DAKOTA SKYHOOK

A BUYER'S GUIDE · NOVEMBER 2026

The Strategic Guide to Buying Land in Klamath County, Oregon

> Owner financing, utilities, building rules and the hard parts, written by the person who sells the land.

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The Strategic Guide to Buying Land in Klamath County, Oregon

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You're welcome to share this guide whole and unchanged with anyone thinking about buying land.

PLEASE READ

This guide is for general information and education. It is not legal, tax, financial or investment advice. County codes, subdivision rules, fees, utility rates and phone numbers change, and the figures here were gathered in November 2026. Confirm anything you plan to rely on with Klamath County, the association, the utility or a licensed professional before you buy or build.

Cost ranges from industry sources are budgeting estimates, not quotes. Your own costs depend on your lot, your soil, your contractor and your timing. Get written bids.

Your own signed paperwork governs your purchase. Where this guide and your paperwork differ, your paperwork controls.

Dakota Skyhook, LLC makes no promise that any property will increase in value.

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BEFORE YOU START

A Note From Jay

Thanks for Picking This Up

I'm Jay Manley. I own Dakota Skyhook, LLC, and I sell vacant land in Klamath County, Oregon, mostly on owner-financed terms. No bank, no credit check, no mortgage application. You make a small down payment and a monthly payment, and when the note is paid off the land is yours with a Warranty Deed, the highest level of deed available in Oregon.

I came to land from the property side. I held real estate licenses in North Dakota and Minnesota for years, and I was looking hard at apartment buildings when I started looking at raw land instead. What got me was what land doesn't come with. No toilets, no termites, no tenants calling at midnight. Just a piece of ground that sits there, holds its own, and is yours once it's paid off. I've bought nearly 30 properties in this county and sold about half of them, and that's the same simple thing I want for the people who buy from me.

This guide is everything I wish every buyer knew before they called me. How owner financing works here, step by step. What happens if a payment runs late, including the hard part. What it really takes to get power, water and septic onto a lot. What each subdivision lets you build, and where you can and can't camp. How to check a lot before you buy it. And the mistakes I've watched good people make because nobody told them what to look for.

> **My promise to you:** I will not sugarcoat this. If a lot has a problem, I'll tell you. If I don't know something, I'll tell you who to call. And I will never tell you a piece of land is going to make you money, because nobody honest can promise that.

Read it front to back, or jump to the chapter you need. Then call or text me with whatever it didn't answer. I'd rather answer ten questions now than have you wondering about any of it later.

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CHAPTER 1

Why Klamath County, Oregon?

Sunshine, space, and land regular people can still afford

Klamath County wasn't an accident. I researched land markets across the country before I bought my first lot here, and I kept coming back to this corner of southern Oregon. Here's why.

Where It Is

Klamath County sits in southern Oregon, bordered by California to the south and a few hours' drive east of the Pacific Ocean. It's about 280 miles south of Portland and 110 miles north of Redding, California. U.S. Highway 97 runs straight through the heart of the county, so it's reachable from both the Pacific Northwest and Northern California. Klamath Falls, the county seat and largest city, sits near where Highway 97 meets Oregon Route 140, and Klamath Falls Regional Airport has direct flights to Portland and San Francisco.

More Than 300 Days of Sunshine

Most people picture Oregon as grey and rainy. That's the coast. Klamath County sits east of the Cascades in Oregon's high desert, where the rain shadow creates a completely different climate. The county averages over 300 days of sunshine a year, more than Miami, Florida. Dry summers, crisp winters, clear skies. If you're buying land to get out and enjoy it, the weather is hard to beat.

Named the Best Place to Retire in the West

Money Magazine ranked Klamath Falls the number one place to retire in the Western United States, for its mix of affordability, outdoor recreation, quality of life and access to natural beauty. That isn't my marketing, it's a citation, and it matches what buyers tell me when they come out to walk their land.

Low Property Taxes

On the vacant lots I sell, property taxes run from about $6 to about $20 a month, roughly $75 to $245 a year. A typical Oregon Shores 2 lot is about $10 a month, and a Running Y lot about $20. I roll the tax into your payment, so there's no separate bill to track.

A Base Camp for the Outdoors

- **Crater Lake National Park** is roughly an hour north of most of my lots. Hike the rim, take a boat tour, snowshoe in winter.
- **Upper Klamath Lake and Agency Lake**, plus Lake of the Woods and countless rivers, for fishing, kayaking, boating and paddleboarding.

- **The Klamath Basin wildlife refuges**, including Klamath Marsh National Wildlife Refuge, host huge migratory bird flocks every spring and fall.
- **The Sky Lakes Wilderness** and miles of easier trails through old-growth forest and alpine meadows.
- **Lava Beds National Monument** and the **Klamath County Museum** for the region's volcanic and human history.

Established Communities, Not Raw Wilderness

I focus on specific subdivisions that already have roads and, in most of them, water and power in the picture. Running Y Ranch Resort has an 18-hole golf course, a pool, a spa and a fitness center. Oregon Shores sits near Agency Lake with established roads and community water. Klamath Falls Forest Estates offers larger parcels with road access, and it's the place to go if off-grid living is the plan.

> **Straight talk:** The land out here is worth owning for what you can do on it. Build the place you've pictured, get out of the city, have ground that's yours. What I won't do is tell you it's going to make you money. I don't promise any lot will go up in value. I sell land for the life it lets you live, not as a bet on a price chart. What I can tell you is that it's cheap to hold. The property taxes on my lots run about $75 to $245 a year, and on terms they're already in your monthly payment.

CHAPTER 2

Start With What You Want the Land to Do

Clarity first, then the right subdivision, then the right lot

The buyers who end up happiest with their land aren't the ones with the most money. They're the ones who knew what they wanted the land to do before they looked at a single listing. "I want land" is a feeling. "I want a weekend hunting camp I can stay at while I pay it off" is a plan, and a plan points you at the right lot.

Write down one sentence describing what you want this land doing for you in ten years. Then use the table below to see where that sentence points.

Match the Plan to the Place

What you want	Where it points	Why
Camp or park an RV while you pay	Klamath Falls Forest Estates	The only subdivision I sell in with no private rule against camping. County limits still apply (Chapter 10).
A small cabin or a tiny home on a foundation	Klamath Falls Forest Estates	No minimum home size in the recorded restrictions on Plats 1 and 4.
Live off grid	Klamath Falls Forest Estates	No piped water or sewer. Solar, a well or hauled water, and septic.
A manufactured home	Klamath Falls Forest Estates, Oregon Shores 1, or Oregon Shores 2 on the right block	Rules differ a lot (Chapter 9). Running Y doesn't allow them.
A full-size home near a big lake, with community water	Oregon Shores 2	1,200 square foot minimum, community water, Club park and boat launch on Agency Lake.
A home with sewer and water already at the lot line	Running Y Ranch Resort	The only place I sell where you don't install a septic system. Resort rules and dues.
Hunting, fishing and wide-open country	Klamath Falls Forest Estates, or a lot near the lakes	Ask me which lots suit what you hunt or fish.
Lock in land now, build in a few years	Any of them	Pick the subdivision whose building rules fit the house you'll build later.

Terms or Cash?

This is the second decision, and it matters as much as the first.

- **On terms** you get a low down payment and a monthly payment, with no bank and no credit check. Building and living on the land wait until the note is paid off and the deed is in your name. On the lots that allow it, you can camp while you pay.
- **With cash** the Warranty Deed transfers at closing, and the land is yours to use and build on from day one. Cash buyers also get a lower price than the total on terms, and the listing shows both.

> **My note:** If you want to build next Spring, buy with cash or plan to pay the note off early. There's no prepayment penalty. If you're happy to plan while you pay, terms are the easiest way into land there is.

Questions to Answer Before You Shop

1. Will you live there, visit, camp, hunt, or just hold it for later?
2. Does the house you picture fit the subdivision's minimum size and building rules?
3. Do you need a manufactured home to make the numbers work?
4. Do you want to stay on the land before it's paid off?
5. Are you comfortable with HOA or club dues, and dues that continue after payoff? (Chapter 4 explains why they're less scary than they sound.)
6. Do you need internet to work from the property?
7. What monthly payment works without stretching?

If you can answer those, you'll know which part of this guide matters most to you, and I'll be able to point you to the right lot in one phone call.

CHAPTER 3

The Subdivisions I Sell In

Same county, very different rules

Klamath County sets a baseline for every lot. Each subdivision's recorded restrictions, often called CC&Rs, then add their own rules on top. That's why two lots a few miles apart can be completely different purchases. Here's the short version, then the detail on each.

At a Glance

	Running Y Ranch Resort	Oregon Shores 1	Oregon Shores 2	Klamath Falls Forest Estates	Latakomie Shores
Near	Klamath Falls and Upper Klamath Lake	Chiloquin and Agency Lake	Chiloquin and Agency Lake	Bonanza	Chiloquin
Association and dues	Resort owners association, $482.31 a quarter	Oregon Shores Beach Club, $100 a year ($125 through June 2027)	Oregon Shores Recreational Club, capped at $200 a year	Road association, about $10 a year	Latakomie Shores Beach Club. Ask about dues.
Smallest home allowed	1,800 sq ft, site built	800 sq ft, or a 600 sq ft mobile home	1,200 sq ft	No minimum (Plats 1 and 4)	Ask
Manufactured homes	Not allowed	Allowed, at least 600 sq ft	Block by block, 5-year rule, board approval	No private rule (Plats 1 and 4)	Ask
Camping while you pay	No	No	No, use the Club campground	Yes, within county limits	No
Water	Piped utility water	Community system	Community system, $2,750 hookup	Haul or drill. Some lots have a rural water station.	Ask the Beach Club
Sewer	Piped community sewer	Septic	Septic	Septic	Septic
Power	Pacific Power	Pacific Power	Pacific Power	Pacific Power, distance varies a lot	Pacific Power

Every one of my listings says which of these applies to that lot, so you don't have to work it out yourself.

Running Y Ranch Resort

A master-planned resort community with an 18-hole golf course, pool, spa and fitness center. It's the only subdivision I sell where water and sewer are both piped to the lot line, so there's no septic system to install. It's also the strictest: every improvement needs Architectural Review Committee approval,

homes must be at least 1,800 square feet and site built, and nobody may live in a trailer, tent or unfinished building, even briefly. Dues are $482.31 a quarter and continue after the land is paid off. They don't include water or sewer, which are separate monthly bills.

Oregon Shores 1

The original Oregon Shores subdivision near Chiloquin, run by the Oregon Shores Beach Club. It's more flexible than its sister subdivision: an 800 square foot minimum for a standard home, and a mobile home of at least 600 square feet allowed on any lot. One residence and one guest house per lot, plus a garage and approved outbuildings. Water comes from the Beach Club's community system. There's no sewer, so septic is required.

Oregon Shores 2

Where much of my lake-area inventory sits, near Agency Lake and run by the Oregon Shores Recreational Club (OSRC). Homes must be at least 1,200 square feet, no more than 25 feet tall, with the exterior finished within a year of starting. Manufactured homes are decided block by block, and where they're allowed they must be no more than five years old when placed. Water comes from the Club's community system with a one-time $2,750 hookup. Dues are capped at $200 a year. As a buyer on terms you're a Club member from day one, with the lakefront park, campground and boat launch on Agency Lake. You camp at the Club campground, not on your lot.

Klamath Falls Forest Estates (KFFE)

Larger, more rural parcels near Bonanza, and the most flexible rules I sell. On Plats 1 and 4 the recorded restrictions set no design committee, no minimum home size and no manufactured home rule. County zoning still governs. There are two private rules worth knowing: no debris or flammable material piled on any lot, and no tree over four inches across cut without written permission from the Klamath Recreational Association, which is given for construction and good forestry. Nothing is piped here. You haul water or drill a well, put in septic, and arrange power or go solar. It's also the one subdivision of mine where you can camp while you pay, within the county's limits.

Latakomie Shores

A smaller lake-area community near Chiloquin with its own association, the Latakomie Shores Beach Club. Power is Pacific Power and septic is required. I haven't been able to confirm a registered public water system or a published hookup fee, so if you're looking at a Latakomie lot, write to the Beach Club and get the water answer in writing before you plan a build. I'll tell you exactly what I know about the specific parcel and what I don't.

Klamath Falls City Lots

I pick up lots inside the Klamath Falls city limits now and then. Everything is at the street: water, sewer, gas, power and garbage. You pay for that at connection instead, with city connection charges that ran about $15,094 for a single-family lot in 2026 (Chapter 8 has the breakdown).

> **My note:** Always check the exact plat and block of a lot, not just the subdivision name. Rules can differ by plat in KFFE and by block in Oregon Shores 2, and I note it on the listing whenever they do.

CHAPTER 4

HOAs Aren't Scary Here

What an association does for you, and what it really costs

"I don't want an HOA" is one of the first things a lot of buyers tell me. I understand why. Everybody has heard about the association that fines people over the color of their mailbox and raises the dues every year. That happens in some places. It isn't what you'll find in the subdivisions I sell in, where the dues are small and often buy you more than they cost.

What an Association Is

When a subdivision is created, rules are recorded against every lot, often called CC&Rs, and an association is set up to look after what the owners share. Out here they go by different names: an owners association at the Running Y, a Club at Oregon Shores, a road association at Klamath Falls Forest Estates. Every lot owner is a member, and the dues pay for what the members share.

What the Dues Cost Here

Subdivision	Association	Dues	What it does for you
Klamath Falls Forest Estates	Road association	About $10 a year	Looks after the subdivision's roads
Oregon Shores 1	Oregon Shores Beach Club	$100 a year ($125 through June 2027)	Runs the community water system, so there's no well to drill
Oregon Shores 2	Oregon Shores Recreational Club	Capped at $200 a year	Two community wells with no monthly water bill at present, plus a lakefront park, campground and boat launch on Agency Lake
Running Y Ranch Resort	Resort owners association	$482.31 a quarter	A master-planned resort, with an Architectural Review Committee that holds every home to the same standard

Latakomie Shores has its own Beach Club too. Ask me about its dues for a specific lot.

What You Get for Your Dues

- **Water you don't have to drill for.** In both Oregon Shores subdivisions, the Club runs a state-registered community water system. Compare that with Klamath Falls Forest Estates, where wells near Widgeon Drive run a median of 343 feet deep. In Oregon Shores 2 the hookup is a one-time $2,750, and the water is covered by the dues at present.
- **Things you'd never own on your own.** In Oregon Shores 2, $200 a year gets your family a lakefront park, a campground and a boat launch on Agency Lake. You're a member from the day you buy, even on terms.

- **Protection for what's next door.** The rules that apply to you apply to your neighbors too. Minimum home sizes, design review and rules against piled-up debris keep the lot next to yours from becoming a junkyard, and that protects the place you're going to build.
- **Someone minding the shared parts.** Roads, water systems and common areas have an owner whose job is to look after them.
- **No separate bill while you pay.** On terms, the dues are rolled into your monthly payment until the note is paid off.

The Honest Part

- **Dues keep going after payoff.** Once the deed is yours, the bill comes to you directly. Budget for it.
- **The rules apply to you, too.** Building means a second approval from the association, and some subdivisions limit manufactured homes, camping or tiny homes (Chapters 9 and 10).
- **Don't let dues go unpaid.** Unpaid dues can cost you the land. I once walked away from buying a lot because the owner owed more in back dues than the land was worth, and the association was already taking it back.
- **Ask before you buy.** Call the association and ask what the dues cover and whether any assessments are coming (Chapter 11 has the checklist).

If You Still Want No HOA

Klamath Falls Forest Estates is as close as it gets: about $10 a year to a road association, no design committee, and no minimum home size on Plats 1 and 4. You give up piped water and the shared amenities, and you take on a well or hauled water. For some buyers that's exactly the right trade.

> **My note:** Every listing of mine names the association and the dues, and the dues are already in the monthly payment you see. Look at what they buy before you rule a lot out. At Oregon Shores 2, $200 a year for lake access, a campground and your water is hard to beat.

CHAPTER 5

How Owner Financing Works Here

From down payment to Warranty Deed, step by step

Owner financing, also called seller financing, means the seller acts as the bank. Instead of borrowing from a lender, you make monthly payments straight to the seller until the land is paid off. No mortgage application, no credit check, no approval process. At Dakota Skyhook I buy every property outright before I list it, so when you buy on terms your agreement is directly with me, with nobody in the middle.

The Short Version

You make a down payment, usually the same as one monthly payment, plus a one-time $250 document fee. You sign your paperwork electronically. Your monthly payment runs automatically. When the final payment lands, the land is yours with a Warranty Deed. Every terms purchase comes with a 120-day money-back guarantee.

Step 1: Down Payment and Document Fee

Find the lot you want and use the Reserve button on the listing page, or call me. You pay the down payment plus the $250 document fee by ACH bank transfer or credit card through GeekPay, our payment processor, and give your name, address, email and phone.

Example: a lot at $279 a month is $279 down plus the $250 document fee, so $529 to start. Every listing shows this "to start" figure.

Step 2: Sign Your Paperwork

Once your down payment comes in, I prepare your purchase paperwork, including the Promissory Note that lays out the price, the monthly payment, the number of payments, the interest rate and the schedule. The interest rate is 0%. You sign electronically and keep a copy. It spells out exactly what you owe and when.

Step 3: Automatic Monthly Payments

GeekPay takes your payment on the same day each month from your bank account or card, sends you a receipt, and keeps a running balance so you always know what you've paid and what's left.

Step 4: Your Monthly Payment, Itemized

Your monthly is fixed for the life of the note and covers four things, all named before you sign:

Part of the payment	What it is
Principal	The land itself. All of it goes against what you owe, because there's no interest.
HOA or Club dues	Passed through where the lot has them, so there's no separate bill.
Property taxes	Passed through, so there's no separate tax bill.
Note processing fee	$10 a month for servicing the note.

Here's a real example from an Oregon Shores 2 listing at $249 a month: $211.87 principal, $16.67 Club dues ($200 a year), $10.46 property tax (about $126 a year), and $10 note processing. Add them up and you get $249. Every listing shows its own breakdown.

Step 5: Pay It Off and Get Your Warranty Deed

Notes typically run 60 to 84 months, and most buyers are paid off in five to seven years. There's no prepayment penalty on any note I write. Pay extra principal any month you like and you shorten the note, and the dues, taxes and fees for the months you skip simply never happen.

When the final payment lands, I file a Warranty Deed putting the land in your name. A Warranty Deed is the strongest form of ownership transfer in Oregon. It guarantees the title comes to you clear of liens, back taxes and competing claims from any prior owner. Many seller-financed land deals use lesser instruments like a contract for deed or a quitclaim deed. I use a Warranty Deed on every sale.

> **Get ahead without a windfall:** An extra $20 or $30 a month against principal can take months off the end of a note. Every one of those months is a payment you never make.

Paying Cash Instead

Cash buyers get the deed at closing and full use of the land from day one, and a lower price than the total on terms. Cash purchases aren't set up as an online payment the way terms are, so call or email me and I'll walk you through it. You're also welcome to run any purchase through a title company if you want a neutral party in the deal, at your own cost.

Is Owner Financing Right for You?

It fits if you want to own land without a bank, you'd rather skip the credit check, or you just want to deal directly with the seller. It isn't the right path if you need to build or live on the land right away. For that, cash is the better route.

CHAPTER 6

The 120-Day Money-Back Guarantee

Four months to be sure

Every terms purchase from Dakota Skyhook comes with a 120-day money-back guarantee. Buy on terms, go walk the lot, read the recorded rules, and if it isn't what you wanted, tell me within 120 days. It's the longest guarantee in owner-financed land that I'm aware of, and it's there so you can start without betting everything on trust alone.

What You Get Back

Your down payment and the principal you've paid on the land. Refunds are typically paid within 10 days.

These aren't part of the refund:

- the one-time $250 document fee
- property taxes
- HOA or Club dues
- note processing fees

When the 120 Days Start

On the date of your down payment.

Or Ask About a Swap

If the lot isn't the right one but owning land still is, a swap to a different property I own may work instead of a refund. Every swap is a one-off that I work out with you, so contact me and we'll look at what's available.

Who It Covers

Every terms purchase, on every lot I sell. Cash purchases are excluded.

How to Use It

Tell me within 120 days of your down payment. Call or text 701-929-7781, or email sales@dakotaskyhook.com. You'll be talking to me, not a call center.

Why I offer it: I would rather lose a sale than have somebody buy the wrong piece of ground from me. Every listing names the hard parts up front, and the guarantee backs that up. You get four months to walk the land and make sure it's right for you.

CHAPTER 7

If a Payment Runs Late

The honest answer, including the hard part

If you've researched owner-financed land, you've run into the horror stories. A buyer pays for years, hits one rough patch, misses a payment, and the seller takes the land back and keeps every dollar. That fear is real, and it's probably the biggest reason people hesitate on seller financing. So here's the straight answer, including the parts that aren't comfortable.

How the Timeline Works

When	What happens
Due date	Your payment runs automatically.
Days 1 to 10	Grace period. Catch up and that's the end of it, no late fee.
After day 10	A $35 late charge, written into your paperwork. I email you so you're never in the dark. Pay that month plus the $35 and you're back on track.
Day 31 from the due date	If the payment still hasn't come in, the agreement is in default.
After default	I send a written Notice of Default. You then have 30 days to catch up before the contract can be forfeited.

Your own signed paperwork governs your deal and spells all of this out, so you always know where you stand.

The Hard Part

If a missed payment runs all the way through default and the notice period without being cured, the payments already made are forfeited and I re-list the property. I don't refund principal at that point. I know that's exactly what the horror stories are about, and I'm not going to bury it on page eleven. Weigh it honestly before you buy.

Why It Almost Never Has to Happen

The door is open long before it gets there. If money gets tight, call me at 701-929-7781. Don't go quiet. In most cases we can work something out, adjust the timing, talk through the terms, or extend the note. I'd far rather keep a buyer on a path to owning their land than take a property back. The buyers who get burned in the news stories almost always stopped answering the phone.

> **The one rule that matters:** Don't go quiet. A phone call turns a rough month into a plan. Silence is what turns it into a problem.

Where the Guarantee Fits

Your first 120 days are covered by the money-back guarantee in Chapter 6. The early stretch, when you're still deciding whether this was the right call, is protected. After that window, the terms above are the terms, and now you know all of them.

Why It's Structured This Way

I sell land with a low monthly, no bank and no credit check, which means I carry the risk a bank normally would without a bank's tools to manage it. The grace period, the late fee and the default line are the structure that lets me keep offering land this way to people the banks turned down. It isn't there to trap anyone.

CHAPTER 8

Power, Water, Sewer and Septic

What it takes before the lights come on

Buyers ask me about the price of the lot. The question that decides what the land really costs is a different one: what has to come out of your pocket before a house can stand on it and the lights can come on. That answer changes completely from one subdivision to the next. A lot in the Running Y already has water and sewer piped to the lot line. A lot in Klamath Falls Forest Estates has neither, and never will. Both are good lots. They are not the same purchase.

Power: One Company, Very Different Situations

Pacific Power serves every subdivision I sell in. There's no second electric company to shop.

- Residential service: 1-888-221-7070 (24 hours)
- New construction and builders: 1-800-469-3981
- Outages: 1-877-508-5088

If a transformer sits on a pole at your frontage, bringing power to a house is a service drop and a modest cost. If the nearest line is a quarter mile away, it's a line extension, and that's a different order of money. Pacific Power doesn't publish a cost per foot. It has an online estimator and will send someone to the site. Trenching and conduit are your cost, not the utility's. Before you buy any lot in this county, call 1-800-469-3981 with the parcel number and get the figure in writing. Every listing of mine states where power sits for that parcel.

Water and Sewer, by Subdivision

Running Y Ranch Resort. Water and sewer are both piped. Water comes from Oregon Water Utilities - Mountain Lakes, a private company whose rates are set by the Oregon Public Utility Commission: a $35.69 monthly base charge, then $1.71 per 1,000 gallons up to 25,000 gallons and $2.30 per 1,000 above that. The PUC's figure for an average bill is $50.69 a month. Sewer is a separate monthly bill from Oregon Water Utilities (Running Y Environmental), and the rate isn't published, so call 877-405-1760 with the parcel number. Neither is part of the resort dues. On a lot that falls away from the street, a floor below the sewer main needs an ejector pump, so ask where the main sits before you design a daylight basement. Natural gas is Avista, (800) 227-9187.

Oregon Shores 1. A state-registered community water system run by the Oregon Shores Beach Club. No well to drill and no water to haul. The Club doesn't publish a hookup fee or water rate, so email the HOA and get the number for your lot. No sewer, so septic is required.

Oregon Shores 2. A state-registered community water system with two Club wells, funded by the annual assessment, with no separate monthly water bill at present. The hookup is $2,750, one time, from the Club's recorded building guidelines, plus $35 an hour (one hour minimum) for the Club's inspection. County septic approval has to come before the water hookup. No sewer, so septic is required.

Klamath Falls Forest Estates. Nothing is piped: no water line, no sewer, no gas. You haul water or drill a well. Some parcels come with access to a keyed rural water station inside the subdivision, where you fill containers and haul them back. It's a real answer for camping and working on the land, but it isn't plumbed to any lot, so a finished house still needs a well or a storage tank with delivered water. Ask me whether a specific lot has it. Off grid with solar and stored water is a real plan here, and plenty of buyers choose it.

Latakomie Shores. Power is Pacific Power and septic is required. I can't confirm a registered water system or a published hookup fee, so get the water answer from the Latakomie Shores Beach Club in writing. The Oregon Health Authority's Drinking Water Services, (971) 673-0405, can tell you whether a registered system serves an address.

Klamath Falls city lots. Everything is at the street, and you pay at connection. For 2026 on a single-family lot with a 5/8 inch meter, the city's own schedule was:

City connection charge	City installs the service	Developer pre-installed
Water meter and service, or meter drop-in	$2,000	$250
Water system development charge	$3,684	$3,684
Wastewater system development charge	$7,460	$7,460
Parks system development charge	$1,950	$1,950
Total	$15,094	$13,344

Check which sewer utility serves a city-area address, because South Suburban Sanitary District serves part of the south suburbs on its own bill.

Septic: The Biggest Number in Most Builds

On every subdivision except the Running Y, septic is your job, and it's usually the largest single cost of getting a lot ready. Klamath County runs its own on-site septic program inside Community Development: 305 Main Street, Klamath Falls, 541-883-5121, option 6.

1. **Site evaluation.** You dig at least two test pits, about 75 feet apart, roughly 2 by 4 feet and 4.5 to 5 feet deep. A county specialist reads the soil and setbacks, and the report states the minimum system your lot can take. The fee was $921 ($762 plus a $159 DEQ surcharge) on the schedule effective July 1, 2026.
2. **Construction permit.** A separate permit, good for one year. The fee depends on the system type, so ask the office what a standard system on your lot would cost in permit fees.

3. **Install.** You or a DEQ-licensed installer builds it.
4. **Final inspection.** You get a Certificate of Satisfactory Completion, and you can't backfill or use the system until you have it.

A favorable site evaluation doesn't guarantee a particular system. Shallow soil over rock, a high water table, a steep site, or a small lot that can't fit both a drainfield and its required replacement area all push you toward more expensive systems. Industry sources commonly quote $5,000 to $15,000 installed for a conventional gravity system in Oregon, with alternative systems well above that. Those are estimates, not Klamath County figures. The only number that counts is a bid from an installer who has seen your soil report. Check any installer's DEQ license at oregon.gov/deq before you hire them.

> **My note:** On a small Oregon Shores 2 lot, say 85 by 135 feet, the drainfield and its replacement area both have to fit with setbacks from the lines and the house. That's a design problem before it's a money problem. Get the septic question answered early.

Wells

- A household well is an exempt use in Oregon up to 15,000 gallons a day, so a single home doesn't need a water right. Lawn and garden irrigation is exempt up to half an acre.
- Hire a licensed, bonded well constructor. There's a one-time $300 groundwater use recording fee on a new exempt well.
- Well logs for neighboring properties are free and public from the Oregon Water Resources Department (503-986-0900, oregon.gov/owrd). They're the best predictor you'll get. Near Widgeon Drive in KFFE, domestic logs within a mile run from 64 to 464 feet deep, with a median of 343 feet. Near Oregon Shores 2 the median is about 102 feet.
- Klamath Basin groundwater has a long history of regulation, and shallow wells here have gone dry in drought years. Ask the local watermaster about your area before you count on a shallow well.

Gas, Propane, Internet and Garbage

- **Natural gas** is Avista, in town and in parts of the Running Y. Everywhere else it's propane by truck. Get more than one quote and ask whether the tank is sold or leased.
- **Internet** changes block by block. Spectrum serves the Klamath Falls area, Hunter Communications is building fiber in places including Chiloquin, and satellite works anywhere with a clear view of the sky. Check your specific address with each provider rather than trusting a coverage map.
- **Garbage**: WM holds the county franchise for curbside pickup. Outside town many owners haul their own to the county landfill or one of the transfer stations, including Chiloquin, Keno, Bonanza, Sprague River, Merrill, Beatty and Odessa.

If You're Buying on Terms

The deed transfers at payoff, so septic, a water hookup and bringing in power all wait until the note is paid. Use the note period to line them up: pull the well logs, get the power quote, and know your septic plan, so the month the deed records you're ready to go.

CHAPTER 9

What You Can Build

Two approvals, not one

What you can build on land in Klamath County depends on which subdivision the lot is in. The county sets the baseline, and each subdivision's recorded restrictions add their own rules on top. Here's what you need to know before you plan.

Two Approvals, Not One

1. **Klamath County permits** through Community Development, 541-883-5121. The county handles zoning, the building code, septic and the building permit itself.
2. **The association's approval**, if the subdivision has an architectural committee. That covers whether your design meets the recorded standards.

Both have to say yes. Building without the association's approval isn't a minor oversight. The association can require you to remove what you built at your own cost. A good order: design, submit to both, get both approvals in writing, then break ground.

At the county, the rough order is planning sign-off and a Land Use Compatibility Statement, then the septic site evaluation, then the building permit. A non-refundable plan review deposit, set as a share of the permit fee, is due when you submit plans. Homes are built to the Oregon Residential Specialty Code as adopted by the county. A manufactured home also needs a county placement permit. Septic applications can't be filed online and go through the on-site program directly.

Running Y Ranch Resort

- Minimum home size: 1,800 square feet, site built. Mobile homes aren't allowed.
- Architectural Review Committee approval is required before any improvement begins, with a review window of 30 working days after it has all your materials.
- New home construction carries a $5,900 total fee: a $2,000 application fee, a $750 pavement damage assessment, $150 for the address post, and a $2,500 compliance deposit refunded after inspection.
- The exterior must be finished within 12 months of breaking ground, and landscaping within a year of the certificate of occupancy.
- Contact the Running Y Ranch Resort Owners Association for current design standards before you finalize plans.

Oregon Shores 1

- Minimum 800 square feet for a standard home, not counting open porches and garages. A mobile home of at least 600 square feet is allowed on any lot.
- One residence and one guest house per lot, plus a garage and approved outbuildings. No outbuilding may be lived in, even temporarily, without the Board's permission.
- Submit plans and a plot plan to the architectural committee. If it doesn't answer within 60 days, approval is deemed given.

Oregon Shores 2

- Minimum 1,200 square feet, no taller than 25 feet, exterior finished within one year of starting.
- One residence and one guest house per lot, plus a garage and approved outbuildings. Usual family pets are fine, and horses where county zoning allows. No other livestock or poultry.
- Setbacks: 25 feet front and rear, 10 feet on the sides, 15 feet on the street side of a corner lot.
- Utility lines run underground. A road crossing carries a refundable $500 deposit and a $50 inspection fee.
- Manufactured, mobile and modular homes are allowed on most lots only if built to code, no more than five years old when placed, on a cinder block foundation or skirting, and approved by the board.
- They're banned outright on these blocks and lots, where you build site built only:
  - **Tract 1113:** all of Blocks 17A, 18, 20, 21 and 22, and Block 19 Lots 1 through 26 and 43 through 45.
  - **Tract 1184:** all of Blocks 35 and 41 through 49, plus Block 33 Lots 1 and 18 through 20, Block 34 Lots 1 through 16, Block 36 Lots 17 and 18, Block 37 Lots 11 and 12, Block 38 Lots 1 through 10, Block 39 Lots 1 through 3 and 15 through 25, and Block 40 Lots 21 through 38.

The OSRC review, step by step. Submit a preliminary review packet (the form, a hold harmless, proof of ownership, plans and a site plan) before you spend money on permits. The committee has up to 60 days to respond. Then get your county permits. Then get final OSRC approval before you touch the ground, and that includes digging test holes, clearing or leveling. No buildings, sheds, carports, garages, RVs, trailers or tents are allowed on any lot until the review is approved. Construction noise stops between 6:30 pm and 7:30 am Monday through Saturday, with none on Sundays. If you act as your own general contractor, OSRC requires a $1,000,000 liability policy naming OSRC.

Klamath Falls Forest Estates

- Plats 1 and 4 have no design committee, no minimum home size and no manufactured home rule in their recorded restrictions. Plat 1 also has no setbacks, height limit or build deadline of its own. County zoning and permits still govern everything.
- On Plat 4, county zoning allows a site-built home or a HUD-label manufactured home outright.
- No debris or flammable material may build up on any lot, vacant or built.

- No tree over four inches in diameter may be cut without written permission from the Klamath Recreational Association. It's given for construction and good forestry, so it's a process, not a veto, but it's permission first.
- The road association fee is about $10 a year.

Which Subdivision Fits Your Build?

- **Maximum flexibility**, no minimum size, manufactured homes allowed: Klamath Falls Forest Estates.
- **A full-size home near the lake** with community water: Oregon Shores 2.
- **Something in between**, with a smaller minimum and mobile homes allowed: Oregon Shores 1.
- **Resort living** with golf, pool and spa: Running Y Ranch Resort.

> **My note:** Rules change. Always read the recorded restrictions for your lot and confirm current requirements with the county and the association before you buy or build. I'll send you the recorded rules for any lot you're looking at.

CHAPTER 10

RVs, Camping and Tiny Homes

What the county allows and what each subdivision adds

It's the question I get right after "how much down." Can I put my RV on it? Can I live in a tiny home out there? The answer has two layers: what Klamath County allows, and what your subdivision's recorded rules add on top.

The Short Version

- **Living full time in an RV on a vacant lot:** no. The county's code says an RV can't be used as housing, with a few exceptions.
- **Living in your RV while you build your house:** yes, with a Temporary Use Permit, once the building permit for the house is issued.
- **Camping on your own land:** yes, up to 21 days in any six months, where your subdivision allows it.
- **A tiny home on wheels:** plan on the county treating it like an RV.
- **A small home on a foundation:** possible, if it's built to Oregon's code with permits and your subdivision's minimum size allows it.

> **Where I sell, that points to one place: Klamath Falls Forest Estates.** It's the only subdivision of mine where RVs, camping and tiny homes all work. The others have recorded rules that ban camping and RVs on the lot, or set a minimum home size far bigger than a tiny home.

Living in an RV While You Build

Once the county has issued a building permit for your house, site built or manufactured, you can apply for a Temporary Use Permit to live in your RV on the lot while you build. It's reviewed every year and can be renewed as long as your building permit stays active, and it lets you hook the RV to your septic system. There's also a medical hardship permit, but it needs an existing house on the property, so it doesn't help on a vacant lot. What there isn't is a permit to simply live in an RV on raw land.

Camping on Your Own Land

The county allows camping on private property for up to 21 days in any six-month period, and staying in your RV counts as camping.

- The first 7 days need no permit.
- Days 8 through 21 need a county permit, posted at the property entrance.

- You need at least 14 days between stays, and the days count across any neighboring land you own.
- Only the owner, or someone with the owner's written permission, can camp there.
- Outside the urban growth boundaries, a permitted stay is limited to 2 vehicles, trailers or tents and 12 people.
- During an ODFW hunting season the limit stretches to 42 days.

What Each Subdivision Adds

- **Oregon Shores 2:** no camping and no RV on the lot. As a Club member you camp at the Club campground on Agency Lake instead.
- **Running Y Ranch Resort:** nobody may live in a trailer, tent or unfinished building, even briefly, and RVs over 1,500 pounds and trailers can't sit on a lot longer than six hours unless they're in an enclosed garage or a spot the resort approves.
- **Klamath Falls Forest Estates Plats 1 and 4:** no private rule on camping or RVs. The county's 21-day rule is the limit.

Tiny Homes

Oregon's building code doesn't cover homes on wheels and leaves them to the county, and Klamath County's guidance names two kinds of dwelling: site built and manufactured. A tiny home on wheels is neither, so plan on it being treated like an RV, fine for camping within the limits above but not a permanent home. A small home on a foundation, built to code with permits, is a house. The county's guidance puts the smallest house that meets the state code at roughly 300 square feet, and Oregon has special rules for very small homes and sleeping lofts, so have your builder confirm which rules apply. The subdivision is usually the bigger limit: 800 square feet in Oregon Shores 1, 1,200 in Oregon Shores 2, 1,800 in the Running Y, and no minimum in the recorded restrictions for KFFE Plats 1 and 4.

Manufactured Homes

Outside the Klamath Falls urban growth boundary, the county allows a manufactured home as your house if it's on a foundation the building official approves, has skirting before the final electrical inspection, and carries the Oregon Insignia of Compliance or state certification that it's equivalent to a HUD-labeled home. The process starts with the county Tax Office, then a placement permit from the Building Division. Chapter 9 covers what each subdivision allows.

Sources: Klamath County Land Development Code Article 82 (camping) and Article 84 (recreational vehicles and manufactured homes), Klamath County Planning guidance, the Oregon Building Codes Division, and the recorded restrictions for each subdivision.

CHAPTER 11

How to Check a Lot Before You Buy

Verify, don't assume

Before I buy a lot, I research it. Where it sits in the subdivision, where power is, whether water is available, the tree cover, what's built around it, what similar lots have sold for, whether any taxes are owed, and who really owns it. Then I spend four to six business days on a checklist that covers liens and a call to the association. That work is why my listings say what they say.

You shouldn't have to take my word for any of it. Everything below is something you can check yourself, most of it with a phone call, before you pay a dollar or during your first 120 days.

1. Find It and Walk It

Every listing of mine gives the parcel number (the APN), GPS coordinates, a See it on Google Maps button and a Distance from you button for driving directions. Drive out and stand on the lot if you can. Look at the slope, the trees, the neighbors and the view. Drive the road you'd use to get there, and ask how it's kept up in winter if you plan to come out then.

2. Read the Recorded Rules

The subdivision's recorded restrictions decide what you can build, whether you can camp, and whether a manufactured home is allowed. Rules can differ by plat in KFFE and by block in Oregon Shores 2, so read the ones for your exact lot. I'll send them to you for any lot you're looking at.

3. Ask the County

Call Klamath County Community Development at 541-883-5121 with the parcel number. Ask what the zoning allows, what permits a house would need, and anything else your plan depends on. Chapter 9 covers the order the approvals come in.

4. Price the Power

Call Pacific Power's new construction line, 1-800-469-3981, with the parcel number. Ask whether service is at the frontage or needs a line extension, and get the figure in writing. My listings say where power sits, but the quote is what you budget from.

5. Get the Water Answer

In the Running Y and both Oregon Shores subdivisions, water comes from a utility or the Club's system, so ask about the hookup. Everywhere else, pull the well logs for neighboring properties from the Oregon Water Resources Department, 503-986-0900. They're free, and they're the best predictor of

how deep you'll drill.

6. Think About Septic Early

On every subdivision except the Running Y you'll need a septic system, and the county's site evaluation decides what kind. On a small lot, the drainfield and its replacement area both have to fit with setbacks. The county's on-site program is at 541-883-5121, option 6.

7. Call the Association

Ask for the current dues, any assessments coming up, and a copy of the building guidelines. Ask what approvals you'd need before you build. Oregon Shores Beach Club (Oregon Shores 1) is at 541-783-0901, and the Oregon Shores Recreational Club (Oregon Shores 2) is at 541-783-2033. Chapter 16 has the rest.

8. Check Internet at the Address

Coverage changes block by block out here. Check the exact address with Spectrum, Hunter Communications and a satellite provider rather than trusting a coverage map, especially if you'll need to work from the property.

The One-Page Checklist

Check	Who to ask	Done
Walked the lot, or seen it on the map and in person	You	☐
Read the recorded restrictions for the exact plat and block	Me, I'll send them	☐
Zoning and permits for what I want to build	Klamath County, 541-883-5121	☐
Power quote in writing	Pacific Power, 1-800-469-3981	☐
Water plan: hookup, well logs, or hauled	The Club or utility, or OWRD at 503-986-0900	☐
Septic plan, and room for it on the lot	Klamath County, 541-883-5121, option 6	☐
Dues, assessments and building approvals	The association	☐
Internet at the address	Each provider	☐
Monthly payment fits without stretching	You	☐

My note: If anything on this list turns up a problem I didn't mention, tell me. I'd rather know, and the 120-day guarantee is there for exactly that.

CHAPTER 12

Using Your Land While You Pay

What you can do now, and what waits for the deed

Buying on terms gets you onto your land years sooner than saving up cash would. It also comes with one limit I want you to understand before you buy, not after.

What You Can Do Now

- **Visit it any time.** Walk it, picnic on it, show it to your family, and get to know the neighborhood.
- **Camp on it, where the lot allows it.** In Klamath Falls Forest Estates there's no private rule against camping, so the county's limits apply: up to 21 days in any six months, with a permit after day 7. Chapter 10 has the details.
- **Use the Club, in Oregon Shores 2.** You're a member of the Oregon Shores Recreational Club from day one, with the lakefront park, campground and boat launch on Agency Lake. You camp at the Club campground, not on your lot.
- **Plan your build.** Pull the well logs, get the power quote in writing, talk to septic installers, and sketch the house against the subdivision's rules. All of that costs little or nothing and saves months later.

What Waits Until It's Paid Off

On terms, building on the land and living on it wait until the note is paid in full and the Warranty Deed is in your name. So does anything else that develops the lot: septic, a well, a water hookup or bringing in power.

Why it works this way. Until the note is paid, I'm still the owner of record. If someone builds, drills or lives on land that's still in my name, the liability and the risk fall on me. Holding those back until payoff is what lets me sell with no bank, no credit check and a small down payment. If you're not sure whether something counts, ask me first.

If You Want It Sooner

- **Pay extra.** There's no prepayment penalty on any note I write. Extra principal shortens the note, and the dues, taxes and fees for the months you skip never happen.
- **Pay it off.** The month the note is paid, I file the Warranty Deed and the land is yours to build on.
- **Buy with cash.** Cash transfers the deed at closing and gives you full use from day one.

If Your Plans Change

- **In the first 120 days**, the money-back guarantee covers you. Chapter 6 has the details.
- **After that**, if a different lot of mine fits you better, call me. I can often move most of your payments over to the new property, with some small adjustments for processing.
- **If money gets tight**, call before a payment is missed. Chapter 7 explains why that call matters so much.

> **Use the note period well:** The buyers who get the most out of terms treat the years of payments as planning time. The month the deed records, they already have the power quote, the septic plan and the house plans in hand.

CHAPTER 13

Paths After You Buy

Four ways buyers use their land. Pick yours.

There's no right way to own land. These are the four paths I see most often, and plenty of buyers start on one and move to another.

Path 1: Build a Home

The full-time home, the retirement place or the cabin. The order matters more than the speed:

1. Get the power quote and the septic site evaluation, because those two numbers shape everything else (Chapter 8).
2. Design to the subdivision's rules and the county's code (Chapter 9).
3. Get both approvals in writing, the county's permits and the association's, before you break ground.
4. Line up water: the hookup, a well, or storage with delivered water.

On terms, this path starts the month the deed is in your name. With cash, it starts at closing.

Path 2: A Base for the Outdoors

Some buyers never plan to build. They want a place of their own to come back to. In Klamath Falls Forest Estates that means camping on your own lot within the county's limits. In Oregon Shores 2 it means the Club's park, campground and boat launch on Agency Lake. From almost any of my lots, Crater Lake, the Klamath Basin refuges, the Sky Lakes Wilderness and good hunting and fishing are an easy drive.

Path 3: Hold It for Later

Lock in a lot now and decide later. If you go this way, pick the subdivision whose rules fit the house you might build someday, and remember that dues continue after the note is paid. Once the deed is yours, the tax bill and any dues come to you directly instead of through your monthly payment.

I'll say this plainly, the same way I do on every listing: I don't promise any lot will go up in value. Hold land because you want to own it, not as a bet on the price.

Path 4: Pass It On

A Warranty Deed in your name is real property you can leave to your kids or grandkids. If that's the plan, talk to an estate planning attorney about how to title it and how to pass it on.

And If You Ever Want to Sell

I buy land in Klamath County too. If your plans change down the road, call me and we'll talk about it. The appendix explains how I buy land.

> **My note:** Tell me which path you're on when you call. It changes which lot I'd point you to, sometimes more than the budget does.

CHAPTER 14

12 Mistakes Land Buyers Make

Learn from other people. It's cheaper.

Every mistake on this list can be avoided, and I've watched smart, careful people make every one of them. Not because they were careless, but because nobody told them what to look for. Nearly all of them come from the same habit: assuming instead of checking.

MISTAKE 01

Shopping by Price Instead of Plan

The cheapest lot isn't a bargain if it can't do what you want. A lot that bans camping is no good to the buyer who wants to camp while they pay, at any price.

> **The fix:** Write down what you want the land to do before you shop. Chapter 2 shows where each plan points.

MISTAKE 02

Thinking the County's Rules Are the Only Rules

The county sets the baseline. The subdivision's recorded restrictions add their own rules on top, and they're usually the bigger limit on what you can build.

> **The fix:** Read the recorded restrictions for your exact lot. I'll send them.

MISTAKE 03

Planning to Live in an RV on Vacant Land

Klamath County doesn't allow an RV as a full-time home on a vacant lot. Camping is limited to 21 days in any six months, and most subdivisions I sell in ban it outright.

> **The fix:** Read Chapter 10. If an RV or camping is the plan, look at Klamath Falls Forest Estates.

MISTAKE 04

Buying Before Pricing the Power

A transformer at the frontage and a line a quarter mile away are two very different bills, and Pacific Power doesn't publish a cost per foot.

> **The fix:** Call 1-800-469-3981 with the parcel number and get the figure in writing before you buy.

MISTAKE 05

Counting on a Shallow Well

Well depths vary a lot, even inside one subdivision, and shallow wells in the Klamath Basin have gone dry in drought years.

> **The fix:** Pull the neighboring well logs from the Oregon Water Resources Department, 503-986-0900. They're free.

MISTAKE 06

Leaving Septic for Last

Septic is often the biggest single cost of getting a lot ready, and on a small lot the drainfield and its replacement area both have to fit.

> **The fix:** Learn the county's site evaluation process early (Chapter 8) and get an installer's bid against the soil report.

MISTAKE 07

Forgetting the Dues Keep Going

Association dues don't stop when the note is paid, and they vary a lot from one subdivision to the next. Klamath Falls Forest Estates is about $10 a year. Oregon Shores 1 is $100 a year, and Oregon Shores 2 is capped at $200 a year. The Running Y is $482.31 a quarter, with water and sewer as separate bills on top.

> **The fix:** Know the dues for the subdivision and what they buy you (Chapter 4), and budget for them after payoff.

MISTAKE 08

Checking the Subdivision but Not the Block

In Oregon Shores 2, manufactured homes are banned on some blocks and allowed on others. In KFFE, the rules can differ by plat.

> **The fix:** Check the exact plat, block and lot. My listings note it whenever the rules differ.

MISTAKE 09

Breaking Ground Before Both Approvals

The county's permit and the association's approval are separate. An association can make you remove what you built without its approval, at your own cost.

> **The fix:** Get both approvals in writing before you dig, clear or level anything.

MISTAKE 10

Going Quiet When Money Gets Tight

The horror stories almost always have one thing in common. The buyer stopped answering the phone.

> **The fix:** Call me at 701-929-7781 before a payment is missed. Most of the time we can work something out.

MISTAKE 11

Letting the 120 Days Slip By

The guarantee only helps if you use the time. Some buyers never walk the lot until it's too late to change their mind.

> **The fix:** Walk the lot, read the rules and make your calls in the first four months. Chapter 11 is the checklist.

MISTAKE 12

Believing Anyone Who Promises Land Will Go Up

Nobody can promise that honestly, me included. Land can be a great thing to own, but a promise of appreciation is a sales line.

> **The fix:** Buy land for what you'll do with it. If the numbers only work because the price has to rise, walk away.

CHAPTER 15

Frequently Asked Questions

The questions I get most, answered straight

How do I know this isn't a scam?

That's a healthy question to ask anyone selling land online. You get a Warranty Deed at payoff, the strongest deed in Oregon, with the title clear of liens and back taxes. Every cost is named before you sign. Every terms purchase has a 120-day money-back guarantee. And you're dealing with a real person, me, reachable by phone or email. I've bought nearly 30 properties in Klamath County, and every one of those deeds is recorded with the county where anyone can look it up. Call me and we'll talk it through before you commit to anything.

What is seller financing?

I've already bought the property, and I sell it to you directly with no bank and no credit check. I finance it myself, typically at 0% interest, until it's paid off. Chapter 5 walks through it step by step.

Do you check my credit?

No. There's no credit check and no loan application.

What does it cost to get started?

The down payment, usually the same as one monthly payment, plus a one-time $250 document fee. Every listing shows the total to start. After that, everything is in your monthly payment: the land itself, any dues and your property taxes, plus a nominal $10 monthly note processing fee for servicing the note.

Are there hidden fees or back taxes?

No hidden fees. The costs are the down payment, the one-time $250 document fee and your monthly, which already includes your property taxes and any dues, passed through, plus a $10 note processing fee. All of it is stated before you sign. I also cover the taxes owed at the time of sale, so you don't inherit someone's old tax bill.

Do your properties have HOA dues?

Some do and some don't, and every listing says so up front. Where a lot has dues, the listing gives the amount, and the dues are rolled into your monthly so there's no separate bill.

Can I pay it off early?

Yes, any time. There's no prepayment penalty on any note I write.

What if I miss a payment? Do I lose everything?

There's a 10-day grace period with no late fee, then a $35 late charge. A payment still missing on day 31 puts the note in default, and after a written Notice of Default you have 30 days to catch up. If it's never caught up, the payments made are forfeited and I re-list the property, so I won't pretend the risk isn't real. But the door is open long before that. Call me. Chapter 7 has the full timeline.

Can I live on the property or use it while I'm making payments?

On terms, building and living on the land wait until it's paid off. On the lots that allow it, you can still visit and camp while you pay, within the county's and the subdivision's rules, and each listing says what that lot allows. Cash transfers the deed at closing, so the land is yours to use and build on right away. Chapter 12 has the details.

What is the 120-day money-back guarantee?

On any terms purchase, if the land isn't what you wanted, tell me within 120 days of your down payment and I refund your down payment and the principal you've paid, typically within 10 days. The $250 document fee, property taxes, dues and note processing fees aren't refunded. A swap to a different lot of mine may work instead, worked out one on one. Cash purchases are excluded. Chapter 6 has the details.

What is a Warranty Deed?

The strongest form of ownership transfer in Oregon. When I deed your land to you, I guarantee the title is clear: no liens, no back taxes and no competing claims from any prior owner. Many seller-financed land companies use lesser instruments. I use a Warranty Deed on every sale.

I found a lot I like, but I can't afford the monthly payment.

Call me. I'm happy to talk through the terms and see what I can do to get it into your range, which usually means a longer note.

I bought a lot from you, but now I see one I'd rather have.

Call me. I can often move most of your payments over to the new property, with some small adjustments for processing.

Can I use a title company?

Yes. You're welcome to run any purchase through a title company if you want a neutral party in the deal. The title company's fees are yours to pay.

Can I pay cash?

Yes. Cash buyers get a lower price than the total on terms, and the deed at closing. Cash purchases aren't set up online the way terms are, so call or email me and I'll walk you through it.

Where do you sell land?

Only in Klamath County, Oregon. It's my whole focus.

I want to sell my land in Klamath County.

Call me and I'll look at your parcel and tell you whether it makes sense for me to buy it. The appendix explains how that works.

CHAPTER 16

Klamath County Quick Reference

The numbers worth keeping, in one place

These were current when this guide was written in November 2026. Offices move and numbers change, so if one doesn't work, call me and I'll find the new one.

Dakota Skyhook

Who	Contact
Jay Manley, call or text	701-929-7781
Email	sales@dakotaskyhook.com
Land for sale, maps and plats	dakotaskyhook.com/land-for-sale
Tell me what you're looking for	dakotaskyhook.com/looking-for

Klamath County

Who	Contact
Community Development, Building Division	541-883-5121, option 1. 305 Main Street, Klamath Falls, OR 97601. Monday to Friday, 8:00 am to 5:00 pm.
On-site septic program	541-883-5121, option 6
Solid Waste Division	541-883-5121, option 7
Online permits	aca-oregon.accela.com/oregon

State of Oregon

Who	Contact
Water Resources Department, for well logs	503-986-0900, oregon.gov/owrd
Department of Environmental Quality, to check a septic installer's license	oregon.gov/deq
Health Authority, Drinking Water Services	(971) 673-0405
Building Codes Division	oregon.gov/bcd
Call before you dig	811, or 800-332-2344

Utilities

Who	Contact
Pacific Power, residential service (24 hours)	1-888-221-7070
Pacific Power, new construction and builders	1-800-469-3981
Pacific Power, outages	1-877-508-5088
Oregon Water Utilities, Running Y water and sewer	877-405-1760
Avista, natural gas	(800) 227-9187
AmeriGas, propane, Klamath Falls office	(541) 882-6804
Spectrum, internet	855-860-9068
Hunter Communications, fiber	541-772-9282
WM, garbage pickup	800-808-5901

Associations

Who	Contact
Oregon Shores Beach Club (Oregon Shores 1)	541-783-0901, hoa@oregonshores1.net, oregonshores1.net. 38000 Modoc Point Rd, Chiloquin.
Oregon Shores Recreational Club (Oregon Shores 2)	541-783-2033, oregonshores2@gmail.com, osrc2.org. 2019 Meadow View Dr., Chiloquin, OR 97624.
Running Y Ranch Resort Owners Association	Resort Resources, Inc., Bend, Oregon. (541) 383-1586
Klamath Recreational Association (KFFE)	Ask me for the current contact
Latakomie Shores Beach Club	Ask me for the current contact

City of Klamath Falls

Who	Contact
City engineering, for connection charges and new service	541-883-4950, 226 S 5th Street
City utility billing	541-883-5301, 222 S 6th Street
City water division	541-883-5388, 226 S 6th Street
Water or sewer emergency, after hours	541-883-5392
South Suburban Sanitary District	541-882-5744, 2201 Laverne Avenue

CHAPTER 17

How Dakota Skyhook Operates

Who you're dealing with, and what I promise

Who You're Dealing With

Dakota Skyhook, LLC is a North Dakota land company I own and run, and I've been selling land, mostly on terms, since 2024. Before land I spent nearly 14 years at Microsoft, then worked as a COO and a VP in software, and held real estate licenses in North Dakota and Minnesota. I've bought nearly 30 properties in Klamath County and sold about half of them. When you call, text or email, you reach me, not a call center.

I Own Every Lot Before I List It

I buy every property outright before I put it up for sale. When you buy on terms, your agreement is directly with me, with no bank and nobody in the middle.

What I Check Before I Buy a Lot

Before I make an offer on a lot, I look at where it sits in the subdivision, where the utilities are, the tree cover, what's built around it, anything unusual about it like a view or a nearby boat dock, what similar lots have sold for, whether any taxes are owed, and whether the seller really owns it. Then due diligence takes four to six business days: a detailed checklist that includes liens and other claims against the property, and a call to the association when there is one.

That association call matters. I once had a lot priced right that checked every box, and the call turned up past-due dues larger than the land was worth, with the association already taking it back. I walked away. That's the kind of problem I want found before a lot ever reaches you.

How I Write a Listing

Every listing names the hard parts up front: where power sits, what the dues are, what the subdivision lets you build, and whether you can camp there. It shows the monthly payment broken into principal, dues, taxes and the note fee, plus the total to start and the cash price. Where I have them, it includes the plat map with your lot highlighted and the recorded plat as a PDF.

The Terms, in One Place

	How it works
Down payment	Usually the same as one monthly payment
Document fee	$250, one time
Interest	0%
Monthly payment	Fixed, and covers principal, dues, taxes and a $10 note processing fee
How you pay	Automatically each month through GeekPay, by bank account or card
Note length	Typically 60 to 84 months
Paying early	Any time, no prepayment penalty
Late payments	A 10-day grace period, then a $35 late charge (Chapter 7)
Guarantee	120 days from your down payment (Chapter 6)
At payoff	A Warranty Deed in your name

What I Promise

- **A Warranty Deed on every sale**, the strongest deed in Oregon.
- **No surprise costs.** Everything is named before you sign, and I cover the taxes owed at the time of sale.
- **The hard parts up front**, on every listing and in this guide.
- **Four months to be sure**, with the 120-day money-back guarantee.
- **No promises about value.** I won't tell you a lot will go up in price, because nobody honest can.
- **A real person** at 701-929-7781.

What I Ask of You

Read the rules for your lot, walk it if you can, and ask me anything. And if money ever gets tight, call me before a payment is missed. Those few things are what make this work for both of us.

> **Why I do it this way:** I would rather lose a sale than have somebody buy the wrong piece of ground from me. Owning land should be simple and honest, and that's how I run every deal.

CHAPTER 18

Your Next Step

No pressure, just answers

If you've read this far, you know more about buying land in Klamath County than most people who already own some. Here's how to put it to work.

1. Look at What's Available

Go to **dakotaskyhook.com/land-for-sale**. Filter by what you want to do with the land and by subdivision, switch between monthly and cash prices, and see every lot on the map. Each listing has the photos, the monthly breakdown, the total to start, the plat maps and what that lot allows.

2. Tell Me What You're Looking For

Don't see the right lot? Fill in the short form at **dakotaskyhook.com/looking-for**: what you want to do with the land, your must haves, the size and the monthly that works. I'll keep an eye out and reach out when something fits.

3. Call or Text Me

701-929-7781, or email sales@dakotaskyhook.com. Tell me your plan from Chapter 2 and your budget, and I'll point you to the lots that fit, or tell you honestly if I don't have one yet.

4. Reserve Your Lot

When you've found the one, use the Reserve button on the listing, or call me. You pay the down payment and the $250 document fee, sign your paperwork electronically, and your 120 days start that day.

5. Get New Land First

Join the Buyers List with the Deal of the Week sign-up on the home page or the Land for Sale page, or tick the box when you email yourself a listing. New lots come to your inbox as they come in.

> **One last thing:** Questions are free and so is my time. I'd rather answer ten of them before you buy than have you wondering about any of it later. Call me.

Jay Manley
Dakota Skyhook, LLC

APPENDIX

Selling Land to Dakota Skyhook

If you own land in Klamath County

I buy land in Klamath County as well as sell it. If you own a lot you no longer want, here's exactly how it works, so there are no surprises.

The Steps

1. **You reach out.** Send back the form from one of my letters, or call or email me. You're not committing to anything, just saying you're open to a conversation.
2. **I research the property.** Location, utilities, tree cover, the neighborhood, anything unusual about it, comparable sales, back taxes and ownership. Then I call you with an informed offer.
3. **We agree on a price.** If you want to negotiate, that's fine. I'm straightforward about what I can pay and why.
4. **Due diligence, four to six business days.** A detailed checklist, including liens and a call to the association if there is one.
5. **The purchase agreement.** A Sale and Purchase Agreement spells out the property, the price and the terms. We both sign electronically through SignNow, and you get a copy.
6. **The deed.** I prepare a Warranty Deed from you to Dakota Skyhook. It has to be notarized, either online through Proof in a few minutes or at a local notary.
7. **Recording, then payment.** I record the deed with Klamath County, and once the county accepts it I send your payment by check or wire, your choice.

About Recording Before Payment

I want to be direct about this, because it's the step that gives sellers pause. If I paid first, all the risk would be on me. Recording first protects both of us. A recorded deed is a public document, the transaction is visible and traceable, and you'd have legal standing to challenge it if anything went wrong. Every deal I've done is recorded with the county, where you can look it up. And if you'd like to hear from sellers I've bought from before, I'll put you in touch with them.

The Timeline

When	What happens
Days 1 and 2	I research your property
Days 2 to 7	Due diligence, alongside our conversations
Day 7	Purchase agreement signed, usually the day due diligence comes back clean
Days 8 and 9	Deed notarized, one day online or two at a local notary
Day 10	Deed recorded with Klamath County
Day 11	You're paid

Most deals close in under two weeks from first contact. Call or text me at 701-929-7781, or email sales@dakotaskyhook.com. No pressure and no obligation.

DAKOTA SKYHOOK

Ready when you are.

Land in Klamath County, Oregon, on terms you can live with. No bank, no credit check, a Warranty Deed at payoff, and a 120-day money-back guarantee on every terms purchase.

CALL OR TEXT JAY

701-929-7781

EMAIL

sales@dakotaskyhook.com

SEE THE LAND

dakotaskyhook.com/land-for-sale