HOW YOU COULD MAKE MONEY OFF LAND

Nine ways dirt pays you, how to price a parcel, and the stuff that will burn you if you skip it.

Land is one of the last things a normal person can buy the exact same way a billion dollar company buys it. Same county records. Same listings. Same auctions.

You don't need a license. You don't need a crew. You don't need a tenant calling you at 2am about a water heater.

What you do need is the ability to look at a piece of dirt and know whether it's worth $4,000 an acre or $40,000. That's the whole game, and that's what this is about.

1. Why land, and why right now

Every spring the USDA surveys about 30,000 farms and publishes what land is actually worth. The 2026 numbers dropped July 31. Here's where we're at:

- The average acre of U.S. farmland is $4,500. That's up 3.4% from last year, and it's the sixth year in a row it went up.
- Cropland crossed $6,000 an acre for the first time ever. It's at $6,020.
- Pasture hit $2,000 an acre, up 4.2%.
- Since 2020, farmland is up about 44%. Cropland is up 48%.

That's the slow, boring, reliable part. Now here's the loud part.

Somebody new started buying

Data centers are going after the same ground as farmers and homebuilders, and they don't lose bidding wars. There are roughly 4,900 of them either running or under construction in this country right now, and most of the new ones are going up in rural areas where land is cheap and power lines are close. What that does to local prices is not subtle:

- Land on Route 67 in Texas was selling for $20,000 to $40,000 an acre a few years back. By 2026 it was going for over $350,000 an acre.
- In Northern Virginia, parcels have traded at $3.5 million to $4 million per acre.
- In Salt Lake County, ground that was worth around $50,000 an acre is pushing $400,000. That's almost entirely data center money.
- A farmer in Pennsylvania got offered $60,000 an acre for 261 acres. About $15 million. He turned it down.

One thing worth getting right, because a lot of people online get it wrong. This isn't the government. It's Amazon, Microsoft, Google, Meta and a pile of AI companies buying on the open market. The government part is zoning, permits, power approvals and tax breaks. That difference actually matters to you, because it tells you where to look. Watch your county rezoning agenda and the utility interconnection queue. Not the news.

You're probably never selling a parcel to Amazon. Doesn't matter. When they buy in a county, every comp in that county moves, and homebuilders and solar guys get pushed further out into land that was cheap last year. That's the wave you're actually riding.

2. Nine ways land actually pays

Dirt doesn't make money by sitting there. Every play below is just a different answer to one question: who is paying you, and what are they paying for?

The play	How you get paid	What it costs you
Buy and hold	Buy under market, wait for the area to grow into it, sell.	Patience, and cash you won't need back soon. Taxes bleed you slow, so keep them small next to the upside.
Split it up	Buy 40 acres at $4,000 an acre. Split it into four 10 acre parcels that sell at $7,000 an acre. Small parcels almost always bring more per acre.	County subdivision rules, a surveyor, and usually road frontage on every new parcel.
Entitlement	Take raw land through rezoning or a lot split so it becomes buildable. You're getting paid for paperwork, not dirt.	The hardest one on this list. Time, legal fees, and knowing how your planning commission actually votes.
Seller financing	You sell it and become the bank. Down payment up front, then interest every month for years. Often doubles what you make versus a cash sale.	You have to service the note. And you have to be willing to foreclose when somebody stops paying.
Farm or pasture lease	Rent it to a working farmer or rancher. Cropland cash rent averaged about $160 an acre nationally in 2026.	Basically nothing. Easiest money here, and also the smallest.
Recreational lease	Hunting, fishing, camping, RV spots, off road access. Seasonal or yearly.	Liability insurance and a real written lease. Works best on wooded land or anything near water.
Billboards and towers	Billboards, cell towers, fiber and utility easements pay you for a tiny footprint on land you still own.	You need highway visibility for billboards, and a carrier that wants the spot for a tower. Read the term length before you sign anything.
Solar, wind, data center options	A developer pays you an option fee just for the right to buy or lease later, then pays rent if they move forward.	Has to be near transmission lines with real substation capacity. Never sign a long exclusivity without a lawyer reading it.
Storage and building	Boat and RV storage, self storage, mobile home pads, or building a spec house on a lot you developed.	Real capital and real operations. At that point it's a business sitting on the land, not a land play.

If you're starting with limited money, two of these consistently work: buy under market and hold, then seller finance it on the way out. Everything else is an upgrade you add once you actually know your county.

3. How to price a parcel

State averages tell you which states are cheap. They tell you nothing about what to pay for one specific piece of land. Three parcels in the same county can be 20 times apart in price just based on access, water and zoning.

Build your comps first

- Pull 5 to 10 parcels that actually sold in the last 12 months, same county, roughly the same size.
- Turn every one into price per acre. That's the only number that compares.
- Throw out the highest and the lowest. Use what's left in the middle.
- Adjust for size. A 2 acre parcel sells way higher per acre than a 200 acre tract down the road. Compare like to like or your whole model is wrong.

Then work backwards from the exit

Don't start at the asking price. Start at what you can realistically sell it for, take everything out, and let the math tell you your ceiling.

Max offer = (resale price x (1 minus selling costs)) divided by (1 plus your margin), then subtract improvements and holding costs

Let's run one. 10 acres. Comps say $6,500 an acre. You think you can move it at $9,000 an acre once you clear an access path in. Selling costs 8%. You want a 35% margin. Cleanup and survey runs $4,000. Taxes are $400 a year and you plan to hold it 9 months.

- Resale: 10 x $9,000 = $90,000
- Take out 8% selling costs: $82,800
- Divide by 1.35 to leave yourself the margin: $61,333
- Take out $4,000 in work and $300 in taxes while you hold it: $57,033

So your ceiling is $57,033. About $5,703 an acre. If they're asking $45,000, go work that deal. If they're asking $70,000, you walk. Doesn't matter how good the land looks in person.

The spreadsheet that came with this does all of that for you. Change the yellow cells and it tells you your ceiling and whether the asking price clears it.

4. The checklist. Don't skip any of it.

Run all of these before money moves. Any single one of them can take a parcel down to almost zero.

Check	What you're confirming	How it kills the deal
Legal access	A recorded easement or actual public road frontage. Not a dirt path that people happen to drive on.	Landlocked land is close to unsellable and close to unfinanceable. This is the number one way people get burned.
Zoning	Current zoning, minimum lot size, setbacks, and whether what you want to do is allowed by right.	You buy it planning to split it and find out the county minimum is 20 acres.

Check	What you're confirming	How it kills the deal
Power and utilities	How far the nearest electric, water and sewer hookup is, and what it costs to bring it in.	A half mile power run can cost more than you paid for the land.
Water rights	Out west, water is a separate legal right and it does not automatically come with the deed.	You own acreage you can't irrigate and can't build on.
Perc test	Soil percolation results, if there's no sewer out there.	Failed perc means no septic. No septic means no house.
Flood and slope	FEMA flood zone, wetlands, and how much of it is actually usable.	A parcel that's 70% wetland gives you 30% of the acreage you paid for.
Title and liens	Full title search. Back taxes, judgments, mechanics liens, heirs with a claim.	Unpaid back taxes and surprise heirs are the classic problem on cheap rural land.
Easements on it	Utility, pipeline, mineral or access easements cutting across the parcel.	A pipeline running through the middle takes out your best building spot.
Mineral rights	Whether they got severed off in some earlier sale.	Somebody else can legally show up and drill on land you own.
Deed restrictions	Private covenants and HOA rules that survive the sale.	Some restrictions ban mobile homes, ban splits, or ban commercial use completely.
Taxes	Assessed value, the rate, and whether there's an ag exemption on it.	Losing an ag exemption when you buy can multiply what it costs you to hold it every year.
Survey	An actual boundary survey if the parcel has never had one.	Fences are not property lines. Your neighbor's shed is on your land more often than you'd think.

5. Where the deals come from

Listings are priced at retail. Cheap land comes from sellers who have a reason to move:

- County tax delinquent lists. Public record in most counties, free or close to it. Somebody behind on taxes is motivated by definition.
- Absentee owners. Pull the assessor roll and filter for a mailing address in another state. Inherited land nobody has visited in 15 years is where this lives.
- Direct mail. Still the workhorse. A plain letter with a number in it beats a glossy postcard every time.
- Tax deed and sheriff auctions. Cheapest way in and the riskiest. You're usually buying without walking it and sometimes without clean title.
- Land brokers and land specific marketplaces. Costs more, but a lot of the homework is already done.
- Expired listings. Land that sat 12 months and didn't move had a price problem, and now the seller knows it.

What your first offer should look like

Short. Specific. No emotion. Name the parcel number, name your price, name how fast you can close, and say you're buying as is with cash. Do not explain your math to them. They're not deciding based on your spreadsheet. They're deciding whether your number plus certainty beats waiting around.

6. Costs people forget about

Cost	What it usually runs	Notes
Title search and insurance	$500 to $2,500	Not optional unless you personally researched that title back 30 years.
Boundary survey	$800 to $5,000 plus	Goes up with acreage and rough terrain. Required for most splits.
Perc test	$500 to $2,000	Only matters where you need septic. Do it before you close, not after.
Closing costs	2% to 5% of the price	Depends on the state and who normally pays what there.
Property taxes while you hold	Every year	Small annually, real over a 5 year hold. Check whether the ag exemption survives your purchase.
Clearing and access	$1,000 to $10,000 plus	Brush clearing, a culvert, a gravel entrance. Usually the best money you'll spend on the whole deal.
Bringing in utilities	$5,000 to $75,000 plus	Get a written number from the utility company. Not a guess. This is the one that kills deals late.
Selling costs	6% to 10%	Commission, closing and marketing on the way back out.

7. Ways people lose money on this

- Buying off a photo. Satellite view doesn't show you a washed out road, a creek that only shows up in spring, or the junkyard next door.
- Assuming there's access because you see a road on the map. Go confirm it's recorded and public.
- Using a state average as a comp. A state averaging $4,300 an acre has parcels at $700 and parcels at $80,000 sitting inside that number.
- Skipping the title search because the land was cheap. The cheaper it is, the more likely there's a title problem. That's usually why it's cheap.
- Falling in love with the property. The view is not a financial input.
- Paying up because the story sounds good. "Data centers are coming to this county" is not a comp until a sale actually closes at that price.
- Forgetting holding costs on a long timeline. Five years of taxes and mowing quietly eats a thin margin.

8. Your first 90 days

Starting from zero, do it in this order:

- Pick one county. Not a state. A county. You're trying to know one market better than the people selling in it.
- Learn its rules. Zoning map, minimum lot size, how splits work, septic requirements. Most of it is sitting on the county website for free.
- Start a comp file. Log every land sale in that county for six months. Price per acre, size, access, zoning.
- Pull the delinquent tax list and the absentee owner list.
- Send 100 letters. Expect a low response rate and a couple real conversations.
- Run every lead through the offer formula before you let yourself get attached to it.

Where these numbers came from

USDA National Agricultural Statistics Service, Land Values 2026 Summary, released July 31, 2026. American Farm Bureau Federation analysis of that same report. Data center land pricing from NAHB, AgWeb, DTN Progressive Farmer and Fortune, 2026.

This is educational. It's not investment, legal or tax advice, and it doesn't replace a title company, a real estate attorney, or your county planning department. Land law changes a lot from state to state and county to county, so verify everything locally before you put money down.