NEWKIRK
INVESTMENTS

FLORIDA EDITION

Building Your Home on Florida Land

A guide to buying a lot or acreage for the home you want to build

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A guide to buying a lot or acreage for the home you want to build.

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This guide is general information for people buying land in Florida. It is not legal, tax, engineering, lending or investment advice. Rules, fees and requirements differ by city and county and change over time, so confirm anything that affects your purchase with the agency or a qualified professional.

01 Why buying land is different from buying a house

When you buy a house, most of the big questions are already answered. The house is there, the driveway connects to a road, the water runs and someone got a permit to build it.

With land, those questions are still open. Can you build what you have in mind? Can you get to it? Where will water and power come from? How much of the lot is dry enough to build on? The answers decide what the land is worth to you, and you want them before you close, not after.

This guide walks through each question in plain language. It is general information, not legal, engineering or lending advice. We will point you to the right professional for each step.

WHERE WE COME IN

You do not have to work through this list alone. We know this area and the people who work in it, and we put both to work for you at every step.

02 Start with what you want to build

Write down what you picture before you look at a single lot. The size of the home, a garage or workshop, a pool, room for animals, a guest house, how far from neighbors you want to be. Add when you hope to build: right away, or in a few years.

Every check in this guide gets easier once you know the answer, because you are testing one question each time: will this piece of land let me do that?

WHERE WE COME IN

Share your list with us. We know these communities well, so we can tell you which areas suit what you want to build and which do not.

03 Zoning and future land use

Every parcel in Florida has a zoning category set by the city or county. Zoning controls what can be built, how big it can be, and how far it must sit from the property lines. Some categories allow one home per lot, some allow animals or a second dwelling, and some do not allow a home at all.

Each parcel also has a future land use designation in the local comprehensive plan. That is the longer-range picture of what the area is meant to become, and under Florida law zoning rules have to be consistent with it.

WHAT TO DO

- Look up the parcel on the county property appraiser site, then find its zoning on the city or county zoning map.
- Read the rules for that category: allowed uses, minimum lot size, setbacks and height.
- Call the planning and zoning office, give them the parcel number, and ask whether a single-family home is allowed and whether anything unusual applies.
- Ask about deed restrictions and homeowner association rules as well. Those are separate from zoning and can be stricter.

WHERE WE COME IN

We work with local zoning every day. We can tell you what a lot's zoning usually means in practice here, and which office to call for a firm answer.

04 Access and road frontage

A lot needs legal access, meaning a recorded right to get from a public road to the property. A dirt path that people have always used is not the same thing.

WHAT TO DO

- Confirm whether the lot fronts a public road, a private road or an easement across someone else's land.
- If the road is private, ask who maintains it and what it costs.
- Ask whether a driveway permit is needed to connect to the road. On a state road, that permit comes from the Florida Department of Transportation.
- Visit after a heavy rain. A road that is fine in dry weather can be hard to use in the wet season.

WHERE WE COME IN

We know the roads and neighborhoods here, including which private roads and easements have caused trouble, so access questions come up before you make an offer.

05 Utilities: water, sewer, power and internet

Find out what reaches the lot today and what you would have to bring in.

Water
City or county water may run along the road. If it does not, you will need a well. Ask a local well driller about typical depth and cost in that area.

Sewer or septic
If there is no sewer line, the home needs a septic system. Septic systems need a permit, and the lot has to be suitable for one. Soil type, lot size and how close the water table is all matter. The Florida Department of Environmental Protection has run the state septic program since 2021. In many counties the county health department still handles permits and inspections, and in the Panhandle the department now handles them itself. Ask which office covers your lot.

Power
Call the electric utility with the parcel number and ask how far the nearest line is and what it costs to extend it.

Internet
Check providers by address. If you work from home, this one decides a lot.

Ask each provider for the answer in writing where you can. Distance to the nearest connection is often the biggest surprise cost on rural land.

WHERE WE COME IN

We can put you in touch with well drillers, septic contractors and utility contacts we know and trust in this area.

06 Wetlands, flood zones and soils

Florida is flat and wet, so how much of a lot you can build on is often less than its total size.

Wetlands
Wetland areas are regulated, and building in or near them needs permits that take time and may not be granted. The federal wetlands map gives a first look, but it is not a determination. A wetland delineation by a qualified environmental professional is what tells you where the line is.

Flood zones
FEMA flood maps show the flood zone for any address. The zone affects flood insurance, what a lender requires and how high the home has to sit.

Soils and fill
Low or soft ground may need fill dirt before you can build, and fill is expensive. A soil test tells you what you are working with and whether a standard septic system will work.

Our Florida Land Research Tools page links to the flood maps and the wetlands map: **newkirk-investments.com/florida-land-research**

WHERE WE COME IN

We know which parts of our area run low and wet. When a lot needs a closer look, we can introduce you to environmental and soil professionals we know.

07 Protected wildlife

Some wildlife is protected in Florida, and finding it on a lot changes what you must do before clearing.

Gopher tortoises
They live in burrows on dry, sandy land. If burrows are on the lot, a permit from the Florida Fish and Wildlife Conservation Commission is required before disturbing them. That includes any work within 25 feet of a burrow.

Bald eagle nests
A nest on or near the lot can limit when and where you can build, and work near a nest may need a federal permit.

Walk the lot and look for burrows and large nests. If you see either, ask an environmental consultant what it means for your plans and your budget.

WHERE WE COME IN

We walk land in this area regularly and know what to look for. If we spot something, we know who to call.

08 Survey, title and easements

Survey

A boundary survey shows exactly where the property lines are and marks the corners. It also shows encroachments, such as a neighbor's fence over the line. Order a new one. Do not rely on an old drawing.

Title

A title search shows who owns the land and what is recorded against it: liens, unpaid taxes and restrictions. Title insurance protects you if a problem surfaces later.

Easements

An easement gives someone else the right to use part of your land, such as a utility company or a neighbor who crosses it for access. Easements can limit where you build. They appear in the title work and on a good survey.

WHERE WE COME IN

We work closely with local surveyors, title companies and attorneys, and can connect you with people who know land in this county.

09 Paying for land

Paying for land works differently from a home mortgage.

Cash
Common for land, and the simplest.

Land loans
Some banks and credit unions lend on vacant land. Compared with a home mortgage, expect a larger down payment, and often a higher rate and a shorter term. Federal lending guidelines have banks lend a smaller share of the value on raw land than on a finished home.

Seller financing
Some sellers will carry a note. The terms are whatever you negotiate, so have an attorney review them.

Construction loans
If you plan to build soon, ask lenders about a loan that covers both the lot and construction.

Talk to a lender before you make an offer, the same as you would for a house.

WHERE WE COME IN

We know which local lenders finance land and what they look for, and we are glad to make the introduction.

10 The contract and your due diligence period

In Florida, land is usually bought on a contract written for vacant land, such as the Florida Realtors Vacant Land Contract, not the one used for houses.

The part that protects you is the due diligence period, sometimes called a feasibility or inspection period. It is a set number of days after the contract is signed when you can investigate the land. If you find a problem you cannot live with, you can cancel in writing within that window and get your deposit back, as the contract provides. If you say nothing by the deadline, you are generally treated as accepting the land as it is.

TWO THINGS TO KNOW

- The clock starts when the contract is signed, and surveys, soil tests and county answers all take time. Ask for enough days to finish them.
- Order the slow items first: the survey, the wetland review and the septic evaluation.

WHERE WE COME IN

We know what land has been selling for here and what local sellers expect, which shapes a stronger offer. We also keep track of the contract deadlines.

11 Costs to plan for before you can build

The purchase price is the start. Ask for estimates on each of these before your due diligence period ends, so you know the real cost of a buildable lot. Write your estimates in the space beside each one.

Survey, soil test and any environmental review	$ _____
Clearing trees and brush, and tree removal permits, which some cities and counties require	$ _____
Fill dirt and grading	$ _____
Well and septic, or water and sewer connection fees	$ _____
Running power to the home site	$ _____
Driveway and culvert	$ _____
Impact fees, which many Florida counties and cities charge on new homes to help pay for roads, schools and other services. They vary widely by location.	$ _____
Building permit fees	$ _____
Property taxes and upkeep while you hold the land	$ _____

WHERE WE COME IN

Our local contacts help you get real estimates quickly: site work, well and septic, utilities and builders who know this area.

12 Your due diligence checklist

Tick each one off as you get an answer.

- [ ] Zoning allows a single-family home and the other things I want to build
- [ ] Future land use is consistent with my plans
- [ ] Deed restrictions and association rules reviewed
- [ ] Legal access to a public road confirmed
- [ ] Road maintenance and driveway permit understood
- [ ] Water source confirmed: public water or well
- [ ] Sewer or septic confirmed, and the lot is suitable
- [ ] Power availability and cost to extend confirmed
- [ ] Internet options checked
- [ ] Flood zone looked up
- [ ] Wetlands reviewed, with a delineation if needed
- [ ] Soil test done
- [ ] Lot walked for gopher tortoise burrows and eagle nests
- [ ] New boundary survey ordered and reviewed
- [ ] Title search reviewed and title insurance arranged
- [ ] Easements located on the survey
- [ ] Financing lined up
- [ ] Cost estimates collected

13 Who to call

Write in a name and number for each as you go.

WHO	WHAT THEY HELP WITH	NAME AND NUMBER
County or city planning and zoning	Zoning, future land use, setbacks	
County building department	Permits and impact fees	
Surveyor	Boundary survey, easements	
Environmental consultant	Wetlands, protected wildlife	
Soil or geotechnical engineer	Soil test, fill needs	
Septic contractor	Septic evaluation and permit	
Well driller	Well depth and cost	
Electric utility	Extending power	
Title company or attorney	Title search, closing	
Lender	Land or construction loan	
Builder	What the lot will cost to build on	
Your Newkirk Investments agent	Finding the lot, the offer and the timeline	386-290-5356

14 Common questions and terms

Can I build right away?

Only after permits are issued. How long that takes depends on the county and on what your lot needs.

Do I need a survey if the seller has one?

Order a new one. Lines, fences and easements change, and your lender or title company will likely want a current survey anyway.

What if part of the lot is wetland?

You may still be able to build on the dry part. A delineation shows how much room you have.

Can I live in an RV or a shed while I build?

That depends on the zoning and local rules. Ask planning and zoning before you count on it.

TERMS

Due diligence period

The days after signing when you can investigate the land and cancel as the contract allows.

Easement

A recorded right for someone else to use part of the land.

Future land use

The designation in the local comprehensive plan for what an area is meant to become.

Impact fee

A one-time charge on new construction.

Setback

The required distance between a building and the property line.

Wetland delineation

A professional's marking of where wetlands begin and end on a property.

15 What working with us looks like

1. **A first conversation**
   You tell us what you want to build, where and when.

2. **A search built around your list**
   We help you look for lots that fit.

3. **Seeing the land**
   We visit the lots worth seeing with you.

4. **The offer**
   We help you prepare an offer that leaves time to check the land.

5. **Due diligence**
   We help you keep the checks and the deadlines on track.

6. **Closing**
   We stay with you through closing.

YOUR NEXT STEP

Start with a parcel review

Looking at a specific lot? Send us the address or parcel number. One of our agents will pull the zoning, the flood zone and recent land sales nearby, then walk you through what they mean on a short call.

You will come away knowing whether the lot is worth a closer look and what to check next.

Call 386-290-5356 or visit newkirk-investments.com/contact

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