rules depend on the specific appraisal category and facts. For common open-space agricultural appraisal, the rollback generally looks back at the prior three years of tax difference under current law. Buyers should obtain current guidance from the county appraisal district and, when appropriate, tax or legal counsel before relying on an estimate.

Do not let the listing's current tax number become your future-budget assumption.

LAND BUYER TIP

The county appraisal district is the source to verify current appraisal status and requirements. Your intended use matters.

Utilities & Infrastructure: The Land Price Is Not the Whole Budget

Raw land can be affordable to buy and expensive to make livable.

Before you make an offer, think beyond the purchase price and investigate the infrastructure your plans will require.

ELECTRICITY

Do not stop at “there are poles nearby.” Find out who serves the property and whether service can be extended to your intended build site. Distance, easements, line extensions, transformers, road crossings, and service requirements can all affect feasibility and cost.

WATER

Confirm the actual source and availability, not just the nearest visible line.

SEPTIC

Budget based on a site-specific evaluation and current professional pricing, not a generic internet estimate.

DRIVEWAY & CULVERT

A long private drive, creek crossing, steep entrance, or county culvert requirement can become a significant project.

CLEARING & SITE PREPARATION

Beautiful woods may be part of why you buy the property. They may also affect driveway placement, homesite preparation, drainage, and utility routes.

FENCING

Walk it. A fence can look fine from the road and be unusable for the animals you plan to keep.

INTERNET & CELL SERVICE

If you work from home, stream, homeschool, run a business, or simply expect reliable connectivity, verify service at the actual property. Rural coverage can change within a surprisingly short distance.

CURRENT BIDS BEAT OLD ESTIMATES

Infrastructure pricing changes. We would rather help you identify the right providers and get current information than print a number that may be wrong by the time you use this guide.

Financing Land Is Different Too

Land financing is its own category.

A lender who is excellent with suburban home mortgages may not be the right lender for raw acreage, farm and ranch property, a recreational tract, or a purchase that includes future construction.

Depending on the property and your plans, financing may involve:

- A land or lot loan
- Farm and ranch financing
- A construction-to-permanent loan
- Conventional financing for a home on acreage
- Other portfolio or specialized rural lending products

Expect the lender to care about more than your credit score. Property type, acreage, improvements, access, utilities, intended use, appraisal, down payment, and future construction plans can all affect the loan.

BEFORE YOU SHOP SERIOUSLY

Talk with a lender who understands the type of property you want to buy. Ask how acreage, improvements, agricultural use, manufactured housing, future construction, or a lack of utilities could affect qualification.

YOUR REAL BUDGET: THINK IN TWO BUCKETS

1

ACQUISITION

Purchase price, lender costs, title-related costs, survey obligations, inspections, and other transaction expenses.

2

AFTER CLOSING

Water, septic, electricity, driveway, fencing, clearing, buildings, gates, equipment, livestock infrastructure, and maintenance.

The property that leaves breathing room for the life you want to build is often a better purchase than the tract that uses every dollar just to acquire the dirt.

The Contract & Your Due-Diligence Window

The contract is where your land-buying strategy becomes real.

Texas has different promulgated contract forms that may apply to different property types. As of August 2026, current TREC forms include the Farm and Ranch Contract 25-17 and the Unimproved Property Contract 9-18, both effective July 1, 2026. The correct form and addenda depend on the property and transaction.

TERMINATION OPTION

When negotiated into the applicable contract, a termination option gives the buyer a defined period in which the buyer may terminate under the contract's terms. For a land purchase, that period needs to match the investigation you actually intend to complete.

Acreage due diligence may include some combination of:

- Financing and lender review
- Title commitment and exception review
- Survey review or a new survey
- Access and easement review
- Water availability or well investigation
- Septic / site evaluation
- Flood and drainage investigation
- Restrictions and recorded documents
- Agricultural appraisal and tax questions
- Utility availability
- Environmental or wetlands questions
- Inspections of improvements, wells, septic, barns, shops, fences, or other systems
- Review of leases, mineral matters, or other rights affecting the property

Do not assume every investigation can be completed in a few days. Before the contract is signed, think through what needs to happen, who must do it, and how long it may realistically take.

TITLE MATTERS

Read the title commitment and the exceptions. On land, those exceptions may be exactly where the important story is hiding.

BUYER REPRESENTATION IN TEXAS

Texas law now requires a written agreement before a license holder provides certain brokerage services to prospective residential buyers, including most property showings. The type of agreement and services provided depend on the transaction and relationship. We will walk you through that before we begin touring property.

Take This With You: Property Walk Checklist

BEFORE YOU GO

- ☐ Identify the county appraisal district record
- ☐ Review available aerial imagery
- ☐ Review current FEMA flood information
- ☐ Look for public road frontage and apparent access
- ☐ Identify known utilities or providers
- ☐ Note any visible creeks, ponds, pipelines, transmission lines, or unusual features

AT THE PROPERTY

- ☐ Drive the road and entrance
- ☐ Walk as much of the tract as practical and safe
- ☐ Look for survey markers if visible, but do not assume they define every boundary without survey confirmation
- ☐ Note fence condition and type
- ☐ Look at drainage, low areas, washes, and creek crossings
- ☐ Find existing well and septic components if present
- ☐ Note the distance from utilities to your preferred homesite
- ☐ Check cell signal where you would actually live or work
- ☐ Look at neighboring uses, not just the subject tract
- ☐ Notice smells, noise, traffic, dumping, erosion, dead timber, or other conditions you would want to understand
- ☐ Think about how a concrete truck, moving truck, livestock trailer, RV, school bus, or emergency vehicle would reach the site if those matter to you

QUESTIONS TO INVESTIGATE

- ☐ What legally provides access?
- ☐ What water source serves the property?
- ☐ What is known about septic feasibility?
- ☐ What restrictions and easements affect it?
- ☐ What survey is available?
- ☐ What special tax appraisal is currently in place?
- ☐ What rights or leases are not conveying or will survive closing?
- ☐ What improvements or personal property are included?

NOTES

Red Flags, Green Flags & the Things We Do Not Assume

A red flag does not always mean “do not buy.” It means “stop guessing and investigate.”

RED FLAGS

- *“The neighbor lets us use that road.”*
- *“Water is right there.”*
- *“It has always been ag exempt.”*
- *“The fence is basically the property line.”*
- *“You can build anywhere out here.”*
- *“The minerals probably do not matter.”*
- *“It never floods.”*
- *“The old septic worked last time they used it.”*
- *“Everybody around here gets good internet.”*
- *“You can always drill a well.”*

GREEN FLAGS

- Clear, documented access
- A useful current survey, or willingness to obtain one when needed
- Confirmed utility information
- Available well, septic, and maintenance records for existing systems
- Title documents that have been reviewed thoughtfully
- A tract whose topography and usable acreage match your plans
- Enough contractual time to investigate the important unknowns
- A buyer who knows exactly what they want the land to do

OUR APPROACH

We are not trying to make every property work.

We are trying to help you buy the right property with your eyes open. Sometimes the best service we provide is helping a buyer get excited about a tract. Sometimes it is helping them walk away before an expensive mistake becomes theirs.

Both count as a win.

The SMiles Experience

We are Shannon and Scott Miles, and the Shannon Miles Group is built around a simple idea: real estate should be handled with strategy, clarity, generosity, and genuine care.



We call that The SMiles Experience.

Shannon brings years of real estate experience along with a background in leadership and ministry. Scott brings decades of marketing and business experience. Together, we have built a family-run real estate business focused on homes, land, acreage, farm and ranch, rural luxury, and the people who choose to build a life in Northeast Texas.

Land is a particular passion for us because we live it too. We know the difference between admiring acreage and managing it. We understand livestock, fences, muddy roads, wells, shops, barns, equipment, country neighbors, and the thousand practical questions that do not fit neatly into a residential checklist.

Shannon is a member of eXp Realty's Land & Ranch Division and holds land, luxury, and real estate education credentials designed to support specialized service. But credentials are only part of it. The experience we want you to remember is simpler:

*You felt heard.
You understood what you were buying.
You were never pressured into making the property fit.
You had people in your corner who cared about what happened after closing too.*

That is The SMiles Experience.

SHANNON & SCOTT MILES





PAGE 16 — LET'S TALK

Ready to Find Your Piece of Northeast Texas?

The best land search does not start with a listing. It starts with a conversation about the life you want the property to support.

Whether you are looking for a homesite, a few acres outside town, a recreational getaway, a working ranch, a homestead, a legacy property, or land you hope to build on someday, we would love to help you evaluate it wisely.

SHANNON & SCOTT MILES

Shannon Miles Group | eXp Realty

(903) 785-2005 · hello@shannonmiles.com · shannonmiles.com · [@shannonmiles.realtor](https://www.instagram.com/shannonmiles.realtor)

Your land. Our mission.



IMPORTANT INFORMATION & DISCLAIMER

This guide was prepared and reviewed using information current as of August 2026 and is intended for general educational purposes only. Real estate forms, laws, regulations, tax rules, appraisal standards, utility availability, lending requirements, permitting requirements, flood information, and local practices can change after publication and can vary by property, county, municipality, utility provider, groundwater district, and other jurisdiction.

Nothing in this guide is legal, tax, engineering, environmental, surveying, lending, insurance, title, septic, well, or other professional advice, and it is not a substitute for property-specific investigation by the appropriate qualified professionals or governmental authorities. Buyers should verify information applicable to the specific property and transaction before relying on it or making a purchase decision.

Shannon Miles Group and its agents provide real estate brokerage services and help clients coordinate appropriate due diligence, but they do not replace attorneys, surveyors, engineers, inspectors, appraisal districts, title companies, lenders, utility providers, environmental professionals, licensed well or septic professionals, or governmental authorities.

CURRENTNESS NOTE FOR FUTURE USE

If you are reading this guide substantially after August 2026, please contact Shannon Miles Group for an updated copy or verify that the laws, forms, and requirements discussed here remain current before relying on them.