

FOR NORTH TEXAS LAND & LAKE-COUNTRY BUYERS

The Lake-Country & Land Buyer's *Checklist*

How to read a parcel before you fall for it — the septic, platting, mineral and flood questions on the dirt, and who really owns the shoreline and the dock on the water.

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REAL BROKER, LLC · NORTH TEXAS

I work acreage and lake-country land as land — not as an oversized house lot — across Grayson, Fannin, Hunt, Cooke and Kaufman counties, pricing from real comparable tracts and bringing in the surveyor, title and mineral or shoreline specialists a deal needs.

START HERE

A listing photo hides everything that matters

Raw acreage and a lake view are the easy part. What decides whether a parcel is a smart buy or an expensive mistake almost never shows up in the photos.

Two tracts the same size can be worth very different numbers. A "waterfront" lot may never be allowed to have a dock. A pretty parcel may not be able to get an address or a septic permit until it is properly platted. This checklist is the read I run before a buyer commits — first on the dirt, then on the water — so you ask the right questions early, while you can still walk away cheaply.

Reading a piece of land

1 • Platting & a legal address

In Texas a tract split off under a county's phased or agricultural-use exemption sometimes **cannot get an address or a septic permit until it is properly platted**. In Grayson County, two of the eight platting exemptions leave a lot in exactly that spot. Pull the plat history before anything else — don't take a seller's word for it.

2 • Will it take a septic system?

No public sewer means an on-site septic system (OSSF), and it has to pass. In Grayson County an **OSSF permit is required regardless of tract size** — stricter than the state minimum — and **no permit means no house**. The county is the state's authorized agent for septic. Whether the land is on a well or public water changes the minimum lot size and the system type, so confirm the soil and the water source before you assume you can build.

3 • Water & utilities

A pond, a creek, a well and any water rights can lift a tract's value or limit it. Just as important: is there a public-water line, and is electricity **at the road or a mile away**? Utility access is real value; its absence is a real cost you should price in before you offer.

4 • Flood plain & legal access

How much of the land sits in a flood plain, and whether it has **legal, usable road access** or depends on an easement across someone else's land, can make or break a deal. Both need to be confirmed from the survey and the flood maps — never assumed from a listing photo.

5 • Minerals

In Texas the mineral estate can be owned separately from the surface. You might get all, some, or none of the minerals under your land, and a producing lease can put a pumpjack or a pipeline easement on your view. Whether minerals convey is a title-search question and often one for a mineral attorney — get it in writing up front.

6 • Ag / wildlife valuation & the rollback

An agricultural or wildlife-management special valuation can dramatically lower the property-tax bill — but it has rules, and **changing the use can trigger a rollback tax** that claws back several years of the savings. If the land carries it today, confirm what keeps it in place; if you'll change the use, know the bill before you close. Ask the county appraisal district the right questions early.

Reading a lake-country lot

On every major North Texas lake the shoreline is owned by a public body, not by you — and that landlord sets the rules that decide docks, shoreline and price. This is where "waterfront" gets expensive to misread.

1 • You probably don't own to the water

You typically own the home and the lot in fee simple, but your deeded land **stops short of the water**, and a public agency owns the strip at the edge:

- ✓ **Lake Texoma** — the U.S. Army Corps of Engineers owns the shoreline; your deeded land usually begins about **30 feet back** from the water.
- ✓ **Bois d'Arc Lake** — the North Texas Municipal Water District owns all land below the **541-foot contour**; your line runs down to about that mark, not into the water.
- ✓ **Lake Ray Hubbard** — the City of Dallas owns the shoreline; the "take line" strip is subleased to you through your city.

2 • A dock is a permission, not a given

Because a public body owns the shoreline, the right to a private dock is **granted, not automatic — and not every lot is eligible**. On Texoma a dock is a Corps permit and the Shoreline Management Plan decides which coves even qualify. On Bois d'Arc you need a Shoreline Lease and Use Agreement, the dock must be engineered — and only about **half the classified shoreline is "dock capable"** at all; the rest allows no private dock, ever. On Ray Hubbard you need the city sublease plus a city permit. A "waterfront" lot with no dock and no path to one is a real thing — confirm it first.

3 • Rights don't always transfer with the sale

This one surprises people and bites hardest on Ray Hubbard: a seller's dock, sublease or shoreline permit **does not automatically become yours at closing**. The new owner often has to re-apply or execute a new sublease. Confirm exactly what conveys — in writing — before you're deep in a deal.

4 • The water moves

These are managed reservoirs, not fixed ponds. Texoma is a flood-control lake whose level swings with the season and climbs far higher in a wet spring. How far the water sits from a lot in an August listing photo is not how it sits in a wet May. See it in person, ideally in more than one season.

5 • Water-access can beat true waterfront

A slip, a community ramp, or deeded access a street or two back often buys the same weekends on the water for a **fraction of the true-frontage premium**. For a lot of buyers that's the smarter trade — worth pricing both before you pay for the water's edge.

BEFORE YOU WRITE AN OFFER

The parcel checklist

Run these before you're emotionally committed. On any one you can't answer with paper, that's the next question to ask — not a reason to hurry.

- ☐ **Plat & address** — is it platted, and can it get a legal address today?
- ☐ **Septic** — will the soil and water source support a permitted OSSF for the house you want?
- ☐ **Utilities** — public water, electricity, and how far each is from your homesite.
- ☐ **Access** — legal, usable road frontage, or an easement across a neighbor?
- ☐ **Flood plain** — how much of the usable ground sits in it?
- ☐ **Minerals** — do they convey, and is anything leased or producing?
- ☐ **Ag / wildlife valuation** — is it in place, what keeps it, and does your plan trigger a rollback?
- ☐ **Survey** — where does your deeded line actually fall (and where does the water's edge start)?
- ☐ **Dock, if on the water** — is this shoreline dock-eligible, and does any existing permit or sublease convey to you?
- ☐ **Comps** — genuinely comparable tracts, not the house down the street.

Have a specific parcel in mind?

Send me the address or the listing and I'll run this read for you — the plat and septic picture, the flood and access questions, and, if it's on the water, whether it can ever get a dock. A straight answer before you fall for the view, no pressure.

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