

TYPES OF LAND IN TEXAS

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Discover the diversity of <u>rural land</u> in Texas from vast agricultural fields and lust grazing pastures to scenic hunting grounds and picturesque ranchettes. There's something for everyone looking to own a piece of the lone star state at Texas Farm Credit. We know that buying land can be a daunting task, especially navigating the different types of land available for farming, ranching, and rural activities. There are lots of questions surrounding soil quality, sustainable practices, zoning rules, and more. That's why we're here to provide you with the know-how and financing options you need to make educated decisions about your land purchase. Let's break down some key <u>things to consider when buying land</u> in Texas. We'll start with agricultural land. There are a few different ag land types to consider, such as cropland, pasture land, and orchards or vineyards. Crop land is used to grow commodities such as sorghum, corn, peanuts, wheat, and vegetables.

While pasture land is used to raise cattle, sheep, goats, and the like. And if it's fruit and grapes you're wanting to grow, then orchards or vineyards are your ticket. But before you invest your hard-earned cash into agricultural land, it's crucial to consider the soil quality, topography, and water availability. These factors can seriously impact the quality of your land and what you grow on it. So keep an eye out for soil texture, structure, and nutrient content, and we highly recommend soil testing to assess pH levels and other nutrients that'll help you decide which crops or forage will do well on that particular land. Now onto ranching land. This type of land is ideal for raising livestock like cattle, horses, or sheep. Some common types of ranching land include grazing land, hay land, and an open-range land. When buying ranch land, it's important to consider the carrying capacity, which is the number of animals that can graze without wreaking havoc on natural resources.

And don't forget to check out the water quality and accessibility as well as the availability of feed and shelter. Finally, one of my personal favorites, <u>recreational land</u>. This type of rural real estate can be used for many activities with hunting and fishing being at the top of the list. In addition, many of our customers use your property for a variety of outdoor activities beyond hunting and fishing, such as camping, hiking, horseback riding, bird watching, and ATV riding. Of course, rural real estate can be used for residential or commercial purposes like <u>building a home</u> or starting a business. Just pay attention to those zoning regulations, <u>easements</u>, and access to utilities like water and electricity. You don't want any surprises down the road. It's also important to work with a realtor and lender that understand the importance of ag exemptions and can help you keep or attain one on your new property overall.

The single most important thing to keep in mind before buying any land in Texas is to thoroughly research and understand the property zoning and land use regulations, as well as any potential environmental hazards or restrictions that may impact your intended use of the land. So there you have it, folks at Texas Farm Credit, we're here to help you navigate the ins and outs of buying land, whether it's farming, ranching, or just enjoying some wide open space on the weekends with your family. Our team here aims to be not just a lender, but also a partner that can help guide you along the way so that you can make the most informed decision about your land purchase. And if you ever have any questions, that's exactly what we're here for.