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Houston Farm & Ranch Guide

Buying · Selling · After You Buy or Sell · Five-County Ag Valuation Compared · November 2026

Buying farm land around Houston, the traps are rarely the price — they are four things buyers fail to check: deed restrictions, water and septic, floodplain, and whether the agricultural valuation can carry over. This guide turns the whole buying and selling process, the five counties' requirements and the work after closing into checklists you can tick off item by item. One thing up front: Texas law sets no statewide minimum acreage for the ag valuation (the only exception is beekeeping, fixed by law at 5–20 acres). Each county appraisal district sets its own intensity standard, and standards can change yearly — before you sign or apply, always reconfirm the current standard for your specific address with the appraisal district.

Three Things to Understand First

1. No house required — land alone can be a farm

In Texas, a farm is not defined by whether it has a house. Bare land counts as a farm or farm tract as long as it is big enough, the restrictions allow it, and it is currently used mainly for crops, livestock or another agricultural use. Land with no house still qualifies if it can keep an agricultural valuation, take a well and a septic system, and carries no deed restriction against raising animals.

2. The ag valuation (1-d-1) is not a tax exemption — it taxes productive value

The full name is the 1-d-1 open-space appraisal (Texas Tax Code §§23.51–23.60). The land is not taxed on market value but on what it can produce — crops or livestock — which is why the bill drops so much. It applies to the land only, never to houses or other buildings.

Three conditions, all required: the land is currently used mainly for agriculture; it meets your county's degree-of-intensity standard; and it has the history — mainly agricultural or timber use in at least 5 of the preceding 7 years. That history runs with the land, not with the owner.

3. History runs with the land — and you must re-apply yourself

The prior owner's valuation does not pass to you automatically. A sale is a change of ownership, and the new owner must file a fresh application (Form 50-129) with the county appraisal district before May 1. If the previous owner let the land sit idle, the tract has no agricultural history — you have to build that record back up with real use before you can qualify.

Change the use and the county claws back the savings — the rollback tax: the difference between the ag-valuation tax and the market-value tax for the previous 3 years, plus interest, secured by a tax lien. Selling

the land or changing owners does not trigger it; changing the use does. Put in the contract who bears that potential tax.

Building one home for yourself does not kill the valuation on the whole tract. The homesite — the house and yard, usually about 1 acre carved out by the county — is taxed at market value, while the remaining land keeps its ag valuation as long as it keeps meeting the standard. Only converting the tract's main use as a whole triggers a tract-wide rollback.

Part 1 · Buying a Farm: Seven Steps

1. Decide the use first, then the land

Answer four questions first: what will you raise or grow? How many acres? Do you need a house to live in? How far from Houston is too far? The use sets the size floor: beekeeping for the tax valuation starts at 5 acres, while grazing in Fort Bend County typically starts at 25 acres. Fix the use first and you will not buy the wrong size.

2. Search the farm way, not the house way

In HAR and the MLS, search Country Homes / Acreage / Lots and Land — not single-family houses. Filter on acreage, unrestricted deed status, an existing ag-valuation record, and water/septic type. Where to look: Waller and Fulshear to the west for bigger, cheaper tracts; Montgomery County to the northwest for living on the land plus horses. The closer to the city, the higher the price, the smaller the tract and the more restrictions.

3. Check four things before you offer

Whether the deed is unrestricted; whether an ag valuation and its history exist; well water plus septic versus city utilities; and whether the land sits in a floodplain. If any one of the four is wrong, everything after it gets hard. The full method is in the checklist section below.

4. Use the right contract

Farm deals normally use the TREC Farm and Ranch Contract (TREC No. 25-16 / 25-17). Write in, item by item: the land, buildings and fixtures, crops, what stays and what goes, whether mineral and water rights convey, how existing leases are handled, who bears any rollback tax, and who provides the survey.

5. Finish due diligence in the option period

Read every exception in the title commitment. Order or update the survey. Walk the land for water, power, road access and drainage — and go back once after rain to see standing water and whether the road still works. Deed restrictions, access problems or floodplain surprises get solved, or you exit, inside the option period.

6. Loans and appraisals work differently here

Land and farm loans are not home loans: down payments are usually higher and approval looks at the land itself and its use. A tract's market appraisal and its agricultural tax value are two different numbers — never

mix them. If you will live there, a homestead exemption may also apply to the home portion; it is a separate application from the ag valuation.

7. Verify everything on closing day

The deed's legal description must match the survey; mineral rights, water rights and leases are conveyed or reserved in writing; and you leave with the seller's ag-valuation history file, well and septic records, and copies of every lease. Closing is not the finish line — the after-you-buy checklist starts counting from this day. Practical ways to find tracts: HAR acreage searches, an agent screening the MLS by ag records, the county appraisal district's website for valuation status, the title company for deed and restriction files, the Texas A&M AgriLife Extension office, off-market leads in local farm-owner groups, and driving the area yourself.

The Checklist · Verify Each Item Before You Buy

This is the most important section of the guide. Each item says what to check, where to check it, and what result counts as a red flag.

Deed restrictions / HOA

Have the title company pull the full restriction documents and read every line. Look for: bans on livestock or poultry, bans on manufactured homes, minimum building sizes, business bans, and whether the tract can be subdivided again. Restricted land can be cheap and still useless for cattle or horses. Counties generally have no zoning — this document is what actually governs you.

Inside city limits or not

The same tract is governed by city livestock and building ordinances inside city limits, and mainly by county rules plus deed restrictions outside them (unincorporated area). Around Waller, confirm first whether the parcel sits inside city limits or the city's extraterritorial jurisdiction (ETJ).

Water and wells

City water, co-op water, or a well? If there is a well, get its depth, output and last test date, and run a water-quality test. If there is none, ask the local groundwater conservation district (GCD) whether a new well is allowed and what spacing and permits apply, then price the drilling. Surface water — rivers, creeks, ponds — belongs to the state; taking more than domestic use generally needs a TCEQ permit.

Septic (OSSF) permits

No city sewer means an on-site sewage facility (OSSF — a septic system). Start with a soil evaluation to confirm the soil works and which system type fits, then check county records for any old system's permit. For an existing septic, get capacity, age and service history — a replacement system is a major cost and belongs in your total price math.

Floodplain

Check the FEMA flood-map zone, then confirm with the county floodplain office whether newer maps are in progress. Floodplain status affects the loan, insurance, building permits and septic placement. Beyond the map, read the land itself — on Houston's flat ground, water often ponds well outside the old map lines.

Road frontage and easements

Confirm recorded, legal access straight to a public road — never rely on a verbal 'you can cross there.' Map every easement: pipelines, power lines, drainage, neighbor access. They consume land you might otherwise build on. If access is by private road, get a written road-maintenance agreement.

Mineral and water rights

In Texas, mineral rights can be sold separately from the surface. Check the title commitment and deed history: do the minerals convey, were they reserved, are there active oil and gas leases or pipelines? Someone else holding the minerals can make reasonable use of your surface to extract them. Ask the same item-by-item questions about groundwater and surface-water rights and write the answers into the contract; sellers must also give the TREC water disclosure.

Existing leases

Farm, grazing, hunting, beehive and residential leases — make the seller list them all, written and oral, with copies. Leases generally run with the land, so you inherit them. Once under contract, the seller cannot sign or change a lease without your written consent.

Survey and boundaries

Get a current survey — never trust fences as boundaries. Verify acreage, boundary lines, and whether buildings or fences encroach. Write into the contract how the price adjusts if the surveyed acreage differs from the stated acreage.

Ag-valuation history

Ask the appraisal district for the tract's valuation and use record over the past 7 years: does it meet the 5-year history, is the valuation still in place, and is the intensity up to standard? Land with a broken history must be priced and planned as record-rebuilding time.

Part 2 · How Much Land: Five Counties Compared

Three ground rules. One: Texas law sets no statewide minimum acreage — each appraisal district sets its own intensity standard. Two: the only statutory exception is beekeeping, fixed by law at 5–20 acres, with hive counts set by each county. Three: one animal unit (AU) is about 1,000 lb of live weight — a cow with calf is roughly 1 AU, a horse roughly 1 AU, and 5–6 sheep or goats roughly 1 AU. The homesite (about 1 acre) is carved out first; only the rest counts as agricultural acreage.

Harris County (HCAD)

Grazing: improved pasture starts at 7 acres with at least 4 AU (about 1 AU per 4 acres on larger tracts); native pasture starts at 8 acres at about 1 AU per 7 acres. Crops: dryland generally starts at 10 acres with yield standards; hay at 7 acres with per-cutting yield requirements. Beekeeping: 5–20 acres with 6 hives; beyond 20 acres, bees alone cannot carry the valuation. Wildlife management: requires a 1-d-1 valuation the prior year, starts around 12.6 acres, with a management plan and the required practices performed.

Fort Bend County (FBCAD)

Grazing: improved pasture typically 25 acres with at least 5 AU (about 1 AU per 5 acres); native pasture typically 40 acres with at least 5 AU (about 1 AU per 8 acres). Crops: irrigated and dryland fields typically start at 20 acres with per-crop yield standards; orchards start at 5 acres. Beekeeping: 5 acres and 6 hives, plus 1 hive per additional 2.5 acres — 12 hives at 20 acres. Wildlife management: requires a prior-year 1-d-1 valuation, at least 3 of the 7 state practices, with a plan and annual reports.

Montgomery County (MCAD)

Grazing: no published single minimum — intensity is reviewed case by case; pasture commonly runs about 1 AU per 5–8 acres on improved land, and small tracts are reviewed noticeably harder. Crops: case-by-case by crop and yield; timber valuation is a separate track, generally starting at 10 acres with a forestry management plan. Beekeeping: 5 acres and 6 hives, plus 1 hive per additional 2.5 acres — 12 at 20 acres — and the land must serve bee pollination or honey production for most of the year. Wildlife management: converts from an existing ag or timber valuation, at least 3 of 7 practices, with a plan and yearly reports.

Waller County (WCAD)

Grazing: a general 10-acre minimum, at a scale and intensity that supports a normal farm or ranch operation for the area; cattle are counted as cow-calf AU. Crops: from 10 acres, reviewed by crop type and typical local yields. Beekeeping: at least 5 hives on 5–10 acres, 7 hives on 10.01–15 acres, 8 hives on 15.01–20 acres. Wildlife management: requires a prior-year 1-d-1 valuation, at least 3 of 7 practices, with a plan and annual reports.

Brazoria County (BCAD)

Grazing: improved pasture starts at 9 acres with at least 3 AU (about 1 AU per 3 acres); native pasture at 15 acres with at least 3 AU. Crops: reviewed case by case — rice and similar crops need real planting and harvest records. Beekeeping: 5 acres and 6 hives, plus 1 hive per additional 2.5 acres — 12 at 20 acres (BCAD's 2025 schedule). Wildlife management: requires a prior-year 1-d-1 valuation, at least 3 of 7 practices, with a plan and annual reports.

Read the table carefully: these are the typical or minimum standards from each county's published guidance — not guaranteed approvals. Soil, forage and use history differ tract by tract, and so can the result. Waller County discussed raising its minimum acreage in 2026; what applies is WCAD's current-year publication. Before you sign, one five-minute call to the right appraisal district with the address can save months. And the county counts AU two ways: total (Harris requires at least 4 AU) and density (a big tract with too few animals fails too).

County by County · Each One Follows Different Rules

Harris County (the city and near suburbs)

Close to the city, land is expensive and tracts are small, so thresholds are the lowest of the five: improved pasture from 7 acres and 4 AU, bees from 5 acres and 6 hives. But parcels inside Houston or the small cities face city livestock ordinances, and many cannot keep livestock at all — real Harris County farm tracts sit almost entirely in the unincorporated county. HCAD also re-inspects on rotation; approval is not a lifetime pass.

Fort Bend County (Richmond / Fulshear / Rosenberg)

The highest grazing bar of the five: improved pasture typically 25 acres, native pasture 40. For a small Fort Bend tract, the realistic routes to the valuation are beekeeping (from 5 acres) or an orchard (from 5 acres) — do not plan around grazing. The homesite carve-out is at least 1 acre. A below-threshold tract operated together with an adjacent same-use tract may have case-by-case room; talk to FBCAD early.

Montgomery County (Conroe / Magnolia / Willis)

Heavy timber, with agricultural and timber valuations running in parallel, and reviews on the strict side for the area — small tracts especially. The clearest path is beekeeping: 5 acres and 6 hives. With wooded land, decide first whether you are on the ag track or the timber track — timber generally starts at 10 acres and needs a management plan from a registered forester. Before buying, ask MCAD for the tract's last 5 years of history.

Waller County (Waller / Hempstead / Brookshire)

The classic farm-and-ranch county west of Houston — big tracts, lower prices, fewer restrictions, and the area buyers ask about most. The general minimum is 10 acres, and its three beekeeping tiers (5 / 7 / 8 hives) are the lowest hive counts of the five counties. Two cautions: inside Waller city limits, city ordinances apply; the unincorporated county is where WCAD standards rule. And a higher minimum acreage was discussed locally in 2026 — confirm the current-year version before you apply.

Brazoria County (Alvin / Angleton / southern Pearland)

High density but a low total bar: improved pasture starts at 9 acres and 3 AU — about 1 AU per 3 acres — because coastal forage supports it. Near the coast, check flood and drainage twice. Pearland's city limits span Harris, Fort Bend and Brazoria counties: inside the city, Pearland's ordinances govern use, while the ag valuation still follows the county the parcel sits in.

One-line county picker: for a small tract held for the tax valuation, look first at Waller, Montgomery and Brazoria, where the beekeeping routes are complete. For real grazing, Harris (from 7 acres) and Brazoria (from 9 acres) are friendliest, and Fort Bend needs a 25-acre plan. For living on the land with horses, Montgomery and Waller have the most mature horse-country setup.

Part 3 · Three Uses, Three Different Tax Pictures

First, clear up a misconception: the ag valuation follows the land's actual use and intensity, not the label the owner puts on it. Calling yourself an owner-occupant, an investor or an operator settles nothing — the appraisal district looks only at what is actually happening on the ground, and to what degree. Every difference below is about what really happens on the land.

Owner-occupied living

How the land is used: you live on it, and the remaining land can genuinely farm at the same time. Tax on the home portion: the house and homesite (about 1 acre) are taxed at market value, and a homestead exemption may apply. Ag valuation on the land: the rest keeps it if it truly farms to the county standard — a kitchen garden and pet horses do not count as agricultural intensity. Other taxes: mainly property tax; produce grown for your own table involves no sales tax. Records to keep: inputs on the farm portion, animal counts, fencing and pasture-management records.

Example 1 · Owner-occupied: about 6 acres near Magnolia (Montgomery County). The house and yard — about 1 acre — are carved out, taxed at market value, with a homestead filing; the remaining roughly 5 acres carry 6 or more hives managed to MCAD's beekeeping standard and keep the ag valuation. Grow vegetables out back for your own table and keep two pet horses instead, and the remaining land misses the intensity bar and is taxed at market value. Living 'on a farm' does not make the whole tract low-tax by itself.

Investment holding

How the land is used: you do not live there; the land is leased to someone who farms it, or sits idle waiting for appreciation. Home-portion tax: with no home you live in, there is generally no homestead to claim. Ag valuation: idle land is taxed at full market value; land leased to a genuine farming operator who meets the intensity standard can keep the valuation. Other taxes: rent you collect is handled under income tax — a separate ledger from property tax. Records to keep: a written lease, rent records, and evidence of the tenant's actual agricultural use.

Example 2 · Investment: about 12 vacant acres in Waller County, bought to hold — you neither live there nor operate it. Left idle and overgrown, it is taxed at full market value. Lease it in writing to a neighboring rancher for grazing, or to a beekeeper for hives, and with actual agricultural use at WCAD intensity the ag valuation holds; the rent you receive is rental income, reported under income tax, calculated separately from property tax.

Commercial operation

How the land is used: real production and real sales — livestock, produce, honey, hay. Tax on buildings: homes, barns and warehouses are taxed by their own use, separate from the land's ag valuation. Ag valuation: a genuine operation's scale usually meets intensity naturally, under the same 1-d-1 rules. Other taxes and duties: income tax, sales tax when selling taxable products, business insurance and the relevant permits all apply. Records to keep: production records plus sales records, invoices and books — complete.

Example 3 · Commercial: about 15 acres of native pasture in Brazoria County, raising cattle to finish and sell, or growing hay for sale. That is a real operation: the ag valuation is still filed under 1-d-1, but you also

keep complete production and sales books, handle income and sales tax, carry business insurance and hold the permits. The ag valuation only decides how property tax is computed — it does not settle the operation's taxes or compliance. Two separate systems; never merge them.

What You Can Raise or Grow

What usually counts toward intensity

Cattle: beef breeding and finishing — the mainstream grazing use in all five counties, counted in AU. Horses: breeding, boarding and training operations can count; a purely recreational riding horse generally does not. Sheep and goats: meat sheep, dairy goats, brush clearing — about 5–6 head per AU. Pigs and poultry: production hogs, layers and broilers, which must also clear deed restrictions and city/county livestock ordinances. Bees: the most realistic small-tract route to the valuation — 5–20 acres, hive counts in the comparison section; keep them yourself or lease to a beekeeper under a written agreement. Crops: row crops, pasture and hay, orchards, vegetables, nurseries — with real planting, management and harvest records. Aquaculture and specialty: fish, crawfish and some specialty livestock are reviewed case by case — ask the appraisal district before investing. Wildlife management: not a new use but a conversion of an existing ag valuation — you need the 1-d-1 first, then at least 3 of the 7 practices, a management plan and yearly reports.

What usually does not count

A home garden and fruit trees for your own table, below county scale. One or two horses or a few chickens and ducks kept as pets or for recreation. Mowing and fencing alone, with no actual production on the land. Animals hauled in for a few days to pass an inspection — districts re-inspect and read the ongoing record. Pure recreational hunting or ornamental landscaping with no management plan or practice records.

Whether you may raise it at all: three gates

Gate one, deed restrictions: if the documents ban livestock, no tax rule saves you. Gate two, city and county ordinances: inside city limits there are often written rules on species, numbers and distance from neighbors; the unincorporated county is far looser. Gate three, only then, ag-valuation intensity: the first two gates let you raise it, and raising enough of it — to the comparison standards — is what also keeps the low tax rate.

How It Works · Applying for the Ag Valuation, Step by Step

1. Call before you even close

Call the appraisal district's ag-valuation department with the address and ask three things: does the tract currently carry a 1-d-1 valuation, does its 7-year history reach 5 years, and what is this year's intensity standard for your planned use? Write down the date and who you spoke with.

2. Start the real agricultural use right after closing

What matters most is the state of the land on January 1, the valuation date — do not stage animals, hives or crops at application time. Sign the written grazing, planting or hive agreement, and keep receipts for purchases, feed and fence repairs.

3. File Form 50-129

The Texas Comptroller's Application for 1-d-1 (Open-Space) Agricultural Use Appraisal. State the tract, the acreage (agricultural acres after the homesite carve-out), the use category and intensity, and attach the material proving history and current use.

4. File with the appraisal district before May 1

The statutory deadline is before May 1 (the Comptroller's wording: by midnight on April 30). Miss the year and you generally wait for the next; limited extensions exist for good cause — do not count on one. If your closing lands in the second half of the year, ask early how your filing works that year.

5. Cooperate with the field inspection

The district will walk the land, count animals and look for signs of management. The land is what it has been over time; borrowed animals staged for inspection get caught on re-inspection and hurt future applications.

6. Maintain it every year after approval

You generally do not re-file every year, but a change of ownership or use — or a district request — requires a new filing. Let the intensity drop, stop raising or planting, and the valuation is removed. Keep a dated set of photos and production records every year.

7. If you are denied

After a denial notice, file a protest with the Appraisal Review Board (ARB) within the notice deadline, with your history, intensity and record evidence complete. Fix the file first, argue numbers second — not the other way around. And the right way to handle the home: carve the homesite out yourself on the application — house plus yard, about 1 acre (Fort Bend states at least 1 acre) — taxed at market value, with a homestead filing if you live there, and the rest declared as agricultural. Carved this way, there is no tract-wide rollback and no losing the whole valuation over one house.

The Cost Math · One Worked Example

A worked example (illustrative numbers, not a quote on any real tract): 12 pasture acres in Waller County, market value at $28,000 per acre — $336,000 total — at an assumed combined tax rate of 1.6%. Real rates stack school district, county and special districts; verify the address on the county tax site before buying.

Without vs with the ag valuation

Without the ag valuation: taxable land value $336,000 at market, about $5,376 per year in land tax. With the 1-d-1 valuation: the land is taxed on productivity value — say about $350 per acre, roughly $4,200 — for about $67 per year. The difference is about $5,300 a year, which is exactly why owners work to keep the intensity and the records: over ten years it is on the order of $50,000. The house is taxed at market value either way, separately.

The carrying-cost list (annual money — do not stop at taxes)

Insurance: a farm liability or farm package policy; a house-only tract adds homeowner's cover. Livestock injuring someone, a visitor getting hurt, a fence falling into the road — that is liability cover, not homeowner's. Fencing: price new fence by the foot up front, and budget yearly repairs on existing fence; fence condition is also your liability when animals get out. Well and septic: pump replacement, water testing, septic pumping and inspection — big bills every few years; reserve ahead. Mowing and pasture care: your own equipment and fuel, or a per-cut / per-season contract; unmanaged pasture loses forage and intensity. Feed and veterinary: hay, supplement feed, minerals, deworming, vaccines, vet visits; hay prices swing hard in drought years, so pad the budget. The beekeeping route: keeping your own means boxes, colonies and tools; leasing to a beekeeper usually means they manage the hives and you provide land and a signed agreement — the cheapest route, but the agreement and presence records must be complete. Plus: electricity, road and culvert upkeep, drainage, county fees and filing odds and ends, and paid management help if any.

Total-cost method: purchase price + closing costs + the first-year spend to bring the tract up to standard (fence, well, septic, hives or livestock) + annual carrying costs, minus the yearly tax the ag valuation saves and any rent or product income. Judge a tract on purchase price alone and the math is always wrong.

Financing and Insurance · Not Like a Normal House

Land loans: bigger down payment, shorter terms, the land itself underwritten

Bigger down payment: owner-occupied home-loan ratios do not transfer to land. The actual figure is set case by case by the lender, the tract and the use — get the pre-approval terms before you offer and budget from those. Shorter terms, different rates: land loans commonly run shorter than a 30-year mortgage, so never estimate a farm payment with a home-loan calculator's defaults. The land itself is underwritten: legal access, water and power, floodplain and deed restrictions all go into approval — a tract with no legal access or no water plan may simply not be financeable. Where to ask: the Farm Credit system that specializes in farm land (such as Capital Farm Credit), local banks' agricultural lending desks, USDA Farm Service Agency (FSA) farm loan programs, and for qualifying veterans the Texas Veterans Land Board land loans. A farm with a house gets split: the home portion may go conventional, the bare-land portion goes land loan — the lender sets the structure, so settle it early.

Insurance: a homeowner's policy does not cover farm risk

Homeowner's insurance covers the dwelling, contents and limited personal liability — it usually does not cover liability from commercial farm activity, nor the business risk on livestock, machinery and farm

buildings. A farm/ranch package policy bundles the home, farm buildings, machinery, livestock and farm liability, and is the right choice for a genuine operation; even owner-occupied small-scale farming should be checked by the agent against the actual use, rather than insured as a plain residence and discovered out of scope after a loss. Farm liability covers livestock on the road or injuring someone, visitors hurt on the land, hired or helping hands getting hurt, and product liability after a sale — the more real the operation, the less optional this is. Flood insurance: standard policies exclude flood; on or near a floodplain, price NFIP or private flood cover separately and put the premium into carrying costs. One common mismatch: a homeowner's policy bought as a pure residence while cattle are actually raised and sold on the land — at claim time the insurer reads actual use, and the business part may fall outside the policy. Declaring the full use when you insure matters far more than a slightly cheaper premium.

Part 4 · Selling a Farm

Before listing, protect the ag-valuation record

Do not stop raising or planting before you list. The valuation and its history are part of your price: what buyers care about most is whether they can keep it going. Keep operating to standard through the sale year — do not pull animals, hives or crops early. Assemble the evidence into one folder: past valuation notices, Form 50-129 approvals, animal purchase and sale receipts, feed and hay receipts, hive agreements, dated photos, mowing and fence-repair records. The buyer and their appraisal district will both read this file, and a complete one negotiates faster. Put every lease in writing before listing: oral grazing and oral hive arrangements become written leases — who, which acres, rent, term, and who maintains intensity. A written lease is both disclosure material and the buyer's evidence for continuing the valuation.

Disclosures and documents to prepare

The seller's disclosure notice (Property Code §5.008, when there is a home) and the contract's land-condition disclosures: flooding, wetlands, environmental issues, stated honestly. The TREC Seller's Water Disclosure: how many wells, in use or plugged, which groundwater district, ponds and water permits, and whether wells or water rights were ever sold or leased separately. Well records: depth, output, water tests, service history. Septic records: type, year, permit, pumping and service history. Flood information: FEMA zone, whether the land has ever flooded, and any flood-insurance claims — disclose what you know. Copies of all leases: farm, grazing, hunting, hive, residential, mineral and surface leases, written and oral, all listed. Mineral and water rights status: conveying or reserved, plus active oil and gas leases and pipeline easement locations. The current survey, deed-restriction documents, past tax bills and valuation notices, and any government farm-program agreements.

Pricing: compare per acre, not per property

Farm land prices per acre first, then adjusts by condition: recent per-acre sales in the same county and area are the baseline. Road frontage, city utilities or a good well, unrestricted status, an ag valuation in place with complete history, and high ground outside the floodplain each push up; borrowed access, heavy restrictions, a broken history and mostly floodplain each push down. With a house, value the house and the land separately, then negotiate the sum. Two things to tell every buyer up front. One: the ag valuation

does not follow the person — after closing the buyer must re-apply to the appraisal district before May 1; you will hand over the history file, but approval is their process, so never promise it verbally. Two: if the buyer plans to change the use, a 3-year rollback tax difference can arise — write into the contract, in advance, who bears it.

The Full Timeline · From First Look to Every Year After

Before the offer

Set the use (owner-occupied / leased investment / commercial operation) and the target animals or crops, and work backward from the county table to acreage and intensity. Check deed restrictions, HOA, city limits, flood zone and legal access. Loan pre-approval: confirm land-loan down payment and term, and budget on full cost.

Option-period diligence (under contract, before funding)

Read the title commitment line by line: mineral reservations, easements, leases, liens — raise objections inside the deadline. Get the survey and walk the boundaries: acreage, lines, encroaching buildings and fences. Call the appraisal district: verify current valuation, the 7-year history, and this year's intensity standard for your planned use. Well-water test, septic soil or system inspection, and a post-rain re-check of drainage and roads. Insurance quotes: price a farm policy on the real use.

Within 30 days after closing

File the deed, survey, leases and the seller's history materials; transfer utilities and accounts. Put the agricultural use on the ground: livestock or hives in place, planting started, written agreements signed, first receipts saved. Shoot a dated photo set of the whole tract: fences, pasture, animals, hives, water sources.

Within 90 days after closing

Finish the necessary fence, water and road repairs; schedule septic and well maintenance. Confirm the homestead filing (if owner-occupied) and the ag-valuation document list, and pre-check it once with the appraisal district. Insurance in force and matching the actual use; business-use permits and tax registrations completed.

Before May 1 of the next year

File Form 50-129 for the ag valuation (mandatory for a new owner) — early, not at the deadline. Attach everything: history evidence, leases, intensity proof, photos and production records.

Every year (ongoing)

Keep the intensity from slipping. Save dated photos, animal or hive counts, and production and sales receipts every year. Wildlife-management tracts file the annual report; when a re-inspection notice arrives, cooperate at once with the file ready. Before any use change — stopping operations, building, splitting off a sale — calculate the rollback and valuation impact first, then act.

Common Myths · Corrected One by One

1. I bought land with an ag valuation — it is automatically mine?

No. Closing is a change of ownership; the new owner must file Form 50-129 before May 1 and be approved before the valuation appears in your name.

2. Two horses are enough for the valuation?

No. Counties count total animal units and density — Harris improved pasture, for example, needs at least 4 AU, roughly 4 horses or 4 cow-calf pairs — and purely recreational riding horses usually do not count toward intensity at all.

3. Five acres works everywhere, in every county?

No. Five acres is only the statutory floor for beekeeping. Grazing in Fort Bend typically takes 25 acres; the same 5 acres give completely different answers by county and by use.

4. An ag valuation means no tax?

No. The land is taxed on productivity value instead of market value — much lower, but not zero. Houses and other buildings are still taxed at market value as usual.

5. Building one home cancels the whole valuation?

No. The homesite — about 1 acre — is carved out and taxed at market value; the remaining land keeps the valuation if it keeps genuinely farming. Only converting the whole tract to residential or development triggers the tract-wide rollback.

6. The last owner never applied — I start farming and get it right away?

Not right away. The history requirement — agricultural use in at least 5 of the past 7 years — runs with the land. If the history is short, you rebuild it from your own actual use, and that time belongs in your carrying-cost math.

7. Growing my own vegetables and keeping hens for eggs counts as agriculture, right?

It counts only if the intensity reaches the county standard. Small-scale self-sufficiency usually falls short and is classed as personal or recreational use; production scale and intensity are what count.

8. Can I leave the land idle and keep the valuation while it appreciates?

No. Idle means no current agricultural use — the valuation is removed and the land is taxed at full market value. To hold an investment tract with the valuation, lease it to someone genuinely farming and keep the written lease.

9. Is the rollback a 5-year penalty?

The 1-d-1 rollback recaptures the tax difference of the previous 3 years — ag-valuation tax versus market-value tax — plus interest. It is not a fine, and it is not 5 years. A change of owner or a sale alone does not trigger it; a change of use does.

10. Put hives on and I am set forever?

No. Hive counts must meet your county's standard, the land must actually serve beekeeping for most of the year, and records and re-inspections continue. Beyond 20 acres, beekeeping alone cannot carry the valuation — pair it with another agricultural use.

Directory · Where to Get Each Thing Done

Ag-valuation applications, history lookups, intensity confirmation and protests: the appraisal district of the county the land sits in — HCAD for Harris, FBCAD for Fort Bend, MCAD for Montgomery, WCAD for Waller, BCAD for Brazoria — on Form 50-129. Deeds, restriction documents and easement records: the County Clerk's records, plus the title company's commitment. Well permits and groundwater rules: your local groundwater conservation district (GCD) — parts of the region fall under the Harris-Galveston Subsidence District, Lone Star GCD (Montgomery), Bluebonnet GCD (around Waller) and others; look yours up by address first. Septic (OSSF) permits: the county's authorized OSSF agent, under TCEQ rules — soil evaluation first, system second. Floodplain confirmation and building or fill permits: the county floodplain office plus FEMA flood maps; inside city limits, the city's permit office. Growing and livestock technique, soil, pasture and herd questions: your county's Texas A&M AgriLife Extension office — free county-level agricultural extension. Wildlife management plans: a Texas Parks and Wildlife Department (TPWD) biologist helps build the plan, which then goes to the appraisal district. Farm loans: the Farm Credit system, USDA Farm Service Agency (FSA) county offices, local banks' ag desks; veterans ask the Texas Veterans Land Board. Livestock brands, animal health and transport rules: the Texas Animal Health Commission — check current requirements before interstate or show transport.

The one-page checklist (take this page to the land)

Use decided? Acreage and intensity worked backward from your county's standard? Deed restrictions read end to end — can you raise, build, subdivide? City limits confirmed? Water: municipal / well / can a new well be drilled? Septic: does the soil take a system, is there an old permit? Flood zone checked? Drainage seen after rain? Legal access to a public road? Every easement located? Who owns the minerals and water rights? All existing leases in hand? Survey walked? Ag valuation: current status, 7-year history, appraisal-district phone confirmation — all three done? Loan pre-approved on land terms? Insurance quoted on the real use? Full-cost math done? After closing: use on the ground in 30 days, documents pre-checked in 90, Form 50-129 filed before next May 1.

Want a checklist run on a specific address — valuation and restrictions checked? Free consultation: (347) 774-5396 | owenrealestatetx.com

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This guide is general information only and is not legal, tax or financial advice. Figures come from the Texas Tax Code, Texas Comptroller guidance and the published agricultural-valuation guidelines of the Harris, Fort Bend, Montgomery, Waller and Brazoria county appraisal districts (reviewed November 2026). County standards can change yearly and each tract is decided on the district's current review. For a specific signing, application or tax filing, consult a licensed attorney, CPA or tax advisor.

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