

# Florida Homestead Land Buyer's Due Diligence Checklist

## Protect Your Dream: The 5-Point Florida Land Checklist

This checklist is designed to help you avoid the most common and costly mistakes when buying land for a homestead or food forest in Florida. **Do not close on a property until you can check off every item in the “Essential” column.**

### 1. Water Management & Flood Risk (The Water Trap)

Item	Essential	Recommended	Notes
<b>Check FEMA Flood Maps</b> for the property address.	[ ]		Avoid Zone A or V unless you are prepared for high costs.
<b>Verify Water Table Depth</b> (Ask neighbors or dig a test hole in the dry season).	[ ]		High water table (less than 3ft) means perpetually wet soil and septic issues.
<b>Check County/City Drainage Plans</b> for the area.	[ ]		Look for planned ditches or retention ponds that may affect your property.
<b>Observe Water Flow</b> during or immediately after a heavy rain.		[ ]	Note where water pools and where it runs off.



**Christina Storozkova**  
REALTOR®  
Cell: (407) 907-7240  
christinasellsvolusia@gmail.com

**Weichert**  
REALTORS®  
Hallmark Properties

235 N Causeway  
New Smyrna Beach, FL 32169  
Office: (386) 427-2622

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## 2. Subsurface & Soil Quality (The Soil Lie)

Item	Essential	Recommended	Notes
<b>Check Florida Geological Survey</b> for sinkhole activity in the area.	[ ]		Look for a history of sinkholes within a 1-mile radius.
<b>Confirm Sinkhole Insurance Coverage</b> is available and affordable.	[ ]		Standard homeowner's insurance often excludes this.
<b>Perform a Soil Ribbon Test</b> to determine soil composition (sand, clay, silt).	[ ]		Pure sand requires massive, ongoing soil amendments.
<b>Send Soil Sample to UF/IFAS Extension</b> for nutrient analysis.		[ ]	Understand the pH and nutrient deficiencies before planting.

## 3. Zoning & Permitting (The Zoning Nightmare)

Item	Essential	Recommended	Notes
<b>Call County Planning/Zoning Department</b> to confirm the property's zoning classification (e.g., AG, A-1).	[ ]		Get the name of the person you spoke with.
<b>Verify Minimum Acreage</b> required for your planned livestock (chickens, goats, cows).	[ ]		Do not assume your plans are allowed.
<b>Confirm Permitting Process</b> for structures (barns, greenhouses, sheds, fences).	[ ]		Check setback requirements and maximum size limits.
<b>Check for Deed Restrictions</b> or HOA rules (often more restrictive than county zoning).	[ ]		These can prohibit animals, clotheslines, or specific structures.

## 4. Utilities & Infrastructure (The Utility Shock)

Item	Essential	Recommended	Notes
<b>Schedule a Septic System Inspection</b> by a licensed professional.	[ ]		Crucial due to Florida's high water table (check for mound system).
<b>Perform a Well Water Quality Test</b> (for bacteria, sulfur, iron, and heavy metals).	[ ]		Budget for filtration if water quality is poor.
<b>Get Quotes for Electric Hookup</b> if the property is remote.	[ ]		Long runs of power line can cost tens of thousands.
<b>Verify Internet/Cell Service</b> availability and speed.	[ ]		Essential for remote work and homestead management.

## 5. Financial & Tax Implications (The Tax Goldmine)

Item	Essential	Recommended	Notes
<b>Confirm Property Tax Rate</b> (non-agricultural rate).	[ ]		Use this to calculate your carrying costs.
<b>Research Greenbelt Law Requirements</b> for your county.	[ ]		Plan your first year's agricultural activity to meet the criteria.
<b>Apply for Agricultural Classification</b> with the Property Appraiser's office immediately after closing.	[ ]		This can save you thousands annually.
<b>Get Quotes for Property Insurance</b> (including flood and sinkhole riders).	[ ]		Insurance costs can be surprisingly high in Florida.

## BONUS PERMACULTURE CHECKS

- **Sun/Shade Mapping:** Observe the sun's path in winter and summer.
- **Existing Perennials:** Identify any existing fruit trees or beneficial plants.
- **Microclimates:** Note sheltered areas for frost-sensitive plants.
- **Access:** Ensure year-round access to all parts of the property.

## NEED MORE GUIDANCE? GIVE ME A CALL!



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