

Rural Property Buyer's Guide

What you need to know before buying land or rural property in Southern Oregon

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Rural property in Southern Oregon draws people for real reasons. Space, privacy, the Rogue Valley landscape, the possibility of growing your own food or living off the grid - these are real things that real people find here. They are also accompanied by a set of practical realities that most out-of-state buyers do not know to ask about until after they close. This guide covers the ones that matter most.

WELL WATER

Most rural properties in Southern Oregon are on well water rather than municipal systems. The well supplies all water to the home. Before you buy, you need to know three things: is the water safe to drink, is there enough of it, and is the equipment in good shape.

A well inspection tests for bacteria, nitrates, and other contaminants. It also measures the flow rate in gallons per minute - a typical household needs a minimum of around 3 to 5 gallons per minute for reliable use. Below that, you may have a problem. Some wells in the region run lower during dry season, so seasonal variation matters.

Well equipment - the pump, pressure tank, and related systems - ages and fails. These are not inexpensive repairs. A well inspection tells you the condition of the equipment and flags anything that needs attention.

Do not skip the well inspection. A property with a failing well or contaminated water is a significant problem and the cost to address it can be substantial. Oregon does not require sellers to disclose well test results if they have not recently tested - you have to ask and then test yourself during the inspection period.

SEPTIC SYSTEMS

Rural properties that are not connected to a municipal sewer system have a septic system - an underground tank and drain field that processes household waste on-site. Oregon requires a septic inspection at the time of sale, which is a meaningful protection for buyers.

What you want to know: when was it last pumped, how old is the system, how large is the tank relative to the home's bedrooms, and is the drain field functioning properly. A drain field that is failing is an expensive fix - sometimes in the tens of thousands of dollars - and it is not something you want to discover after close.

You should also find out whether the septic system has permits on record with the county. Unpermitted systems exist and they create complications for financing and future transfers.

QUESTIONS TO ASK BEFORE INSPECTION:

- When was the tank last pumped?
- Are there any county permits on record for the system?
- Has there ever been a drain field replacement or repair?
- What is the system's rated capacity?

WATER RIGHTS

Water rights in Oregon operate under the prior appropriation doctrine - the basic principle being "first in time, first in right." A water right is a legal authorization to use a specific quantity of water from a specific source. Rights are attached to the land and transfer with the property, but they are separate from the land itself in important ways.

If a property has a creek, pond, or irrigation water source, find out whether there is a water right for it. Using water without a water right in Oregon is illegal. In a dry year, junior water rights can be curtailed to protect senior rights - meaning someone with an older right has priority over yours.

The Oregon Water Resources Department maintains records of water rights. Before buying any rural property with surface water or irrigation needs, look the property up. Your real estate agent or a water rights attorney can help you read what you find.

Buyers from California and other western states sometimes assume that water flowing through or adjacent to a property is theirs to use. In Oregon, that is not automatically the case. Confirm the rights before you rely on them.

EASEMENTS AND ACCESS

Many rural properties in Southern Oregon are accessed by roads that cross other people's land. These access arrangements are called easements, and they are recorded in the public record. Understanding them before you buy matters.

Key questions: is the access legally guaranteed by a recorded easement, or is it based on a handshake arrangement that could change? Who is responsible for maintaining the road? Can it be gated or restricted by another party? If there are multiple properties accessing the same road, what are the shared maintenance obligations?

For properties accessed by unpaved or maintained-by-others roads, ask specifically about seasonal conditions. Some rural roads in Josephine County become impassable or significantly degraded in wet season. If the road serves multiple properties, find out who is responsible for maintenance and what the actual track record looks like - not just what the arrangement is supposed to be.

A title company will flag recorded easements during the title search. Read them carefully. An easement that grants access also describes its limits, and those limits are real.

In addition to access easements, there may be utility easements (power, water, fiber), agricultural easements, or conservation easements on the property that restrict what you can do with it. These are not always deal-breakers, but you need to know they exist.

ZONING AND WHAT YOU CAN ACTUALLY DO

Not all rural land is the same under Oregon law. Josephine County and other Southern Oregon counties have zoning designations that govern what you can do on a parcel. The most common rural zones are:

- **Rural Residential (RR):** Allows residential use and some limited agricultural activity. Generally what people picture when they imagine a rural home on a few acres.
- **Exclusive Farm Use (EFU):** Primarily agricultural. Placing a dwelling on EFU land has specific conditions - not every parcel qualifies for a home, and certain activities are restricted.
- **Forest Zone (F):** Timber and forest management focus. Even more restricted for residential development.
- **Rural Commercial / Rural Industrial:** Less common, but exist and have their own rules.

Zoning determines whether you can build additional structures, run a business from the property, keep certain livestock, install a second dwelling, or subdivide in the future. If you have specific plans for the land, verify those plans are allowed under current zoning before you buy, not after.

Contact Josephine County Planning Department directly, or ask your agent to help you research the specific parcel.

A related note on property taxes: agricultural and forest properties may qualify for special assessment, which significantly reduces annual taxes. Farm deferral and forest deferral assessments come with obligations - the land must be actively used for the qualifying purpose. If a property carries a current deferral, ask whether that assessment will transfer or be recaptured at sale. The county assessor's office has this information for any specific parcel.

WILDFIRE RISK

Southern Oregon has significant wildfire risk and that risk is a practical reality for rural buyers, not a distant concern. Oregon maps every property by fire hazard severity zone - High, Very High, and Extreme - and those designations affect insurance availability and cost. The Oregon Department of Forestry publishes an online hazard map where you can look up any address. Check it before you write an offer.

During a home inspection on rural properties, ask specifically about defensible space: the cleared area around the structure that slows a wildfire's approach. Oregon has requirements for defensible space that homeowners are responsible for maintaining. Properties that have been well maintained in this regard are meaningfully different from ones that have not.

Insurance is the other variable. Wildfire-adjacent properties have seen significant premium increases and coverage restrictions in recent years. Before closing, get an insurance quote specific to the property. Some properties in high-risk areas are very difficult or very expensive to insure.

CONNECTIVITY: CELL SERVICE AND INTERNET

For anyone planning to work remotely - or who simply expects reliable internet - connectivity belongs in your due diligence, not as an afterthought after you are under contract.

Cell service across rural Josephine County is inconsistent. Some areas have solid coverage; others have a weak or no signal at the property itself, even when coverage maps suggest otherwise. Test the signal at the actual site during a showing. Walk the property with your phone. Ask neighbors what they use.

Internet options in rural Southern Oregon range from fiber or cable in areas close to town, to fixed wireless providers, to satellite - Starlink is widely used in this region and performs well in most areas - to no reliable option at all. Check the address against provider coverage maps, but also verify with someone who actually lives nearby. Listing agents do not always have current or accurate information on this.

If remote work is part of your life, treat connectivity the way you would treat the well. Find out what is actually there before you close.

FINANCING RURAL PROPERTY

Rural property can be harder to finance than a typical in-town home, and the variables matter a lot.

- **Manufactured homes on rural land** have their own financing rules. Not all lenders handle them and the requirements around foundation type and titling affect what loans are available.
- **Raw land** (no dwelling) typically requires a larger down payment and higher interest rates than improved property. Land loans are a specialty product.
- **Properties with significant acreage** sometimes hit limits for conventional financing if the land value exceeds certain thresholds relative to the home value.
- **Properties without utilities** (off-grid) can create challenges with some loan types, particularly FHA and VA loans which have specific habitability requirements.

USDA rural development loans are worth knowing about in this region. They offer 100% financing for properties in eligible rural areas and Josephine County has areas that qualify. The Funding Sources guide on this site has more detail on this and other programs.

BEFORE YOU MAKE AN OFFER ON A RURAL PROPERTY

- Confirm the zoning designation and verify your intended use is permitted
- Locate any recorded easements (access and utility)
- Confirm the water source (well, municipal, or other) and request prior test results if available
- Ask about septic system age, condition, and permit history
- Check for any water rights associated with the property (Oregon WRD records)
- Get an insurance quote specific to this property before you are under contract
- Confirm your financing approach works for this property type before you write an offer
- Check the Oregon Department of Forestry fire hazard severity zone for the parcel
- Note the access road: paved, maintained, shared, or seasonal?
- Ask when the property last had a well inspection and septic service
- If the access road is unpaved or shared, ask about seasonal conditions and maintenance responsibility
- Test cell signal at the property itself, not just on the main road
- Verify internet connectivity options with providers or neighbors before closing
- If the property carries a farm or forest tax deferral, confirm whether it transfers or is recaptured at sale

Considering rural or land property in Southern Oregon?

The Homestead and Land Session covers the rural and land buying process specific to this region - zoning, water, access, financing, and the questions you need answered before you make an offer. Forty-five minutes, flat fee, follow-up email with everything we covered.

Learn more at jamie-the-realtor.com