Buying Vacant Land: What to Check Before You Buy

By Michael Hentschel, M&H Land LLC. Written from selling raw land in Colorado and Arizona, and from the questions buyers actually ask. Verify everything in here independently with the county before you buy — rules change, and the county is the authority, not this guide.

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Part One — Colorado: buying land in Costilla County

Before You Buy Raw Land in Costilla County, Check These Four Things

I get asked the same questions a lot, so here's the honest version up front.

Power: most parcels out here have no grid power at the lot — that's normal for this area. Most owners run solar with battery storage, often with a generator as backup. If power lines

are nearby on a particular parcel, I'll say so for that parcel — I won't promise a hookup I haven't confirmed.

Roads: dirt roads, honestly. Most parcels are reachable by car in good weather, but winter snow and summer rains can make some routes rough, and high clearance helps. I encourage you to go drive it yourself with the GPS coordinates before you commit — you're welcome to walk any parcel anytime, no appointment needed.

Water: no municipal water on these parcels. The usual options are a permitted well, a cistern with hauled water, or rainwater collection where allowed. Well permits and what a well can be used for depend on the parcel and the county's rules, so check with the Colorado Division of Water Resources and the county for the parcel you're looking at, and test water quality.

Camping and building: you can camp on the land up to 14 days in any 3-month period with no permit. Longer stays need a county camping permit — permits for up to 180 days are available, and up to a year with an active building permit. I won't promise unrestricted camping or full-time living on a parcel while it's being paid off — check the current rules with Costilla County Planning & Zoning before you plan around a longer stay. For building, site-built homes need to meet the county's 600 sq ft minimum on a permanent foundation, and manufactured homes need to be 1976 or newer, state-certified, and on a permanent foundation. There's no deadline to pull a permit — you can buy now and build when you're ready.

And please verify everything independently — check with the county, visit the land, confirm utilities yourself. If you go out to the property in the first 90 days after paying the down payment and doc fee and decide it's not for you, we'll refund you, except the doc fee.

Before You Buy Raw Land in Costilla County: A Due Diligence Checklist

I encourage every buyer to verify everything independently before they buy — and that includes our parcels. Here is the checklist I would run through myself, in order:

1. Confirm the parcel on the ground. Get the GPS pin from the seller, find the corners, and make sure the acreage and the road in match what you were told. Ask the county planning office what zoning applies and what you can and cannot build. 2. Walk the parcel yourself.

Go see the ground in person, at any time, no appointment needed on our parcels. Look at the access road, the slope, the vegetation, and whether you can actually drive onto it. 3. Check access, honestly. Is the road a county road, a private road, or an easement? How much dirt road is there, and what is it like after rain? Some of our parcels are less than a minute off the highway; others are a longer dirt-road drive in. Ask, and then drive it. 4. Ask about water, and plan for it. There is no municipal water on our parcels. The usual options are a permitted well, a cistern, or hauling. Well depth and cost vary — check with the Colorado Division of Water Resources about permits, and talk to local well drillers before you assume a number. 5. Ask about power, and do not assume it. Most of our parcels have no power at the lot. Some have power nearby — I will tell you honestly how far away it is, never that it is at the lot when it is not. If you plan to build, check with the local electric provider about the nearest connection. 6. Ask about septic and building permits. In Costilla County, building needs a county permit, and on-site septic (OWTS) needs a permit, installation, and inspection before occupancy. Owner-builders are welcome, and construction permits renew yearly — confirm the current rules with the county, because rules change. 7. Check the minimum dwelling size. Costilla County has a minimum dwelling size rule — ask the county what it is for your parcel before you plan a tiny home or small cabin. This is the rule that stops some plans, and I would rather you know it now than after you buy. 8. Check camping rules if you plan to camp. Tent camping up to 14 days in any 3-month period needs no permit in Costilla County; longer stays need a permit, and up to a year is possible with an active building permit. Confirm the current permit rules with the county. 9. Check cell service and GPS on site. Coverage is spotty in parts of the valley, and GPS can cut out around hills. Test it yourself on your visit if you plan to work remotely from the land. 10. Read the terms before you send money, and ask questions. If anything in a parcel writeup is unclear, ask me. I will give you the parcel details and the terms in a direct message, and I encourage you to take your time — a good purchase does not need to be rushed.

If you run through this list and a parcel still looks right, that is a good sign. If something on it stops you, that is useful too — better to find out now than after closing.

How Owner Financing Works — and How to Check a Seller Before You Pay Anything

Here's the plain version of how I sell land, and how to check any seller — including me — before you send money.

Owner financing means you buy directly from me, not through a bank. There's no credit check and no proof-of-income requirement. You pay a down payment and a doc fee up front, then a monthly payment for a set number of months. The exact down payment, monthly payment, and term depend on the parcel — I'll give you the exact numbers for the parcel you're asking about when you message me about it.

When the payments are finished, you get a warranty deed — that's the document that transfers ownership to you. There's no prepayment penalty, so you can pay it off early if you want to.

Before you pay anything, check these four things, with any seller:

1. Check the seller is real: look the company up on its state's Secretary of State website, and read the full contract before you pay anything. If a seller won't share those, that's a reason to walk away. I'm happy to send the GPS pin for a parcel you're serious about, and to do a live video walk of the land so you can see it in real time. 2. Go see the land yourself, or have someone you trust go. You can walk any of our parcels anytime — no appointment needed. Drive the roads, check the ground, and confirm utilities yourself. 3. Check the county's rules for what you plan to do there — camping limits, building permits, water, and septic — before you plan around a longer stay or a build. Rules differ by county, and a seller's word is not a substitute for the county's answer. 4. Ask what happens if you change your mind. Here's my answer, and it's the same one I give in chat when someone is hesitant: if you go out to the property in the first 90 days and decide it's not for you, we'll refund you, except the doc fee. That applies to financed sales, and you need to be current on payments. I encourage you to verify everything independently during that window.

And a straight answer on fit: this isn't the right buy if you need to move onto the land next week, if you want to rent it out, or if you plan to live on it full time right away. If that's your plan, I'll say so honestly rather than sell you something that doesn't fit — and if you're looking for a weekend spot, a slow off-grid setup, or land to hold and build on someday with county permits, that's the buyer this land is actually for.

What a Monthly Owner-Financed Payment Actually Buys

When you buy land on owner financing, you are not renting the land, and you are not taking out a bank loan. The seller carries the note directly. That changes what each payment does.

Your first payment — the down payment, plus a one-time document fee — starts the contract. It is what reserves the parcel in your name and gets the paperwork moving. The document fee is the one part that is not refundable if you walk away; everything else you have paid is refundable inside the due-diligence period (see below).

Each monthly payment then goes toward the financed price of the land. There is no balloon payment waiting at the end, and there is no prepayment penalty — if you pay it off early, you pay it off early, and the deed transfers to you at payoff. No bank, no credit check, no proof of income: the seller already knows the ground and is the lender.

While you are paying, the land is yours to use within the county's rules. You can visit it anytime, walk it, camp on it within the camping rules, and start planning — well, solar, septic, permits — while the payments run. What you cannot do yet is treat it as a finished, titled home base: the big permanent moves — a well, a septic system, a foundation, living there full-time — wait until the parcel is paid off and the deed is in your name. That is the honest order of operations, and any seller who tells you otherwise is selling you something else.

Before you commit, you get a due-diligence period. Use it: verify the parcel with the county, confirm access in writing, check the rules for what you want to build, and go stand on the land yourself. If it is not what you were told it was, you can walk away inside that period and get your payments back, except the document fee. I encourage buyers to verify everything independently — that is not a warning, it is how a land deal should work.

So what does the monthly payment actually buy? Time, in two directions: time to pay without a bank, and time to plan, visit, and permit while you pay — with the deed at the end of it. If that structure fits what you are trying to do, message me with the parcel you are looking at and what you plan to use it for, and I will send you the details for that parcel.

Water on Raw Land in Costilla County: Well, Cistern, or Haul?

There is no municipal water on our parcels, and that surprises some buyers — so let me lay out the three options honestly, the way I explain them to people who ask.

Option 1: Drill a well. A permitted well is the closest thing to a normal water supply on raw land. In this area, wells are commonly in the 100-300 foot range, and you need a permit through the Colorado Division of Water Resources. Depth, yield, and cost vary a lot by

location — I will not quote you a number for a specific parcel, because I do not know it until a driller looks at that ground. If you want a well, talk to local drillers and the state water office before you buy, and ask what they have seen near that parcel.

Option 2: Install a cistern. A cistern is a storage tank — you fill it, and you draw from it. Some owners fill from a well, some from delivered water. It is simpler than drilling, and it works well for weekend and seasonal use, but it is storage, not a supply: when it is empty, you are out of water until you refill it. Size it for how you will actually use the land, and ask about freeze protection if you plan to use it through winter.

Option 3: Haul water. Hauling means bringing water in by truck or tank, either yourself or through a delivery service. It is the lowest-upfront option and a good way to start, but it is also the most hands-on over time — you are managing every gallon you use. For a weekend camp, that is often fine. For full-time living, most people eventually move to a well or a larger cistern system.

What I would do, if I were buying: Start by asking the county and the state water office what is allowed and what permits apply to the parcel you are looking at. Then talk to neighbors and local drillers about what actually works in that area. Then match the option to how you will use the land — a weekend camp and a future home are different water plans, and it is better to know that before you buy than after.

If you are looking at one of our parcels and want to talk through which option fits it, tell me what you plan to use the land for and I will send you the details for that parcel. And as always: check the county's rules for what you want to do, and walk the parcel yourself before you decide.

Off-Grid Power in Costilla County: How Solar Actually Works on Raw Land

Most of our parcels have no grid power, and that is normal for raw land out here — so let me explain how owners actually handle power, the way I explain it to people who ask.

The setup most owners use is solar panels with battery storage. The San Luis Valley gets a lot of sun — around 280 sunny days a year — which is why solar works well here as a primary power source, not just a backup. The panels charge the batteries during the day, and the batteries carry you through the night and through cloudy stretches.

Most owners also keep a generator as backup. Solar plus batteries covers the normal days; a generator covers the long cloudy stretch, the heavy-use day, or the time you are running something bigger than usual. Think of it as three parts working together — panels, batteries, generator — not one piece doing everything alone.

What size system you need depends entirely on how you will use the land. A weekend camp that runs lights, a phone charger, and a small fridge is a very different system from a future home running a well pump, a full kitchen, and heat. That is why I will not quote you a system size for a specific parcel — it depends on your use, your appliances, and how much winter use you plan, and a solar installer who knows this valley can size it properly once you know those answers.

A few parcels do have power lines nearby, and when that is the case I note it on that parcel's page. For the rest, plan on solar from the start rather than hoping a grid hookup appears later.

What I would do, if I were buying: Start by being honest about how you will actually use the land — weekend camp, seasonal stays, or a future home — because that decides the system. Then talk to a local solar installer about panels, batteries, and backup for that use, and ask what winter and snow mean for panel placement on that ground. Then visit the parcel and look at sun exposure and where a system would actually sit.

If you are looking at one of our parcels and want to talk through what power looks like on it, tell me what you plan to use the land for and I will send you the details for that parcel. And as always: check the county's rules for what you want to do, and walk the parcel yourself before you decide.

From Raw Land to a Home in Costilla County: A Building Timeline

If you are buying raw land to build on someday, it helps to know the order things happen in — because the timeline is longer than most people expect, and a few rules catch buyers by surprise.

Step 1: Confirm what you can build, before you buy. Check zoning and the county's minimum dwelling size rule for the parcel. That rule alone stops some plans — a tiny home or small cabin that is under the minimum will not get approved, no matter how well it is

built. Ask the county planning office, in writing if you can, what is allowed on that specific parcel.

Step 2: Get your building permit, and keep it current. Building needs a county building permit. Construction permits renew yearly in Costilla County, so a build that stretches across years needs renewals — plan for that, and do not assume a permit stays open forever.

Step 3: Plan septic early, not last. On-site septic (OWTS) needs its own permit, and the system must be installed and inspected before occupancy. A soil test is part of that process. Septic is often the slowest piece of a rural build, so start it early in your timeline, not after the house is framed.

Step 4: Sort water and power in parallel. There is no municipal water on our parcels — the usual options are a permitted well, a cistern, or hauling (see my water guide for the comparison). Power, where it exists nearby, needs a connection arranged with the local provider; where it does not, plan on solar. Neither of these should be left to move-in week.

Step 5: Build the primary dwelling first. This is the rule that surprises people most: the county does not allow a shed or structure on vacant land before the primary dwelling. Storage comes only once construction documents are submitted and a building permit is opened. If your plan starts with "put a shed up first," check that rule with the county before you count on it.

Step 6: Do not plan a move-in date until permits are in hand. A realistic timeline is: verify zoning and dwelling size, open permits, install and inspect septic, arrange water and power, then build. Rushing any step — especially septic and permits — is how a build stalls. I would rather you buy with a patient timeline than with a date that the county rules will not support.

If you are looking at one of our parcels and want to talk through what building on it would look like, tell me what you plan to build and I will send you the details for that parcel. And as always: check the county's rules for what you want to do, and walk the parcel yourself before you decide.

Can You Reach Raw Land in Costilla County in Winter?

If you are shopping for raw land in November, you are exactly the buyer who should be asking about winter — because the road you drive in summer is not always the road you

drive in January.

The honest starting point: our parcels are reached by dirt roads. In good weather, most of them are reachable by car. That changes with the season. Winter snow can make some routes rough, and the same is true of the monsoon rains in summer — a road that is fine one week can be a different drive the next. High clearance helps, and it is worth having when you visit in the colder months.

What I would do before buying: Visit the parcel yourself, with the GPS coordinates, and drive the route the way you would actually use it — not just in good weather, but with winter in mind. Drive it slowly, look at the ground, and notice where water would sit and where snow would drift. A visit in daylight, when you can see the road properly, tells you more than any description I could give you.

A few things to plan around: Do not plan a move-in date, a build start, or a winter stay around an assumption that the road will always be passable. Winter access is part of the decision, not an afterthought — if you need to reach the land on a fixed schedule in January, that is something to work out before you buy, not after. The same goes for water in cold weather: if your plan involves a cistern, ask about freeze protection before you count on using it through winter.

And do not take my word for any of this on a specific parcel. Road conditions vary by parcel and by season, and the county is the authority on which roads it maintains and how. Check with the county, talk to neighbors who drive those roads in winter, and walk the parcel yourself before you decide.

If you are looking at one of our parcels and want to talk through what reaching it in winter would actually look like, tell me which parcel and what you plan to use it for, and I will send you the details for that parcel. And as always: check the county's rules for what you want to do, and walk the parcel yourself before you decide.

Part Two — Arizona: how Navajo County compares

Costilla County vs Navajo County: Land Rules Compared Before You Buy

If you are comparing our land in Colorado with our land in Arizona, the first thing to know is that the county rules are not the same — and a plan that works in one county may not work in the other. Do not carry a rule from one county across the state line and assume it applies.

Here is the side-by-side, as I understand the rules today. Where I do not have a confirmed rule for a county, I say so below — I would rather leave a blank than invent one.

Camping In Costilla County, Colorado, you can camp on the land up to 14 days in any 3-month period with no permit. For longer stays, the county issues camping permits for up to 180 days, and up to a year with an active building permit. That is the rule as I understand it from the county, and it is the one I would confirm with the county planning office before counting on it. In Navajo County, Arizona, I do not have a confirmed camping rule to give you. Do not assume the Costilla camping rules apply in Arizona. Ask Navajo County directly what camping is allowed on a specific lot, and for how long, before you plan a stay.

Building — what you can build In Costilla County, site-built homes have a 600 sq ft minimum on a permanent foundation. Manufactured homes are allowed if they are 1976 or newer, state-certified, and on a permanent foundation. Tiny homes under 600 sq ft, container homes, and pallet structures are not allowed. There is no deadline to pull a building permit — buy now, build when ready. In Navajo County, I do not have a confirmed minimum dwelling size, manufactured-home rule, or tiny-home rule to give you. A building permit is required in Navajo County, but do not assume the Costilla dwelling rules carry over. Ask the county what is allowed on that specific lot.

Building — order of work In Navajo County, the county does not allow a shed or structure on vacant land before the primary dwelling — a storage shed comes only once construction documents are submitted and a building permit is opened. That order matters: if your plan starts with "put a shed up first," it will not work that way in Navajo County. In Costilla County, I do not have a confirmed rule to give you about putting a shed or structure up before the primary dwelling. Ask Costilla County planning before counting on any order of work. In both counties, a building permit is required before you build. In Costilla County, construction permits renew yearly, so a build that stretches across years needs renewals.

Septic In both counties, on-site septic is required, and the system must be installed and inspected before occupancy. A soil test is part of that process. In Costilla County, septic needs its own permit (an OWTS permit). In Navajo County, on-site septic is required, with a soil test, installed and inspected before hookup or occupancy.

Water In both counties, there is no municipal water on our parcels. The usual options are the same in outline: drill a permitted well, use a cistern, or haul water. The permit authority is different — in Colorado, well permits go through the Colorado Division of Water Resources; in Arizona, through the Arizona Department of Water Resources. In Colorado, a household-use well permit can also depend on whether the subdivision sits under a court-approved augmentation plan, so eligibility has to be verified for the specific lot. In both counties, verify water for the specific lot with the county and the water authority before you buy — do not assume a well is available just because a neighbour has one.

Power In both counties, most rural parcels have no grid power, and owners typically run solar with battery storage. In Costilla County, the local provider is the San Luis Valley Rural Electric cooperative, and a few parcels have power lines nearby — when that is the case it is noted on the parcel page, and a connection still has to be arranged with the provider. In Navajo County, where grid power exists it is through APS or Navopache Electric — and the county only allows power after a valid primary-dwelling and septic permit, not to vacant land first. Do not plan on grid power to a vacant lot in Navajo County. In both counties, never assume power is at the lot. Power nearby, power in the area, and power at the lot are three different things.

The practical difference Costilla County is the county I can give you the most detail on — camping, dwelling size, permits, and water rules are the ones buyers ask about most, and they are the ones I have confirmed. Navajo County is the county to ask more questions about before you buy: camping, minimum dwelling size, and the order of work beyond the shed rule are all things to confirm with the county, not to assume from the Colorado rules.

If you are looking at one of our parcels and want to talk through which county's rules would apply to your plan, tell me which parcel and what you plan to use it for, and I will send you the details for that parcel. And as always: check the county's rules for what you want to do, and walk the parcel yourself before you decide.

Comparison at a glance

Topic	Costilla County, CO	Navajo County, AZ
Camping, no permit	Up to 14 days in any 3-month period	Not confirmed — check with the county

Topic	Costilla County, CO	Navajo County, AZ
Camping, with permit	Up to 180 days; up to a year with an active building permit	Not confirmed — check with the county
Minimum dwelling	600 sq ft, site-built, permanent foundation	Not confirmed — check with the county
Manufactured homes	Allowed if 1976 or newer, state-certified, permanent foundation	Not confirmed — check with the county
Tiny / container / pallet homes	Not allowed (under 600 sq ft)	Not confirmed — check with the county
Building permit	Required; construction permits renew yearly	Required
Shed before primary dwelling	Not confirmed — check with the county	Not allowed; storage shed only once construction docs submitted and building permit opened
Septic	OWTS permit; installed + inspected before occupancy; soil test	Required; soil test; installed + inspected before hookup/occupancy
Water	No municipal water; well (CO Division of Water Resources permit), cistern, or haul; augmentation-plan eligibility may apply	No municipal water; well (AZ Dept of Water Resources permit), cistern, or haul
Power	Mostly off-grid, solar typical; San Luis Valley REC where lines exist	Mostly off-grid, solar typical; APS or Navopache where grid exists; power only after valid primary-dwelling + septic permit, not to vacant land first

A last word

If you have read this far, you are already doing it right: homework before money. When you are ready, tell me what you are looking for — the county, the size, and what you plan to use it for — and I will send you the details for a parcel that fits. You can reach me at

michael.land.co@gmail.com. And whatever you buy, from whoever you buy it from: walk the land first.

M&H Land LLC — owner-financed land in Colorado and Arizona. Direct from us. No bank, no agents. Check the county's building, water and septic rules, and walk any parcel yourself before you decide.