THE WEST GEORGIA HOMESTEAD & SMALL FARM

BUYER'S GUIDE

How to find, check and buy land you can live on and work



CYNOSURE VENTURES, LLC

GUIDING EVERY MOVE

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About This Guide

The West Georgia Homestead & Small Farm Buyer's Guide is published by Cynosure Ventures, LLC for buyers looking at land, acreage, hobby farms and homesteads in Paulding, Polk, Carroll, Haralson, Floyd, Bartow, Douglas and west Cobb counties. The worksheets and checklists can be filled in on screen before printing, or printed blank and completed by hand.

> **Please read:** Patti Loveless is a licensed real estate broker. She is not an attorney, CPA, surveyor, lender or soil scientist, and nothing in this guide is legal, tax, financial or engineering advice. Rules on septic systems, zoning, taxes and financing vary by county and change over time. Confirm every item with the right professional before you buy, and consult a CPA about all tax matters.

Market figures come from MLS listing data pulled November 18, 2026, and are rounded. They change daily and are not an appraisal.

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WELCOME

Land You Can Live On



More families are looking past the subdivision for room to garden, raise animals, cut firewood or simply hear nothing but birds in the morning. West Georgia still has that kind of land within reach of Atlanta, Rome and Carrollton.

Buying a homestead is different from buying a house. The land itself has to work: it needs legal access, ground that will take a septic system, water you can drink, soil that will grow something and rules that allow the animals you plan to keep. A beautiful pasture can still fail on any one of those points, and most of them are hard or expensive to fix after closing.

Patti Loveless, Broker with Cynosure Ventures, LLC, works with buyers and sellers of acreage, homesteads, small farms and land across West Georgia, and she lives on rural land in Temple herself. This guide collects the questions she walks buyers through before they make an offer.

Inside This Guide

- **A homestead goals worksheet** to turn a dream into a clear property search.
- **A West Georgia market snapshot** with current acreage numbers.
- **A land due diligence checklist:** survey, access, zoning, septic, water, flooding and soil.
- **An inspection checklist** for farmhouses, barns, fences, ponds and wells.
- **Financing options** for land and farms, including USDA Farm Service Agency loans.
- **Georgia tax programs and farm laws** every rural buyer should know.
- **A first-year plan** and a fill-in list of local resources.

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PART 1

Define Your Homestead

Turn the dream into a property you can actually search for





"A few acres in the country" can mean a two-acre lot with a garden and chickens or a forty-acre cattle operation with a barn and hay fields. The right property depends on what you plan to do with it, so start there.

What Do You Want the Land to Do?

Write down every use you have in mind, even the ones that are years away. A big vegetable garden needs sun, decent soil and water close by. Chickens and goats need fencing and shelter. Horses and cattle need pasture, hay ground or a hay budget, and safe perimeter fence. Timber needs acreage and road access for trucks. A shop or a small business may need zoning that allows it.

How much land an animal needs depends heavily on the pasture, the soil and how it is managed. Rather than relying on a rule of thumb, ask the county UGA Extension agent to look at the pasture on a property you are serious about and estimate what it can support.

Think About Everyday Life Too

Rural living means longer drives. Time the commute to work, the grocery store, church, the vet and the nearest hospital. Check whether the road is paved and who maintains it. Ask about internet service at the exact address, because coverage can change from one road to the next.

Set a Realistic Budget

Land purchases often come with costs a house purchase does not: a survey, a soil report for a new septic system, well drilling or testing, fencing, a driveway, power line extension and equipment. Build those into the budget before you set a price range.

WORKSHEET

Homestead Goals

Fill this in before you start touring. It becomes the search criteria Patti uses to find the right properties.

Question	My answer
What I want to grow or raise	
Minimum usable acres (pasture, garden, woods)	
House: build new, existing home or either	
Must-have buildings (barn, shop, run-in shed)	
Water needs (well, creek, pond)	
Longest acceptable drive to work	
Longest acceptable drive to a hospital	
Counties or towns I am considering	
Total budget, including improvements	
Target move date	

WORKSHEET

Needs vs. Wants

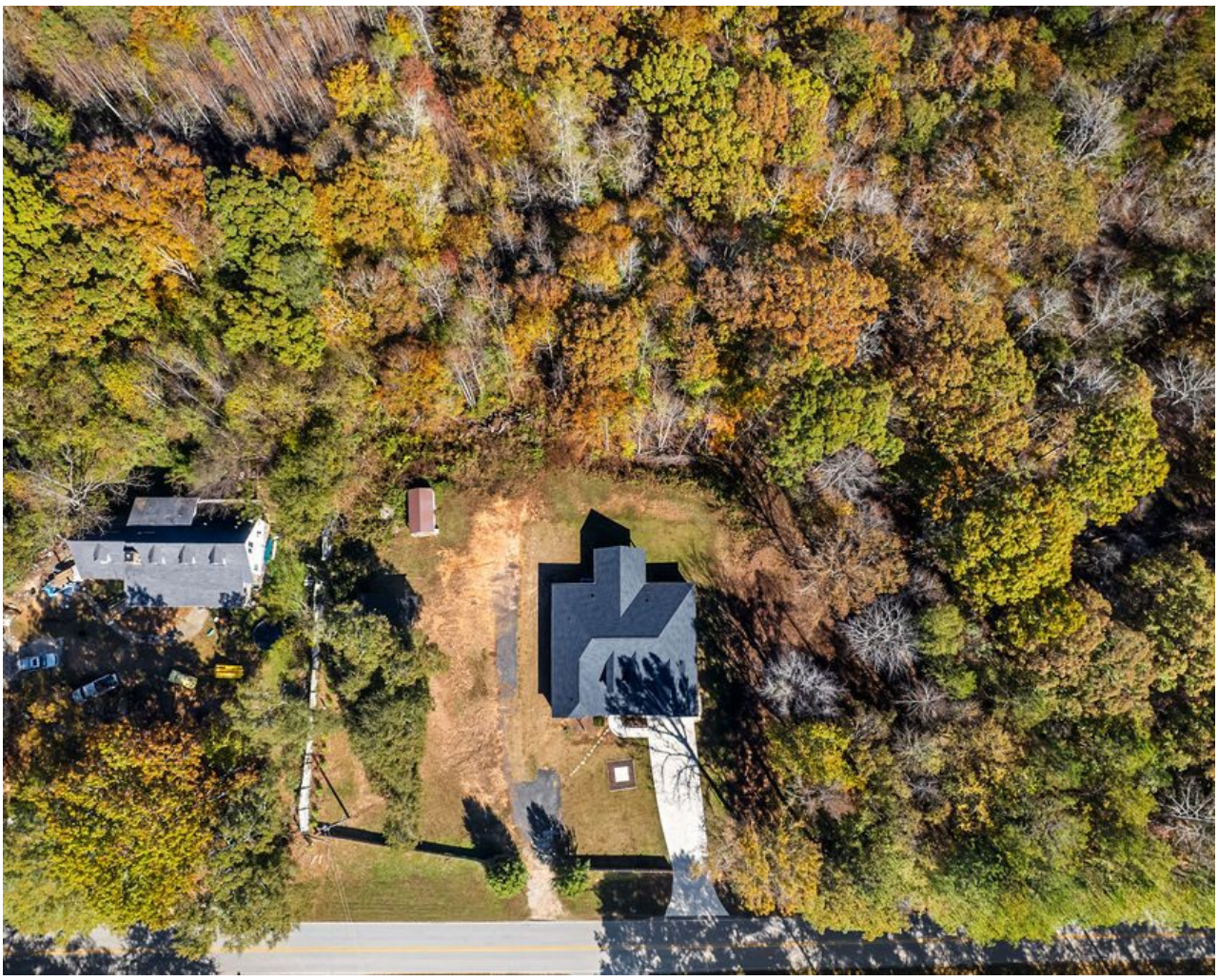
Needs are deal-breakers. Wants are nice to have. Keep the needs list short.

Needs	Wants

PART 2

The West Georgia Land Market

What acreage costs and what to expect



West Georgia offers a wide range of rural property, from small tracts near growing towns to large farms well off the highway. Prices vary widely with location, road frontage, terrain and improvements.

~117	~187	~114
homes on 5+ acres for sale	homes on 5+ acres sold in the past 12 months	land tracts of 5 to 50 acres for sale

Those counts cover Paulding, Polk, Carroll and Haralson counties. Homes on five or more acres that sold in the past year had an average asking price of about $583,000, while homes on five or more acres currently for sale average about $791,000 in asking price, with a range from under $150,000 to several million. Vacant land of 5 to 50 acres ranged from about $40,000 to several million dollars; a handful of large commercial tracts pull the average up, so the range tells more than the average does.

Source: MLS listing data via the Cynosure Ventures, LLC property search, pulled November 18, 2026. Asking prices, rounded; figures change daily and are not an appraisal.

What Moves the Price

- **Road frontage and access.** Paved, county-maintained frontage usually adds value. Land reached only by an easement usually sells for less.
- **Usable acreage.** Open, fairly level pasture is worth more to most homesteaders than steep woods or low, wet ground.
- **Improvements.** An existing well, septic, power, fencing and barns can save a buyer tens of thousands of dollars and months of work.
- **Location.** Tracts closer to Interstate 20, US 278 and growing towns tend to bring more per acre than remote land.

Electricity in the Country

Much of rural West Georgia is served by electric membership cooperatives, such as Carroll EMC and GreyStone Power. On raw land, ask the provider early whether power is at the road, how far the line would need to run and what the extension would cost.

PART 3

Land Due Diligence

The checks that protect you before you close



Most of the costly surprises on rural property come from things a buyer cannot see on a walk-through. Build time into your contract to check each of these, and have your closing attorney and Patti help you set the deadlines.

1. Survey and Boundaries

Fences in the country are not always on the property line. Order a current boundary survey from a Georgia registered land surveyor, especially when buying part of a larger tract or any land that has not been surveyed in decades. The survey should show the acreage, corners, road frontage, easements and any encroachments.

2. Legal Access

Confirm the property touches a public road or has a recorded easement that gives you the right to cross a neighbor's land. A dirt path that the previous owner "always used" is not enough. Lenders and title insurers will look closely at access.

3. Zoning, Covenants and Permits

County zoning decides whether you can keep livestock, build a second home, place a manufactured home, run a business or divide the land later. Some rural subdivisions also have recorded covenants that limit animals, outbuildings or home size. Ask the county planning and zoning office, and have your attorney check the recorded documents.

4. Septic System

Most rural homes use a septic system permitted by the county Environmental Health office. A new system generally requires a Level 3 soil report from a certified soil classifier before a permit is issued. For raw land, make the purchase contingent on a soil report and septic permit approval. For an existing home, ask for the permit and have the tank pumped and inspected.

5. Water

For an existing well, ask for its age, depth and any records, then test the water. The county UGA Extension office supplies sampling kits and sends samples to the university's Agricultural and Environmental Services Laboratories. A bacteria test is

recommended for any well, and the expanded chemistry test checks minerals and metals. For raw land, talk with a licensed well driller about typical depth and cost in that area.

6. Flooding, Creeks and Wetlands

Check the FEMA flood map for the parcel. Creeks and branches are common on West Georgia land, and Georgia's Erosion and Sedimentation Act generally requires a 25-foot vegetated buffer along state waters (50 feet on trout streams) when land is disturbed. That can limit where you clear, build or put a driveway.

7. Soil and Topography

The free USDA Web Soil Survey shows soil types and their limitations for septic systems, building and farming. A routine soil test through the county Extension office shows pH and nutrients for gardens and pasture.

8. Title and Closing

Georgia real estate closings are handled by attorneys. Ask yours to search title carefully on family land, which can have old estates, missing heirs or unrecorded easements. Title insurance protects you if something is missed.

CHECKLIST

Land Due Diligence Checklist

Property address: _____

Survey and access

- [ ] Current boundary survey ordered
- [ ] Corners and frontage confirmed on the ground
- [ ] Public road frontage or recorded easement confirmed
- [ ] Encroachments or shared driveways identified

Zoning and restrictions

- [ ] Zoning allows planned animals and buildings
- [ ] Recorded covenants reviewed
- [ ] Future land division rules checked
- [ ] Business or second-dwelling rules checked

Septic and water

- [ ] Septic permit on file, or Level 3 soil report ordered
- [ ] Existing septic pumped and inspected
- [ ] Well water tested (bacteria and expanded chemistry)
- [ ] Well depth, age and yield documented

Land and environment

- [ ] FEMA flood zone checked
- [ ] Creeks, branches and buffers located
- [ ] Web Soil Survey reviewed
- [ ] Garden or pasture soil test submitted

Utilities and services

- [ ] Power provider and extension cost confirmed
- [ ] Internet availability at the address confirmed
- [ ] Road maintenance (county or private) confirmed
- [ ] Fire station and emergency response distance noted

Title and taxes

- [ ] Title search ordered with closing attorney
- [ ] Existing conservation use covenant identified
- [ ] Current tax bill and exemptions reviewed
- [ ] Timber, mineral or other reserved rights checked

Notes

PART 4

Inspecting the House, Barns and Fences

What a standard home inspection does not cover



A licensed home inspector checks the house. On a homestead, everything else matters just as much: the barns, fences, water systems, pond and driveway. Plan for specialists where you need them.

The Farmhouse

Older farmhouses often have original wiring, galvanized plumbing, crawl spaces with moisture problems or additions built without permits. Ask the inspector to look closely at the roof, foundation, electrical panel, HVAC age and signs of termites or water damage. If the home is a manufactured home, confirm how it is titled and attached to the land, since that affects financing.

Barns and Outbuildings

Look for rotted posts, rusted roofing, sagging rafters and safe wiring. Confirm whether outbuildings have power and water, and whether they were permitted. A barn that needs a new roof is still a bargain compared with building one, but price the repair before you make an offer.

Fences and Gates

Walk the perimeter. Georgia law makes livestock owners responsible for keeping their animals from straying onto public roads or other people's property, so sound fencing is a legal issue, not just a practical one. Note the fence type, condition and which sections need replacing.

Ponds and Dams

A pond can be a great asset for livestock, fishing or wildlife. Check the dam for trees, leaks, erosion and a working spillway. If a pond is shared with a neighbor, ask your attorney how use and maintenance are handled.

Driveways, Culverts and Drainage

Long gravel driveways need regular grading and gravel. Look for washouts, crushed culverts and standing water after rain. Drive it in the vehicle you will use every day, and picture it in a wet week in February.

CHECKLIST

Homestead Inspection Checklist

Property address: _____

House

- [ ] Roof age and condition
- [ ] Foundation or crawl space dry and sound
- [ ] Electrical panel and wiring updated
- [ ] HVAC age and service records
- [ ] Plumbing material and water pressure
- [ ] Signs of termites or water damage

Barns and outbuildings

- [ ] Roof and framing sound
- [ ] Power and water available
- [ ] Built with permits (if required)
- [ ] Stalls, gates and latches safe

Fencing

- [ ] Perimeter fence type and condition
- [ ] Gates working and wide enough for equipment
- [ ] Sections needing repair or replacement measured

Water and land features

- [ ] Pond dam free of trees, leaks and erosion
- [ ] Spillway working
- [ ] Driveway, culverts and drainage in good shape
- [ ] Areas that stay wet after rain noted

Notes

PART 5

Financing Land and Farms

Matching the loan to the property



A Home on Acreage

A conventional, FHA, VA or USDA home loan can often finance a primary home on a few acres. Lenders and appraisers may limit how much land value they count, and some programs restrict income-producing farm use. Large tracts or working farms usually need a different type of loan.

Farm and Land Lenders

Farm Credit associations and some community banks specialize in land and agricultural loans. Raw land loans often require a larger down payment and shorter terms than home loans. Ask each lender about down payment, rate, term, appraisal requirements and whether the loan can include improvements such as a well, septic or fencing.

USDA Farm Service Agency (FSA) Loans

- **Direct Farm Ownership loans** go up to $600,000 with repayment terms of up to 40 years. They can be used to buy a farm, build or improve buildings, pay closing costs and support soil and water conservation. Applicants generally need some farm management experience.
- **Guaranteed Farm Ownership loans** are made by a commercial lender and guaranteed by FSA, up to $2,343,000 for fiscal year 2026.
- **Microloans** of up to $50,000 are available for farm ownership and for operating costs, with simpler paperwork, which can suit small and beginning farms.

The county FSA office can explain eligibility, current rates and beginning farmer programs. Rates change monthly.

Questions to Ask Every Lender

- How much down payment do you require for this type of property?
- How many acres will the appraisal count toward value?
- Can the loan include a well, septic, driveway or fencing?
- Do you allow livestock or farm income on this loan type?
- How long does an appraisal on rural land usually take?

PART 6

Georgia Taxes and Farm Laws

Programs and rules every rural buyer should know



> **Important:** Patti Loveless is not a CPA or attorney. Consult a CPA about all tax matters and a Georgia attorney about legal questions before you rely on any program below.

Conservation Use Valuation (CUVA)

Georgia's Conservation Use Valuation Assessment lets qualifying agricultural land, timberland and environmentally sensitive land be taxed at 40% of its current use value instead of its fair market value, which can lower property taxes significantly. The owner signs a 10-year covenant to keep the land in that use. Breaking the covenant early generally triggers a penalty that can be as much as twice the tax savings received, with some exceptions.

In November 2026, Georgia voters approved a constitutional amendment raising the maximum acreage one owner can enroll from 2,000 to 4,000 acres, effective January 1, 2027. Tracts under 10 acres require extra documentation of bona fide agricultural or timber use. Applications are filed with the county tax assessor, generally between January 2 and April 1.

Before you buy, ask whether the land is already under a covenant. Your attorney and the county tax assessor can explain whether you will continue it and what happens if you change the use.

Homestead Exemption

If the property will be your primary home, apply for the homestead exemption with the county tax office. The deadline is generally April 1 for the exemption to apply that year. Many counties offer added exemptions for older homeowners.

GATE Card (Farm Sales Tax Exemption)

The Georgia Agricultural Tax Exemption, or GATE, lets qualified agricultural producers buy farm inputs such as seed, feed, fertilizer and certain equipment without paying sales tax. Applicants must be actively engaged in agriculture and generate at least $5,000 a year in agricultural income, or show they will. Apply through the Georgia Department of Agriculture.

Georgia's Right to Farm Law

Georgia's right to farm law (O.C.G.A. 41-1-7) generally protects agricultural operations that have been in operation for at least one year from nuisance lawsuits based on changed conditions around them, such as new houses moving in next door. It does not protect operations run negligently or illegally. If you are buying near an existing farm, expect the sounds and smells of farming to continue.

Livestock and Fences

Under Georgia law, livestock owners must not let their animals run at large or stray onto public roads or other people's property. Plan and budget for good fence before the animals arrive, and talk with your insurance agent about liability coverage.

Water Withdrawal

Most homesteads use far less water than any permit threshold, but Georgia requires an Environmental Protection Division permit for withdrawals of more than 100,000 gallons per day from a well or surface water. That can matter for larger irrigation plans.

PART 7

Your First Year on the Land

Start small, learn the property and build in stages



The first year is for learning the land. Watch where water runs after a hard rain, where frost settles, which areas get full sun and where the deer cross. Those observations will shape every project that follows.

A Sensible Order of Projects

1. **Safety and shelter.** Fix any urgent house, roof, wiring or water problems first.
2. **Water.** Make sure you have reliable water for the house and for any animals.
3. **Fence.** Repair or build the fence before animals arrive, not after.
4. **Soil.** Test garden and pasture soil and lime or fertilize based on the results.
5. **Start small.** A modest garden and a few chickens teach more than a big plan on paper.
6. **Grow in stages.** Add livestock, buildings and equipment as your time and budget allow.

People Worth Meeting Early

Your county UGA Extension agent, the local USDA Service Center (home to FSA and the Natural Resources Conservation Service), a large-animal vet, a reliable farm supply store and your nearest neighbors. NRCS offers technical help, and sometimes cost-share programs, for conservation practices such as fencing, water systems and pasture improvement.

WORKSHEET

Property Comparison

Compare your top properties side by side.

	Property A	Property B	Property C
Address			
Asking price			
Acres (usable)			
Road frontage / access			
Water source			
Septic status			
Fencing condition			
Outbuildings			
Flood zone or creek			
Drive to work / town			
Overall score (1 to 10)			

WORKSHEET

My First-Year Plan

Sketch out the projects for each season. Revisit the plan as you learn the land.

Months 1 to 3

Months 4 to 6

Months 7 to 9

Months 10 to 12

WORKSHEET

Your Local Resources

Keep the contacts for your county in one place. Patti Loveless can suggest local professionals on request.

County UGA Extension Office

Name / company _____

Phone _____ Website or email _____

USDA Service Center (FSA and NRCS)

Name / company _____

Phone _____ Website or email _____

County Environmental Health (septic)

Name / company _____

Phone _____ Website or email _____

County Planning and Zoning

Name / company _____

Phone _____ Website or email _____

Land Surveyor

Name / company _____

Phone _____ Website or email _____

Certified Soil Classifier

Name / company _____

Phone _____ Website or email _____

Well Driller

Name / company _____

Phone _____ Website or email _____

Closing Attorney

Name / company _____

Phone _____ Website or email _____

Farm or Land Lender

Name / company _____

Phone _____ Website or email _____

Insurance Agent

Name / company _____

Phone _____ Website or email _____

Large-Animal Veterinarian

Name / company _____

Phone _____ Website or email _____

Fencing Contractor

Name / company _____

Phone _____ Website or email _____

PART 8

Working With Patti Loveless

Why rural property calls for a broker who knows land





Selling a subdivision home and buying a working homestead are different jobs. Land comes with surveys, septic permits, easements, wells, covenants and tax programs that many agents rarely see.

What Patti Brings to a Land Purchase

Rural Property Is a Focus

Patti's business centers on homes on acreage, homesteads, small farms, land and luxury properties across West Georgia, with a separate Alabama license for the Weiss Lake area.

Contracts Written for Land

She helps buyers build the right due diligence time and contingencies into their offers for surveys, soil reports, water tests and financing, so they can walk away if the land does not check out.

A Network of Rural Professionals

Surveyors, soil classifiers, well drillers, septic contractors, closing attorneys and lenders who understand acreage.

Honest Pricing Guidance

Land is harder to price than houses. Patti compares recent nearby sales of similar acreage, frontage and improvements so buyers do not overpay and sellers do not leave money on the table.

Questions Buyers Ask

Can Patti help me buy raw land and build?

Yes. She helps buyers check whether a tract can support a septic system, a well and the home they plan before they commit, and can connect them with builders who work on rural land. She can also coordinate the sale of a current home with the land purchase so the timing works.

How is Patti paid when she represents a buyer?

Compensation is earned at closing and is agreed upon in writing before any work on the buyer's behalf begins. Patti explains exactly how it works at the first meeting.

Ready to Find Your Land?

The right homestead is out there, and the best way to find it is with a clear list of goals and a careful look at every property before you sign. When you are ready to start searching, or simply want to talk through what you have in mind, Patti Loveless is glad to help.

Buy the land for what it can do, not just for how it looks on a sunny afternoon.



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Sources: Georgia Department of Public Health, On-Site Sewage Management rules; UGA Extension Agricultural and Environmental Services Laboratories; Georgia Erosion and Sedimentation Act, O.C.G.A. 12-7-6; USDA Farm Service Agency farm loan program fact sheets (2026); Georgia CUVA, O.C.G.A. 48-5-7.4 and 2026 Constitutional Amendment 1; Georgia Department of Agriculture, GATE program; O.C.G.A. 41-1-7 (right to farm); O.C.G.A. 4-3-3 (livestock at large); O.C.G.A. 12-5-96 (water withdrawal); MLS data via the Cynosure Ventures, LLC property search, November 18, 2026.