

# ***“Before You Buy Land...”***

by Jim Copeland, Broker  
Copeland Real Estate  
Placerville, California

## **Land Buying Tips for Country Property**



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As a real estate broker, developer and builder over the last 40 years I've seen some interesting things. I've seen contractors build a home on the wrong lot, roads that weren't really legal rights of way, wells that have gone bad and fence lines located a hundred feet from the correct boundary. I've met agents who have incorrectly identified property corners for their clients, some who had no idea where the corners were located, and others who misrepresented access issues and talked about things they didn't understand.

The good news is that most of the challenges of buying country property in California can be avoided with a little homework. I've listed some typical problem areas below and offer some suggestions on how you can protect yourself **before you complete your purchase**. The purpose of this brochure is to encourage you to find that dream property but to do so with your eyes open. A little prevention can save you problems down the road and free you up to experience all the wonderful benefits of living in the country.

### **WHO, WHAT AND WHERE?**

#### **Where to buy?**

This depends on your objectives. Will you be commuting? Retiring? Do you need easy access to medical facilities? If you come from a community where you're accustomed to driving down to the corner market for this-and-that, you'll have to change your thinking somewhat if you move to the country. Do you like snow? Dense trees? How close is electricity and telephone service?

For most of us in El Dorado County, privacy and distance from town are key considerations. My wife and I raised our kids on 40 acres in the middle of a 700-acre ranch with ponds, pastures, woods, horses, chickens, ducks, dogs and cats. Today, now that I'm much older, I like the convenience of being closer to town. As in most communities the parcels are larger and the public services become more limited as you move away from the city center.

#### **Neighborhoods**

In the country, you can sometimes have a castle on one property and a shack on the acreage next door. I recommend that you thoroughly drive around the area that appeals to you...up to a radius of ½ mile. Are the roads maintained year round? How far is the parcel off of a paved county road? Do the homes and

surrounding property show pride of ownership? Is the land in a subdivision with minimum building standards?

Stop and talk with potential neighbors. They'll know what's going on and they're probably just as curious about you as you are about them.

### **What's the best way to shop for land?**

Occasionally you can find a really good deal buying directly from owners. However, the reality is that real estate agents comprise over 90% of all sales. Find a reliable, experienced realtor in your quest for country property. Talk to people who have "sold" signs on their property. How were they treated by their realtor? Talk to waitresses. Talk to friends and relatives who have already purchased in the area. The local Board of Realtors can't play favorites, but you might try asking, "who, in your opinion, are the three most productive agents the area?"

When you find a potential realtor, ask them how long they've been in the business. How many sales have they made in their career? Would they mind giving you a reference or two? What do they like best about living in the country?

Properties listed on the regional Multiple Listing Service™ are available on the Internet. For El Dorado, Placer and Amador County areas you can log on to my website at [www.jimcopelandbroker.com](http://www.jimcopelandbroker.com), you can access the "MLS" for free and search for both homes and land... without obligation. The search results can be printed out and you can drive by the property at your leisure. In addition, you can enter your search criteria on my website and automatically be notified by e-mail whenever a new property comes on the market that meets your criteria. My website searches new properties on a daily basis.

And lastly, if you see something that tugs at your heartstrings and doesn't have a "for sale" sign, give your agent a call and ask them to check out the property for you. The single most profitable real estate investment I ever made happened exactly that way.

### **Dealing with real estate agents**

When you're visiting properties with your agent, question unclear answers. Watch out for comments such as "I assume," "I think" or "I believe." I've looked at hundreds of parcels with agents and this can be a problem. You're making a major investment and are entitled to answers. Personally, I've always respected agents who say, "I don't know but I'll have an answer for you within 24 hours."

Don't allow yourself to be pressured into making an offer on a piece of property. I like my clients to feel comfortable and excited about what they're buying. A happy

buyer is the best investment I can make as a broker since they will refer more business to me in the future.

## **Physical Aspects of Land**

### **Weather**

Above 2,000 feet elevation you'll want to pay attention to the orientation and road access to the property you will be buying. Although snow usually doesn't become a major issue until above 3,000 to 3,500 feet, you need to think about your access road, driveway and house orientation. How much of the access road will be in shaded areas in the winter? Is it on a north-facing slope? Does the City, County, or Homeowner's Association plow the road? How steep will your driveway be? (Above a certain elevation, driveways cannot exceed a certain percentage of slope and must be paved in certain jurisdictions). These regulations change from time to time, so check with the local Building Department.

With regard to wind, breezes are great, and views can be spectacular, but remember that winds can kick up substantially on ridge tops during an incoming storm. Talk to neighbors and find out the prevailing and storm wind directions. Take that information into account when you design your "home with a view." At the very highest mountain elevations hurricane force winds can occur during storm season.

### **Trees, soils, grass and brush**

At lower elevations in the Sierra Foothills you'll usually find a mix of open fields, manzanita, buckbrush, digger pines and live oaks. Much of the time the soil quality at this elevation is poor, so if you have plans for an agricultural pursuit, make sure you check out the soil type of the land you're buying with the local County Agricultural Commissioner's Office. The U.S. Department of Agriculture has an excellent online resource available for identifying the soil types in your targeted area. It can be found at:

<https://websoilsurvey.sc.egov.usda.gov/App/HomePage.htm>

Once on the site, click on "Start WSS," enter information on your parcel location and follow the directions. If you have problems, give me a call and I'll walk you through it. Our County Surveyor also provides soil maps through their GIS system.

There are areas in Southern and Central El Dorado County that have excellent soil for vineyards and orchards at elevations from 1,000 feet to 3,000 feet. Some of the best farmland in the area exists in Apple Hill, known around Northern California for its apple and pear orchards, Christmas tree farms and vineyards. An area in the southern county is known as Fairplay, near Somerset, and is popular for

vineyards. Gold Hill, not far from Coloma, is another area known for vineyards and orchards in the central part of the county.

As you move up above 2,000-4,000 feet in elevation you'll be in an area of evergreens: pines, firs and cedars, with a scattering of larger oaks (white, black) and other deciduous species. In El Dorado County, much of this soil is decomposed granite and drains well. There are, however, areas where lava cap exists and can result in a costly construction project requiring expensive septic systems and foundation designs. Sometimes, a suspiciously green meadow on a slope in the midst of lush pines may indicate a shallow "sheet flow" of water just under the surface and could be evidence of a rock or lava cap layer below.

From 4,000 feet to 8,000 feet El Dorado County is forestland, much of it belonging to the government and open to the public for recreational use. This is common throughout the High Sierra mountain range.

Above 7,500 feet we rise above the timberline and look at the rugged beauty of huge granite rocks, lakes, and meadows. Most of this land is also under the control of the Federal government and is available for public use as recreational land.

### **Critters**

This is the country. Deer are common and can be a pest to the gardener. As I write this, I just saw two young bucks pass by the front of my Placerville home in broad daylight. Coyotes are not unusual and can sometimes be seen during the daylight. Fox, possum and raccoons are common. Black bears and mountain lions are sometimes seen near populated areas, but not frequently. In my 40 years in this county, I've only seen one bear during frequent fishing, horseback riding and hiking trips into the back country and wilderness areas. I've certainly seen their scat during my travels numerous times and have game camera photos of a bear visiting a water bucket in my back yard.

### **Roads and Easements**

Many of the roads in El Dorado County are private. Make sure that the road to your property is a recorded easement! Just because it is on the ground...and shows signs of use...doesn't mean that you have a legal right to use it! Make sure the Title Company handling your purchase escrow gives you assurance that you have legal access. Insist on proof before you put up your money and close the deal.

Conversely, if there is a road or driveway across your property, or along the boundary, you'll need to *verify the location and particulars of the road*. Even though it may not be a recorded easement, someone else may have obtained a "prescriptive easement" right to it and could take you to court to assert their rights

in the future. Once again, spending some time with the title agent at the Title and Escrow Company can give you peace of mind. If questions still remain, please see an attorney **before** you buy the land.

Private roads sometimes have maintenance agreements on them that are spelled out in a recorded document called the "CC&R's" (Covenants, Conditions, and Restrictions) and/or a "Road Maintenance Agreement." The CC&R's may, or may not, be part of a local "Homeowners' Association." Make sure you obtain a copy of this document from your agent because the rights and responsibilities created in this document will pass to you when you acquire the land. Does the document specify how costs are to be shared?

### **Electric and Phone Services**

If your potential home site is not immediately adjacent to electric and phone service, you'll want to make sure that you have public utility easements ("rights of way") in order to bring these services to your property. Electrical and telephone utility companies will insist on these easements. In addition, there may be costs...sometimes significant...in extending these electrical services to your home if it is to be located far from the nearest power/phone poles. In our area, this can run in the neighborhood of \$35 to \$40 per lineal foot for overhead electric power line extensions. Because of this and other technological advances, solar power has become much more viable in recent years.

Telephone companies also have their own fee schedules for line extensions. Our provider currently charges approximately \$3.50 per lineal foot to extend overhead phone lines. I recently learned that such providers are increasingly reluctant to extend these land lines due to the popularity of wireless service providers.

Cell phone and internet service providers can vary widely in their availability, download and upload speeds in these mountainous regions. As I write this, Verizon seems to provide the widest reception availability in El Dorado County.

Natural gas is not normally available in rural areas and most people use propane as a satisfactory alternative. Propane companies have regular routes in rural areas. Be careful, though, because the costs per gallon can vary considerably from one company to the next. Propane tanks can be either purchased or leased. The use of heating oil is much less frequent.

### **Fences, Corners, and Property Lines**

If I was Will Rogers, I would have said, "I never met a fence line that I trusted." Easements and fence lines are the two most common problems affecting rural property. Just because a fence "looks right," and it was built with the best of intentions, it could be encroaching on your property. Conversely, if the fence is

encroaching on your neighbor's property then you might end up with a surprise sometime in the future.

Make sure that you have the seller identify and mark the property corners before you complete your purchase. As an extra precaution, you may want to insist on the services of a licensed surveyor to confirm the corners and property lines and make the costs of the survey an item for negotiation. Once you know where the corners are you'll have a better idea of whether the fence lines and property lines are accurate. In rolling terrain and on larger parcels you can't see between corners and you'll be glad that the surveyor has verified corners and/or property lines for you.

In a case where the boundary is clearly off, it may not be the end of the world. Your new neighbors might be willing to sign a written document clarifying the matter or filing what is called a "Boundary Line (or 'Lot Line') Adjustment" to correct the misalignment. There are costs involved in doing this, but it may be advisable for your long term peace of mind.

In one case, I know a contractor whose clients identified the supposed corners and property lines of a long, skinny parcel and the contractor proceeded to build the home based on that belief. Right before the interior painting was to begin, the builder was visited by a neighbor who casually pointed out that his property line went right the living room of the house that was under construction. After a survey, it turned out that the neighbor was right. Fortunately for the builder, the neighbor was willing to settle the matter through a boundary line adjustment process without going to court, but the builder expensed tens of thousands of dollars in solving the problem. In this particular case, the real estate agent had originally identified the corners incorrectly, the buyers had proceeded on that belief and the builder didn't verify the corners with a new survey prior to starting construction.

### **STREAMS, RIVERS, PONDS AND LAKES**

These properties usually command a premium price...and for good reason. At the same time, they can present a challenge to the builder.

#### **Septic Systems**

Seasonal creeks, year round creeks and rivers are protected by building restrictions with regard to the installation of septic systems. These rules are expressed in the form of non-building setbacks from the body of water. In El Dorado County, septic leach fields cannot be any closer than 50 to 200 feet from these areas, depending on the type, size and seasonal nature of the water feature. Since the first principal of wastewater plumbing is that "water runs downhill," this will affect the design and placement of your new home and its septic system. Consequently, many owners end up building far away from the stream that attracted them in the first place by virtue of using a gravity septic system.

However, there is a creative alternative that is seldom used and allows for placement of the home closer to the stream, lake or river. Septic “pump” systems are reasonably affordable and allow you to pump the wastewater from you home *uphill* to a leach field located away from the home and body of water. This, then, allows you to locate your home closer to the water amenity.

Prior to purchasing your new property, make sure to have a percolation test (“Perc Test”) performed by a registered geologist to insure that the ground will accommodate the wastewater disposal area required for your new dream home. You may also want to consider having the geologist prepare the actual septic system design at the same time of the perc test in order to get a better price for both activities.

### **Flood Plains**

Having said this, just one word of caution...you sure don’t want to build in a “100 year flood plain” and get too close to the water that attracted you in the first place. Most people are well aware of the potential catastrophic losses and property insurance issues in such matters.

### **Wetlands areas**

This can encompass a broad spectrum of land, from shallow “vernal” (seasonal) pools to marshland to streams, creeks, and ponds. Local, state or federal governmental agencies can restrict building or developing in these areas. You’ll need to check with the local City or County Planning Department to make the determination. “Threatened” or “endangered” animal or plant species may have been identified in these areas and could affect your property rights. I’ll talk more about this under Zoning and Legal Issues.

### **Drinking Water**

El Dorado County has several excellent public water suppliers. As I write this, water meter hook-up charges can run from as low as \$5,000 to higher than \$20,000. In high growth areas these fees can change frequently. Make sure that any purchase offer you write contains a contingency that allows you to verify the availability and cost of potable water prior to completing your purchase. Public water systems typically serve smaller city lots and smaller acreage parcels.

Several public purveyors offer agricultural water, as well, but this favored class of water is limited and not readily available. The costs can be quite reasonable if your agricultural plans qualify for the lower rates.

Water wells are the primary source of drinking water on many rural parcels. Costs of drilling and casing a well are currently running around \$16.00 to \$18.00 per foot.

Once you've struck good water you will need a pump, wiring, storage and pressure system that can run several thousand dollars more. This extent and cost of the system will depend on the well production, the depth of the well and need for filtration or other treatment.

How far will you have to drill? I've struck artesian water at 60 feet and I've found water at 600 feet. Some builders I know have had to go deeper than 1,000 feet, but that is the rare exception. Each area has its own peculiarities with regard to availability and chemical/mineral composition of the water. In mountainous country like El Dorado County there is no aquifer (underground lake). Because of this, well drillers look for underground fractures in rocks or saturated areas that store water and target those areas for drilling. Some use sonar-type technology to identify these areas and a large number still use dowsing (or "divining"). These fractured areas will naturally recharge from the gravitational movement of underground water as drinking water is pumped to the surface. Areas differ, but building departments may require a minimum well production of five gallons per minute or three gallons per minute with adequate storage. Again, this minimum production number can vary from county to county.

You will also want to consider additional water storage for fire protection and emergency drinking water. Bear in mind that this is country living and if the power goes out...or if there is a fire with damage to power lines...you will want to have a backup plan in place that isn't dependent on utility company electricity. Solar power with power storage has emerged as an increasingly popular method for insuring that well pumps can operate during a long power outage or fire emergency.

I need to repeat that prior to purchasing your property ***you should always get a well driller's opinion as to the availability of water.*** If it is a known poor well production area I advise people to consider drilling for a well *before* they complete their purchase. Some well-drillers still offer a "no water, no pay" guarantee that they will find water with a minimum production of "x" gallons per minute.

If the well already exists, ask for a potability and well production (well "draw down") test before you close escrow. The "draw down" test consists of running the well full tilt for four hours and measuring the average output during the test. Your broker can help you with these details or make recommendations on reliable well drillers.

Lastly, in order to avoid contamination, your well must be located away from your septic system by a distance of at least 100 feet. Of course, this can vary depending on the local jurisdiction's requirements.

## **Water Rights**

Water rights in California can be complicated. There are two broad categories of water called groundwater (i.e., under the ground) and surface water. Within those categories, the specific types of water rights can be categorized as follows:

- Riparian rights – relates to water abutting a watercourse
- Pre-1914 appropriative rights
- Post-1914 appropriative rights
- Prescriptive water rights
- Adjudicated water rights
- Pueblo
- Contractual entitlements

These types of rights can conflict with one another and require the expertise of a water rights attorney. They are beyond my expertise and you are encouraged to get more information from the California Water Resources Control Board.

Generally speaking, you have the right to extract water from the ground beneath your property with a well for “reasonable use,” such as drinking water, water for bathing and minor gardening. However, as I write this in the winter of 2016, the state is considering changes in the law that would give the state more authority over such waters due to the recent drought in the state. The Federal Government is also in the process...legal or otherwise...extending its jurisdiction over all waterways, including seasonal drainages and seasonal creeks. The Pacific Legal Foundation, a non-profit organization defending private property rights, has taken federal and state agencies to court over their far-reaching and sometimes unconstitutional activities.

You can find a good summary of water rights at the following website:

<http://www.gallerybartonlaw.com/basics.html>

## **Fire Safety**

Fire agencies recommend that you clear brush and trees to an area of 100’ away from your home. Wildfires can be serious business, as evidenced by the recent 97,000 acre King Fire near Pollock Pines, California. Low-lying brush absolutely needs to be cleared near your home and other structures. Even though it is nice to have some shade trees near your home, you should seriously consider their placement and potential fire danger. Current building codes require new homes to have a sprinkler system and adequate storage and pressure for fire protection.

## **Fire Insurance**

Much of rural California is considered a “Wildland Fire Area” by state agencies and insurance companies. As part of your due diligence when purchasing your country

home or land you will need to check out the availability and cost of fire insurance. There can be areas where such insurance can be quite costly or not available at all.

## LEGAL STUFF

### Zoning and Planning

When you get serious about a property, *always*...I repeat, ***always***...go to the City or County Planning Department and confirm the zoning on the parcel you want to buy. It will affect how close you can build to your property lines and how you can otherwise develop your property. Is it zoned to be divided and, if so, are there any moratoriums in effect for this type of activity? How high can you build? How close to the road can you be? What types of agricultural activities are encouraged or prohibited?

Next, ask what the “general plan” or “land use” plan designation is on your property. That tells you what it *could be* in the future (as opposed to zoning, which tells you what is permissible *now*). Ask the city or county planner if the general plan is under revision. If so, what effect will that have on your property? Will your land be downzoned (allowing less density); will it be up-zoned (allowing more density)?

Obtain a copy of the zoning and general plan regulations that affect the property you are buying.

Also ask about the zoning and general plan designation on parcels surrounding your property. The Planning Department staff person can show you the maps of your surrounding area. Very few country property buyers do this and it is one of my pet peeves. *You need to know the future of your neighborhood!* Would you like to buy in a nice wooded setting and learn that the surrounding area could be logged in the future? Is a neighboring property zoned as recreation land with a lot of tourist traffic? Is the property just north of you zoned for light or heavy industrial use? Can a subdivision be built right next door? Is there a sewer treatment plant upwind of your property? Is the parcel across the road zoned commercial and could your neighbor legally build a shopping center?

With regard to agricultural areas, be sure to clarify whether adjacent lands are in the Williamson Act or are zoned for agricultural uses. Depending on the type of land that it is, you might be restricted from building any closer than 200 feet from that boundary line, even though the zoning on your land is different. I know this sounds confusing, but it is too complicated to discuss here. Just be aware that it is something that you need to check out.

### **How Many Parcels am I Buying?**

You may be purchasing a larger parcel that is being represented as consisting of several contiguous legal parcels. **Be cautious.** County Tax Assessors often assign different “Tax Assessor’s Parcel Numbers” within the boundaries of a larger property. These numbers are assigned based on section lines that may pass through a larger parcel or because of different tax rate areas that exist within the larger parcel. **This does not mean that each of those assigned parcels is a legal parcel and can be sold separately at a later date!** You may be buying only one legal parcel. Unfortunately, there are representatives within the real estate community who are not aware of this possibility. If you are buying a property with a number of contiguous Assessor’s Parcel Numbers within its common boundary, check with the County Planning and Survey Departments to make sure that each of the defined parcels is, in fact, a legal parcel. If not, a “Certificate of Compliance” process or full blown subdivision procedure may be necessary to make these smaller parcels legal. In other words, take the time to make the determination for yourself. I can’t stress this enough...

### **“Granny Flats” or “Granny Pads”**

Most residential zoning, and California state law, permits construction of a second residential unit on a parcel, provided that health, safety, planning, and building regulations are followed. There is typically a maximum square footage allowed and can vary from one jurisdiction to the next. In El Dorado County, if you own more than 1-acre in size, you can build a “Granny Flat” of up to 1,600 square feet. Smaller sized lots permit smaller granny flats. The type of construction (detached, attached, etc.) is also governed by local authorities. There must also be adequate water and sewage/septic service available for this second dwelling unit.

In some cases, local planning agencies will allow the placement of a mobile home or RV next to an existing home where there is the need for emergency medical care involving a relative. Once the relative moves or passes away, the mobile home might need to be removed.

### **Private Deed Restrictions**

When developers put together a subdivision, they’ll frequently create a document that lists provisions affecting land use within that specific development. These requirements are normally called “Covenants, Conditions and Restrictions” or more commonly called “CC&R’s” and were previously mentioned. They are designed to protect the neighborhood and help insure orderly growth. CC&R’s are often more restrictive than government regulations. If there is a conflict between governmental regulations and CC&R’s, the “more restrictive” of the two will normally be the regulation that must be followed.

CC&R's typically provide for such things as minimum home square footage, provisions for fees for road maintenance, fees for maintenance of common areas or a clubhouse, possible review and approval of your building plans by an Architectural Committee, types of roofing material, and specific design aspects of the home itself. Some CC&R's can be very general; others are much more specific and detailed.

CC&R's are privately created documents that are recorded with the County Recorder's Office and will be noted within the Preliminary Title Report that you will receive once you've signed your purchase agreement and have opened escrow. Make sure to review a copy of any CC&R's, as well as any amendments, as part of your due diligence

### **Homeowner's Associations**

Such groups are created to administer the CC&R's within a development area. The Homeowner's Association can have either narrow or broad responsibilities, together with the power to enforce them. They can be incorporated or unincorporated and are normally made up by representatives of the developer and/or homeowners within the community.

### **Mineral Rights**

We're in the heart of gold country. When you buy a piece of property you may not necessarily be obtaining the mineral rights. Others may own the legal rights and have the right to enter your property to extract the minerals, either through surface entry or below a certain depth without surface entry. In the latter case, the owner of the mineral rights could extract minerals from *your* property by entering under it through an adjacent property. Although this is seldom the case, you'll want the title examiner at your title and escrow company to clarify any questions you may have in this regard. Also, as a practical matter, it should be noted that most local governing bodies in rural areas of California are reluctant to approve any new mining activities. Nonetheless, you still need to check it out.

## **OTHER CONSIDERATIONS**

### **Growth Control**

Because of growth throughout California, most rural communities are sensitive to such issues and to the pressures that result. People who have moved to the country to get away from city problems are usually the first to oppose any more growth in "their" new community. As a result, potential building moratoriums are always a possibility in rural California. One community might have an upcoming ballot initiative to limit growth. Another may have an active environmental group that has discovered a newly emerging "endangered species" (such as a red-legged frog, giant garter snake or fairy shrimp) and seek to have federal agencies

create a “study area,” which can result in limited or controlled growth. Others seek to affect land use through the General Plan and zoning process (such plans are updated every 5-10 years) or through lawsuits.

In short, be aware of the political winds where you want to buy...especially if you plan to subdivide your land at a later time. These things could greatly affect how you use your land. Talk to your realtor, building and planning officials and consider subscribing to the local newspaper.

### **Building Fees**

Because of the growth mentioned above and the inability of communities to keep up with the needed public services for new residents, all jurisdictions in California impose “mitigation,” “impact” and other fees. These fees help pay for new schools, roads, police, fire, ambulance and other government services and are imposed whenever a new home is built. These fees can vary widely from county to county and I’d encourage you to talk with the local Planning and Building Departments in this regard. Such fees, including water and sewer hookup charges, can run from as little as \$9,000 to as high as \$100,000 per single family home in various areas of the state. For example, in El Dorado County fees currently range from \$25,000 to \$45,000 per home at the time of this writing. Water and sewer connection fees could add another \$30,000 in costs. All such fees will most certainly increase over time as they have in other high growth areas since the passage of California’s Proposition 13 property tax relief bill.

### **Building Contractors: Who Can You Trust?**

That’s a tough one. There are good builders in our area and I’d be happy to refer you to several.

You can also check with the Contractors’ State License Board to determine whether or not any complaints have been brought against your potential contractor.

No matter who you pick, *make absolutely sure they are licensed by the State of California, are bonded and insured (both for liability and Worker’s Compensation).* If they are reputable, they should be happy to provide you with copies of these documents.

### **Suggested Safeguards**

In summary, I would strongly suggest that you include “contingency” clauses in your purchase agreement to minimize some of the potential problems listed above.

The topics I’ve used in this report can be used as a guide to help you pin those items down. Agents who are affiliated with the California Association of Realtors

use standardized Purchase Agreement forms that allow buyers great discretion in conducting any investigations or tests that are reasonably necessary so that buyers can satisfy themselves as to the condition of the property they are buying. Negotiations during the purchase process will determine “who pays for what” in this regard.

When I represent buyers, I personally urge them to write a “clean offer” that doesn’t list each and every contingency that they want covered. For example, if a buyer wants to perform a percolation test and get a well draw-down test, the default language in the purchase agreement allows the buyer to do so **by right**, provided that the buyer pays for such tests. In this way, the buyer doesn’t come across as being nit-picky when the offer is presented to the seller.

In the state of California, sellers are required to disclose anything that is a “material fact” or a “significant defect” to buyers. The disclosure requirements are extensive and your realtor can make sure that you are protected in this regard (there are currently a minimum of 24 mandated disclosure forms currently in use in our county; more are required depending on the type of property). If you are buying directly from a seller without the involvement of a realtor, you should definitely contact a competent real estate attorney before completing your purchase to make sure that you are receiving the required disclosures.

I wish you success in your search for country property. You’ll find that the quality of life in this area is well worth the investment. And if you need help in that search, give me a call. I can assure you of professional, experienced and personalized service without any high pressure.

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Copeland Real Estate  
Placerville, CA 95667  
Ph 530-626-3943; Fax 530-626-3442  
E-mail: [jimcope@comcast.net](mailto:jimcope@comcast.net)  
Web Site: [www.jimcopelandbroker.com](http://www.jimcopelandbroker.com)  
BRE License # 00532961

