



Top 7 First-Time Land Purchase Tips in San Benito County

According to the Intercollegiate Studies Institute, “The architects of Western civilization believed that protection of private property was essential for the preservation of individual freedom.”

In other words, we are not truly free until we own land.

If you're just realizing this for the first time, you might be considering land purchase tips in San Benito County. San Benito County offers some of the most spectacular hills and valleys money can buy – perfect for ranching, farming, or simply carving out your own slice of paradise. That being said, buying for the first time isn't always easy – and there are a few things you need to keep in mind:

1. Consider the Cost of Land Ownership *and* Purchase Price

One of the most common mistakes for first-time land buyers is the failure to take into account the cost of ownership. It is extremely important to understand that the cost of ownership is *not the same* as the cost of buying rural property. This lesson holds true for all real estate.

Interest rates have dominated economic headlines over the past few years, and the Federal Reserve has shown its willingness to hike or cut depending on the state of the economy. If you need a mortgage, you need to consider how interest rates may affect your financial security going forward.

For example, you might have seen a great deal on a plot of land right by Pinnacles National Park – perhaps at a 33% discount from the normal price. But what happens if the mortgage rate rises by 2% over the previous few months? In this situation, you might end up paying more than your 33% discount in the form of higher mortgage payments as you pay off your land. Always do the math and determine exactly how much you're *really* paying for your land.

Even if you don't need a mortgage, there are other costs of home ownership to consider. Inflation has driven up the price of home insurance, construction supplies, utilities, and virtually every other aspect of home ownership imaginable. Create a clear budget for truly affordable land buying.

2. Don't Forget About Water Access

Look for water access when shopping for land in San Benito County. Even if you don't have a clear plan for your new land, you might need a reliable water source in the future. There's a reason land is more valuable if it has a river running through it. Although it might seem crazy to spend more on a piece of land with water access, it's usually worth the added cost.

3. Create a Clear Plan for the Land

It's easier to purchase land more efficiently if you know what you're going to do with it. Do you plan to farm? Is it your dream to create a ranch? Or do you simply want to build a family home and enjoy plenty of recreational opportunities nearby? Depending on your answer, different types of land might be more suitable for your unique needs.

4. Consider Government Grants

If you're concerned about affordability, you might want to explore various government grants in California. The California Department of Food and Agriculture offers several grant programs for new farmers, and this might be an excellent source of funding as you launch your new enterprise. The California Energy Commission also offers grants for those who want to develop sustainable energy, such as solar panels or wind turbines.

5. Find Out as Much as You Can About the Land's History

As with all real estate, doing your homework when purchasing land is important. Dig as deep as you can (sometimes literally) into the land's history before purchasing. Your realty company can help you access important records, allowing you to discover how the land has been used in the past. Pay special attention to any mention of environmental issues, such as toxic spills or leaks – particularly if you're planning to create a farm or ranch.

6. Visit the Land

This might seem obvious, but you need to actually visit the land before you purchase it – ideally more than once. This isn't like shopping on Amazon, and you actually need to see and touch what you're getting yourself into before clicking that "buy" button. Fortunately, realty companies in San Benito County often make this a total breeze with access to 4X4 vehicles. Team up with an experienced San Benito real estate company, and they'll take you on a detailed tour through the entire area.

7. Work with a San Benito Real Estate Company that Understands Land

Although land purchase tips in San Benito County can point you in the right direction, this process becomes much easier when you work alongside a realty company that specializes in this specific field. Contact Brigantino's San Benito Realty today, and you can confidently approach your first land purchase.

We provide plenty of education to our first-time buyers, and we can help you learn everything there is to know about this process.

[Contact us today to get started.](#)

Sources

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3. <https://www.energy.ca.gov/programs-and-topics/topics/renewable-energy/funding-renewable-energy>