JUSTIN HORVATH
REAL ESTATE

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FREE GUIDE

Mountain Property Due-Diligence

What I check before a buyer writes an offer in the upper Wenatchee Valley, and who answers each question.

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Keywords: CHECKLIST, and delivered by WATER, SNOW, FIRE and ROADS. APPROVED by Justin 2026-09-21. Source of truth for the delivered guide; the Claude Doc ffab002b-33ec-4b66-85c1-3cb6dddf3bdf carries the review history. Water mitigation fees and the CDHD review time verified by Marketing 2026-09-25 against the county fee table (updated March 2025, page 4/2/2026) and cdhd.wa.gov; cleared to send.

How to use this

Print it, or keep it open on your phone at showings. Every line is a question with a yes, a no, or a document behind it. The order matters: jurisdiction first, because it changes the answer to almost everything below it. Where I say "in writing," I mean it. A seller's memory, a neighbor's arrangement and a listing remark are not documents.

Most of these get answered inside your inspection and feasibility period, which is why I write that period long enough to actually do this work. If a seller will not give you the time, that tells you something too.

1. Jurisdiction and zoning

- [ ] **Inside city limits or unincorporated Chelan County?** The mailing address does not tell you. Check the county GIS map (co.chelan.wa.us/assessor, GIS mapping), which shows the city limit line, then confirm with a city or county planner. Leavenworth and Cashmere are cities. Peshastin and Dryden are unincorporated but have their own urban growth areas with their own zoning. Plain and Lake Wenatchee have no town at all; the county is the government.
- [ ] **Zoning designation.** Write it down. It decides short-term rental eligibility, minimum lot sizes, whether the parcel can be subdivided, what you can build, and how the property is taxed. Know what you plan to do with the place and make sure the zoning does not get in the way.

- [ ] **Planning to split the parcel, or add a dwelling later?** Zoning is only the first question. Ask Chelan County Community Development what that specific parcel would need to get there: a wetland delineation if there is water on it, a geotechnical report on a slope, access standards, and the water and septic approvals for the new lot. Get that list before you buy, not after a verbal yes from a neighbor.
- [ ] **Shoreline.** Anything on the Wenatchee River, Icicle Creek or Lake Wenatchee: shoreline jurisdiction reaches 200 feet landward of the ordinary high water mark, so you cannot build right up to the water, and docks, lifts, buoys and even clearing shoreline vegetation can need a permit. "Legally established" is the phrase that matters for replacing a dock. Floodplain rarely comes up here, with a few pockets like Cedar Brae.
- [ ] **Your house does not have to look Bavarian.** The Old World theme (LMC 14.08) applies to commercial zones, not houses in residential zones. If you are buying a downtown commercial or mixed-use building, it is a real budget line: an alteration whose cost within 18 months reaches 75 percent of the building's value triggers theme compliance.

2. Water

- [ ] **What is the source?** City system, the Lake Wenatchee Water District, a small community system, or a private well. Confirm for the specific parcel, not the neighborhood. District and system boundaries are not something to guess at.
- [ ] **Private well:** the well log (the Department of Ecology has them), the depth, a recent flow test, and a water quality test. Test for bacteria every time and for nitrates if the ground was ever orchard. High iron or mineral content is common here and does not mean a bad well; it means the right filtration system, so find out what is installed.
- [ ] **Irrigation water.** There are a lot of small irrigation districts in this valley, and some parcels come with irrigation water. It matters more than it sounds, especially for landscaping on a well that does not produce much. Find out whether the parcel has it and what it costs.
- [ ] **Shared or community system:** its Department of Health ID number, its capacity, the governing documents, and written confirmation it can add or transfer a connection. These systems keep good records; the work is finding who holds them.
- [ ] **Raw land or a new dwelling:** the county requires proof that water is both physically and legally available before a building permit issues (Wenatchee Basin, WRIA 45, since April 1, 2021). A domestic well without a water right needs a Chelan County Water Mitigation Certificate. Published fees: a $1,000 administration fee plus a $1,000 mitigation fee for the Upper Wenatchee and tributaries. Confirm which category your parcel falls in with Chelan County Natural Resources. On an existing home the certificate should be in the record; on raw land it usually does not exist yet, so the cost and timeline belong in your offer. If you are buying land to build on, that is its own process, water first and everything sequenced behind it.
- [ ] **City of Leavenworth water:** backflow prevention device to the city's standard, yearly testing is the owner's responsibility, and connection and system development charges are due at or before the building permit, with no payment plan. Water and sewer come on one city bill.

3. Septic

- [ ] **On sewer or septic?** Leavenworth core, Cashmere core, and parts of Peshastin, Dryden and Lake Wenatchee have sewer. Most everything else is septic, permitted by the Chelan-Douglas Health District, not the county.
- [ ] **On a resale:** the as-built drawing, the design type, the permitted bedroom count, pump and inspection records, and the location of the reserve drainfield area.
- [ ] **Walk the reserve area.** Confirm it still exists and has not been built over, paved or planted. It constrains where an addition, shop, pool or second structure can go.
- [ ] **The pump and inspection happen at sale; in this market the seller pays for them.** Your job is to make sure the contingency is in the contract and that it actually gets done and documented before closing.
- [ ] **If rental income is in the plan:** the county caps rentable bedrooms at what the approved septic system supports, and occupancy at two per bedroom including children. A three-bedroom septic means six overnight guests, whatever the listing says the cabin sleeps.
- [ ] **New construction:** water is established first (RCW 19.27.097 gates the building permit on adequate water), then site and soil evaluation and design by a licensed designer or engineer, installation by a licensed installer, CDHD final inspection. The health district will not issue a septic permit until water availability is shown, and its review runs about two to three weeks depending on workload (state law caps it at 30 days).
- [ ] **Buying a newly built house? Plan on two walkthroughs.** The first is the punch-list walk: go through the house with the builder before closing and write down everything you want finished or fixed. The second is the final walkthrough right before you sign, to confirm every item on that list actually got done. Do not sign on a promise.

4. Road, access and winter

- [ ] **Who maintains the road?** County road system, private road association, individual owners, or nobody. The county only maintains roads in its system, and it says plainly that some public roads are maintained by no one.
- [ ] **Ask whether there is a road maintenance agreement, and read it if there is.** Plenty of private roads out here run without one in writing; three or four in ten, in my experience. Either way, know who plows, what it costs, and what summer grading you are expected to share in.
- [ ] **Legal easement** if access crosses someone else's land. Confirm on title.
- [ ] **Is it a designated school bus route?** Buses run only on maintained county roads the district has designated. Ask the district for the specific address.
- [ ] **Keep winter in mind when you look at it in summer.** North-facing slopes and canyons rarely see direct sun in winter and the snow does not melt. Steep driveways, plowing cost, and whether the driveway is drivable in February all come from this. If you are here in winter, walk it.

- [ ] **Emergency response.** The county says response times cannot be guaranteed, that even county roads can require four-wheel drive with chains on all four wheels for days at a time, and that many canyon roads are dead ends not suited to fire equipment.
- [ ] **Easements on title: irrigation ditches, utilities.** If a ditch crosses the property, the ditch owners likely have the right to bring heavy equipment onto the land to maintain it, and the water in it belongs to someone else. Same idea for power and utility easements; someone will be out there working at some point.

5. Roof, snow and the structure

- [ ] **Roof material and the details that go with it.** Metal sheds snow: look for snow breaks above doors, decks, walkways, propane lines and condensers. Composition holds snow: look for heat tape at eaves and gutters, ask whether it works, ask about ice dam history, and ask how it switches on. A wall switch is what you want; a cord you unplug at the eave is a chore on a steep roof in January.
- [ ] **Where does the roof dump?** Propane tanks, meters, entry doors and heat pump condensers under a shed line are a problem every winter. Decks and railings under a shed line take a beating too.
- [ ] **Ask the sellers how they handle a big winter.** Who shovels the roof, plowed or blown, where the snow goes.
- [ ] **Building or adding?** There is no single snow load number for the upper valley; the county's default applies only at 950 feet and below, and above that it is a parcel-specific calculation from elevation and the county's snow load map. If you are building, adding a deck or a carport, or engineering anything, you will need that number. If you are buying an existing house, you do not.

6. Wildfire and insurance

- [ ] **Write the offer with a homeowners insurance contingency.** Then get a binder inside the inspection period, not after. Many carriers auto-decline a Chelan County address on wildfire models before a human looks at the house. I work with local agents who place policies where the big names say no.
- [ ] **A binder is not a policy.** Most of the time the policy itself will not issue until after closing, so you will not know for certain before you own the house. Ask the insurance agent straight what they think the odds are, and know that if a carrier walks there are ways to keep the house insured; they cost more.
- [ ] **How far is the nearest fire station?** Underwriters price on distance to a water-carrying station, and volunteer stations count; inside roughly eight miles is where you want to be. Leavenworth is Chelan County Fire District 3 and Peshastin is District 6, so do not assume Leavenworth pricing applies down-valley.
- [ ] **Defensible space and the programs that help.** Fire District 3 offers free home wildfire assessments and a spring and fall chipping program. The Chumstick Wildfire Stewardship

Coalition and Cascadia Conservation District do defensible-space work. Use them; they reduce real risk and give an underwriter something to point to.

- [ ] **Fallback:** the Washington FAIR Plan, which costs more and covers less. I have not had to use it, and neither has a client of mine yet.

7. Power, cell and internet

- [ ] **Power is Chelan County PUD**, about 2.8 cents per kilowatt hour by the PUD's account, second-lowest in the nation. On raw land or a remote parcel, price the power extension before you price the house.
- [ ] **On a well, plan for a generator or water storage.** The pump stops when the power does.
- [ ] **Cell service: test it standing on the parcel.** It drops out in the side canyons. If you work remotely or plan a nightly rental, this is not optional.
- [ ] **Internet: confirm what actually serves the address, not what the listing says.** Look the address up on the PUD's fiber site or call them. The tell from the driveway is a Nokia box on the outside of the house; that means fiber is already there. I have bought a house that was listed as having fiber and did not, so check.

8. Short-term rental, if that is part of the plan

- [ ] **Inside the City of Leavenworth:** nightly rentals are permitted in the commercial zones. In residential zones, the path is an owner-occupied bed and breakfast with a Conditional Use Permit. A non-owner-occupied nightly rental in a city residential zone has no pathway under the city's 2023 interpretation. If a city property is marketed as a nightly rental, ask for the building permit converting it to R-1 transient occupancy and a current city business license.
- [ ] **Unincorporated county (CCC 11.88.290):** Tier 1 owner-occupied is uncapped. Tier 2 and 3 non-owner-occupied are capped by area at 6 percent of housing stock in most of the county. Unincorporated Leavenworth, Plain and Lake Wenatchee were all over cap as of the county's 2026 count. Check the county's live statistics page, not this sheet.
- [ ] **Permits do not transfer to a new owner.** The one-time transfer window for nonconforming rentals closed September 27, 2026. When a county property is marketed "with a permit," the permit is the seller's. In an over-cap area there is no path to your own.
- [ ] **Renewal timing.** Permits expire December 31 regardless of issue date; renewal runs September 1 to October 31, with double late fees in November, triple in December, and no acceptance after December 31. Closing in the fall? Know exactly where the renewal stands.
- [ ] **Operating rules that affect the property:** guest limits of two per bedroom, capped at 8, 12 or 16 by tier; one rental per parcel; 200-foot separation for new Tier 2; Tier 3 needs access off a classified highway; minimum lot areas by zone (10 acres in AC, RR20 and RR10; 5 in RR5; 2.5 in RR2.5); biennial Fire Marshal inspection; posted sign with a local contact who can be on site within 60 minutes; primary liability insurance per RCW 64.37.050.

- [ ] **Peshastin and Dryden:** eligibility turns on zoning inside versus outside the Urban Growth Area, and two houses a short distance apart can have different answers.
- [ ] **Write a contingency that lets you walk** if the rental pathway does not verify. Do not let projected rental income set the price.

9. Neighbors and nuisance

- [ ] **Next to an orchard?** Washington's right-to-farm law and Chelan County Code 5.36 presume normal agricultural practice is reasonable: spray with no notice, wind machines at 2 a.m. during frost, bird cannons, dust and harvest traffic all come with the address, and farm operations are not restricted by time of day. Stand on the property during bloom if this might bother you.
- [ ] **Highway or train noise, festival traffic, trailhead parking.** Think about what the place is like on a Saturday in October and a Tuesday in January, not just the day you see it.

10. Timing and the offer itself

- [ ] **Feasibility and inspection period long enough to do this list.** Water, septic, insurance and the county counter each take real days. The inspection also tells you which trades you suddenly need, a septic pumper, a well driller, a roofer, an electrician, and you have days, not weeks, to get a good one out. Knowing who to call, and who actually shows up, is a lot of what I bring to that stretch.
- [ ] **Contingencies that match the risks:** inspection, homeowners insurance, and on raw land, water availability.
- [ ] **Budget lines beyond the price:** the home inspection, priced by the size of the house; a well water test; and on new construction, mitigation fees, connection charges and the power extension. Ask me what these actually run; the numbers move and I see them on every deal. Boundaries: the county assessor's map gives you the general idea, and a full survey is expensive and seasonal, so it rarely happens inside a feasibility period.

Who answers what

Question	Who
City or county line, zoning, splitting a parcel	Chelan County Community Development
Short-term rental permits and caps (county)	Chelan County's short-term rental program staff
Well logs and water rights	Washington Department of Ecology
Water mitigation and water availability	Chelan County Natural Resources
Septic	Chelan-Douglas Health District
City of Leavenworth permits, STR interpretation, design review	Leavenworth Community Development
Roads	Chelan County Public Works for county roads; the road association or the recorded agreement for private ones
Wildfire assessments and chipping	Chelan County Fire District 3; Chumstick Wildfire Stewardship Coalition; Cascadia Conservation District
Insurance	A local independent agent, early. I will introduce you.
Docks and shoreline	Chelan County Community Development, Shoreline Master Program

If you want me to run this list on a specific property, send me the address. It is the same list I use for my own clients, and I would rather you find the problem in week one than after closing.

The other guides

Each of these goes deeper on one part of this list. Message me the keyword and I will send it.

- **BUY**: the Leavenworth Buyer's Guide, for moving here or buying a second place here: the six towns, the seasons, schools, healthcare, internet, and the five questions that decide a property.
- **STR**: the short-term rental guide: the county's tiers, the caps by area, the transfer rule, the renewal calendar, and the City of Leavenworth's separate rules.
- **BUILD**: building in Chelan County: water availability and mitigation, the water-before-septic sequence, the health district, roofs and snow, and wildfire code.
- **INSURE**: wildfire and homeowners insurance near Leavenworth: why carriers decline, the order to line it up in, and the local programs that help.
- **BUDGET**: what your money buys: what drives prices here, what the same money buys in each town, and the costs a listing will not show you.

- **REMOTE**: buying from out of town: how the search, the offer and the closing work when you cannot be here for most of it.
- **MARKET**: the quarterly market snapshot: what sold, for how much and how fast, town by town.

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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.