JUSTIN HORVATH
REAL ESTATE

FREE GUIDE

Building on Land in Chelan County

Buying land in the upper valley to build on: the order things have to happen in, and the questions to answer before you own the dirt.

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Start here: water first, everything else lines up behind it

Building out here isn't hard, but it happens in a fixed order, and the first step decides whether the rest can happen at all. That first step is water. The county won't issue a building permit, and the health district won't issue a septic permit, until you've shown the parcel has water, both physically and legally.

The order, roughly:

1. **Water.** Prove it's available: a water system's letter, or a well plus the county's water mitigation certificate. Where a well won't work (a dry well log, or an area known to lack water, like parts of Badger Mountain), the health district can approve hauled water with an engineered cistern instead, and that counts as your water source for the septic permit. 2. **Septic.** A licensed designer evaluates the soil and designs the system; the health district reviews and permits it. That's several separate bills, not one: an excavator to dig the test holes, the designer's evaluation and design, the health district's permit fee, then the installer. 3. **Access and power.** A driveway approach onto the road, and a plan with the PUD to bring power in. 4. **The building permit,** which pulls all of the above together. 5. **Build,** with inspections along the way, and the septic's final inspection by the health district.

Most of the surprises I see come from buying land before step one is answered. The rest of this guide takes each step in turn.

Water: proving it's there, and that you can use it

Since April 2021 the county has to find water both physically and legally available before it issues a permit for a new house. The whole upper valley sits in the Wenatchee basin, where that program applies.

Physically available means one of these:

- A letter of availability from an approved public water system. Some parcels are inside a small district or PUD system. Many aren't, even in the same neighborhood, so confirm the exact parcel in writing.
- Your own drilled well. The health district's bar is 400 gallons a day for the home, about a quarter gallon a minute, which most working wells clear easily. The well log shows it (or a pump test if there's no log), along with passing coliform and nitrate tests and a 100-foot protective area around the well.
- An approved surface source, or another means the health officer approves.

Legally available means a water right from Ecology, that same public system letter, or a **Chelan County Water Mitigation Certificate**. A domestic well without a water right, single or shared, needs the certificate.

The certificate costs a $1,000 administration fee plus a $1,000 mitigation fee in the Upper Wenatchee and its tributaries. The lower Wenatchee River is $0 on the mitigation part, and I won't guess which side of that line a parcel near the boundary falls on. The application goes in with the building permit, and the certificate records to the parcel once the house is finished. Chelan County Natural Resources confirms which category a parcel falls in.

On raw land the certificate usually doesn't exist yet, so the cost and the timing belong in your offer. If you'll need a well, get a local driller's read on depth and yield in that area before you buy, and remember the well has to be in before anything else can move.

Irrigation water is a separate thing. In orchard country around Peshastin, Dryden and Cashmere, many parcels carry irrigation district shares. Check at title whether they run with the land, what the yearly assessment is, and whether the delivery season covers what you plan to grow.

Septic: after water, through the health district

Outside the few small sewer areas, you'll be on septic, and septic is permitted by the Chelan-Douglas Health District, not the county. The health district won't issue a septic permit until water availability is shown, which is why water comes first.

The steps:

1. **Test holes and a site evaluation.** You hire an excavator to dig test pits, and a licensed designer or engineer comes out to read the soil in them. You pay for both, even if the answer is no. The soil decides what kind of system the parcel can take and where it can go. 2. **System design,** by the same licensed designer or engineer, submitted with your application. This is usually a separate fee from the evaluation. 3. **Permit and review.** You pay the health district's permit fee when you apply. Review takes two to three weeks depending on workload, and state law caps it at 30 days. 4. **Installation** by a licensed installer, usually the biggest septic bill of the five. 5. **Final inspection** by the health district.

Two things can raise the bill. If the first test holes don't pass, you pay for another round in a different spot. And if the soil is poor or the site is tight, the designer may call for an engineered system, like

pressure distribution, a mound or extra treatment, which costs considerably more than a standard gravity system. Better to learn that before you close.

Two things to plan around. The design sets how many bedrooms the house can have, so settle the floor plan's bedroom count before the design is final. And the system needs a reserve area for a future drainfield. That reserve limits where a shop, a garage or an addition can go later, so site everything with it in mind.

If the soil evaluation happens before you close, you know what you're buying. I'd make it part of the feasibility period on any raw land.

The building permit

Outside city limits, the building permit comes from Chelan County Community Development's Building Division. Inside Leavenworth or Cashmere, it's the city. The permit is where water, septic, access and the plans all come together, so it's the last approval, not the first.

A few things worth knowing going in:

- **Check the zoning first.** The parcel's zone, on the county GIS map, decides how many homes it can have, how close to the lines you can build, and whether a second dwelling or a shop fits. Don't assume from the listing.
- **The clocks.** A permit application is good for six months, and once issued, the permit gives you two years to finish the work.
- **Engineering.** Plans that go beyond the code's standard tables need an engineer's stamp. Up here that often comes up for roofs and decks on higher parcels.
- **What's already there.** An old cabin, shed or trailer that was never permitted can complicate new permits. Ask the county what's on record for the parcel before you close.

The Building Division is at (509) 667-6635. I'd call before buying if the plan is anything beyond a straightforward single-family house.

Power, the road and the driveway

Power. Chelan County PUD serves the valley, and its rates are among the lowest in the country, which makes heat pumps and electric heat easy math. Bringing power to raw land is a different story. The PUD estimates a line extension for your parcel, and the owner pays for it: labor, materials, engineering, easements and the rest. It has to run on private property or an established right of way. On a parcel far from existing lines, get the PUD's estimate before you set a budget for the house. Start with their line extension handbook.

Internet. The PUD also runs an open-access fiber network, but it's address by address. Check the exact parcel on the PUD's lookup, and stand on the land to test cell service before you count on working from there.

The road. Find out whether the road to the parcel is county maintained, state highway, or a private road on an easement. On a private road, read the recorded easement and whatever road maintenance agreement exists, and find out who actually plows it. The county doesn't plow private roads.

The driveway. A new driveway onto a county road needs a road approach permit from Chelan County Public Works, (509) 667-6415. Onto a state highway it's WSDOT, and onto a Forest Service road it's the Forest Service. Plan the driveway for a fire engine too: long, narrow driveways with no room to turn around are a problem for firefighters and for your insurance.

Building for wildfire

Most of the upper valley is forest and brush right up to the house sites, and building for it is just part of building here.

Washington adopted a wildland-urban interface building code statewide in March 2024. Where it applies depends on wildfire hazard mapping the state is still finalizing, and counties can use their own maps in the meantime. So I won't tell you which requirements land on a given parcel. Ask Chelan County's Building Division and the Fire Marshal's Office what applies to yours before your plans are final.

Whatever the code ends up requiring, these are the things insurance carriers look at, and they're worth doing regardless:

- **A Class A roof,** metal or rated composition. No wood shake.
- **Ember-resistant vents** and fire-resistant siding and decking near the house.
- **Defensible space:** thinned trees and cleared brush around the house, and nothing flammable against the walls.
- **A driveway an engine can use,** with a turnaround at the house.
- **Water on site** if you can: a larger storage tank or a pond gives firefighters something to work with.

Get an insurance quote on the finished plan early, before construction, not after. It's easier to add a feature on paper than to retrofit it.

Roofs, winter and what your builder handles

Snow is the conversation up here, and on a new build it's mostly your builder's job. The county assigns each parcel a design snow number from its elevation, using the method on its GIS map, and higher parcels get a higher number. Your builder and engineer design the roof, decks and any covered porch to it.

The county's other design criteria for the unincorporated areas: frost depth at 24 inches, ice shield underlayment required on the roof, a 5-degree winter design temperature, and 110 mph wind. All of it is site specific, and inside Leavenworth or Cashmere the city's adopted criteria apply.

The things I'd ask a builder about that the code doesn't force:

- **Where the roof sheds.** Keep the entry, the propane tank, the meter and the heat pump out from under a metal roof's slide path, or add snow breaks above them.
- **Where the snow goes.** Leave room along the driveway to pile it.
- **A generator,** or at least a plan. On a well, the pump stops when the power does.
- **Heat tape** at eaves and gutters on a composition roof.

On a parcel near the river or a creek, pull the FEMA flood map early. A low lot by the water and a bench lot above it are different builds.

Before you buy the land

On raw land, write the offer with a feasibility period long enough to get these answered:

- [ ] **Water:** is the parcel inside a public system (get the letter), or will it need a well? Talk to a driller about depth and yield nearby.
- [ ] **Mitigation:** which fee category the parcel falls in, confirmed by Chelan County Natural Resources.
- [ ] **Soil:** a site and soil evaluation by a licensed septic designer, and how many bedrooms it supports.
- [ ] **Zoning:** what the zone allows, from the county GIS map.
- [ ] **Power:** the PUD's line extension estimate, and fiber availability at the address.
- [ ] **Access:** public road or recorded easement, who plows it, and whether a driveway approach permit is likely.
- [ ] **Wildfire and insurance:** what the county says applies, and a carrier's quote on the planned house.
- [ ] **Flood:** the FEMA map, if there's water nearby.
- [ ] **What's already there:** any unpermitted structures on record.
- [ ] **An offer that lets you walk** if water or septic comes back wrong. Those two decide whether you can build at all.

How I help

Most of what goes wrong on land happens before anyone breaks ground: a parcel bought without an answer on water or septic. I know who to call for each of these steps, the drillers, septic designers, surveyors and builders who actually show up here, and I'll help you line them up inside your feasibility period so you know what you're buying.

If you're still deciding where to buy, BUY covers the six towns and what life is like in each. CHECKLIST walks through wells, septic, roads and insurance on an existing home, and STR covers the short-term rental rules. Message me any of those words and I'll send it.

Text or call (509) 652-2023, or email hello@justinhorvath.com.

Sources: Chelan County water mitigation program (fee table updated March 2025); Chelan-Douglas Health District septic permitting; Chelan County Building Division; Chelan PUD line extension handbook; Chelan County Public Works development; Washington State Building Code, WAC 51-55; RCW 19.27.097.

Chelan-Douglas Health District drinking water resources (hauled water).

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General information, not legal or tax advice. Rules and counts change; confirm the details for a specific property before you rely on them.