

THE VACANT LAND DUE DILLIGENCE CHECKLIST

A Beginner's Guide to Reviewing Land Before You Buy



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Introduction

Buying vacant land in Florida can seem like a simple and exciting path to ownership. Properties often look affordable and attractive at first glance. However, what appears to be a great deal can quickly become a costly mistake if you don't look closely before you buy. This guide is for first-time or cautious land buyers who want to avoid common pitfalls.

This checklist helps you dig deeper into important details about any piece of vacant land. We will explore key areas like the land's **Property Identity** and its exact **Boundaries**, making sure you understand where your land truly begins and ends. You'll learn about **Access** to the property and any **Easements**, which are rights others might have to use a part of your land.

We will also cover **Zoning**, which tells you how you are legally allowed to use the land, and essential **Utilities** like water and septic systems. You'll discover how to check for **Flood Zones** and **Wetlands**, which can greatly affect how you can build or use your property. Finally, we'll guide you through understanding **Taxes**, looking for **Liens** (debts attached to the property), and asking the right **Closing Questions** to ensure a smooth purchase. There's even a section on reviewing **Seller Financing** options.

This checklist empowers you to ask smarter questions and make more informed decisions about your land purchase. While this guide provides a strong foundation, remember to always independently verify all facts and consult with qualified professionals, like attorneys or surveyors, when needed. Your careful review now can save you significant time and money later.

Property Identity and Parcel Details

Ignoring a property's true identity can lead to significant financial loss. This guide helps you understand the land you consider buying. This checklist serves as an educational tool, not legal or engineering advice.

You should use these steps to ask smart questions, verify facts with Putnam County officials, and consult professionals. This process helps you avoid costly mistakes and ensures you buy the right piece of land.

Verify Property Identity

Confirming the exact property is the first critical step before purchasing vacant land in Florida. Misidentifying a parcel leads to buying the wrong lot or one with hidden issues. Always match the listing information to official records.

Key Details to Check:

- ▶ **APN (Assessor's Parcel Number) or Parcel Number:** This unique code identifies your specific property in county records, like a social security number for land.
- ▶ **Legal Description:** This detailed text describes the property's boundaries, often using metes and bounds or lot and block numbers. It is *not* the street address.
- ▶ **Acreage:** Verify the listed size matches official records. Small discrepancies can impact your plans.
- ▶ **County Property Appraiser Records:** Check these records for ownership, assessed value, and property characteristics.
- ▶ **Tax Collector Records:** Confirm property taxes are current and paid. Outstanding taxes transfer to the new owner.
- ▶ **GIS Maps (Geographic Information System):** These visual maps show property lines, zoning, and features. Use them to confirm the physical location matches the parcel number.

Access, Boundaries, and Easements

Confirming legal access to your vacant land is critical. Without proper access, your property might be unusable. This means checking if a public road directly touches your land, or if you have a legal right to cross someone else's property to reach yours.

Buyers often confuse physical access with **legal access**. Just because you can walk onto a property does not mean you have a legal right to drive a car there. Always verify the recorded documents, not just what you see.

Your first step involves reviewing a recent **survey**. This document shows the exact boundaries of your property and any features like roads or easements. Also, check Putnam County's *GIS maps* (Geographic Information System) online. These maps visually represent property lines and public roads.

Next, determine the type of road access. Is it a paved public road, a dirt road, or a private road? If it is a private road or crosses another property, you need an **easement**. An easement is a legal right to use someone else's land for a specific purpose, like driving to your property.

Ask specific questions about shared driveways or recorded easements. Ensure any shared access is clearly documented and legally binding. This prevents future disputes and ensures your right to use the access path remains secure.

- ▶ Does the property have legal road access?
- ▶ Is the access paved, dirt, private, or easement-based?
- ▶ Have you reviewed the survey and GIS maps?
- ▶ Are there any recorded easements or shared driveway agreements?

Utilities, Water, Septic, and Site Conditions

Buying vacant land without checking for utilities is like purchasing a car without an engine. You need to confirm the property has the necessary services to match your plans. This section covers how to verify essential utilities and understand the land's physical state.

First, consider **electric power**. Is there an electric pole nearby, or will you need to run lines a long distance? Identify the local electric company and call them directly. They can tell you if service is available and estimate connection costs, which can vary widely.

Next, understand your **water source**. Some properties have access to public water lines, meaning you can simply connect to the city or county system. Other lots require a private well. If a well is needed, you must verify water access and quality with local health departments or well drillers.

Regarding wastewater, determine if the property has public **sewer service**. If not, you will need a **septic system**. This requires a professional to assess the soil and lot suitability for septic approval. Without proper soil, a septic system cannot be installed, making the land unbuildable.

Beyond utilities, examine the land's physical characteristics. Ask about the lot's *elevation, slope, and drainage* patterns. Flat, dry land is often easier to build on than sloped or wet areas. Also, consider how much clearing the land needs and the condition of any existing access roads.

Finally, confirm if the land is **buildable** in its current condition. This means checking with the county planning department and utility providers. Do not rely solely on a seller's or listing agent's word. Always verify all utility and septic information with official sources and licensed professionals.

Flood Zones, Wetlands, and Environmental Review

Flood risk is a major concern in Florida. You must check if your property sits in a **flood zone**. This classification affects building rules, insurance costs, and even the land's resale value.

Confirming this information is simple. Visit the FEMA Flood Map Service Center online. This tool shows official flood zone boundaries. Just enter the property address to see its exact status.

Wetlands also present building challenges. These areas are vital for the environment. They often restrict where, or even if, you can build. Do not assume a dry-looking lot is automatically buildable.

Always review county maps for wetland designations. Look for information on drainage and any standing water. Ask about protected areas or conservation issues that might affect your plans.

Environmental conditions need careful review. Verify these details with the county planning department. If concerns arise, hire qualified professionals for an environmental assessment. This step prevents costly surprises later.

Seller Financing Review Checklist

Most land deals involve more than just a handshake. When considering **seller financing**, where the seller acts like a bank and lends you the money, you must check several key items. This step protects your investment and prevents future surprises.

Overlooking financial details can lead to significant problems down the road. Before you commit, carefully review the seller's financial situation and the land's history. This ensures a secure and clean investment.

Key Financial & Title Questions

- ▶ **Unpaid Property Taxes:** Always ask for proof that all Florida property taxes are current. Unpaid taxes become your responsibility after purchase, which means unexpected bills.
- ▶ **Liens or Encumbrances:** A **lien** is a legal claim against the property, like a debt. An **encumbrance** is any claim that limits your ownership, such as an easement. These can include old mortgages, judgments, or contractor bills.
- ▶ **Title Search Questions:** A **title search** reviews public records to confirm the seller truly owns the land and to uncover any liens or encumbrances. Ask if a recent title search has been done and request a copy.
- ▶ **Deed Type:** Understand the type of **deed** you will receive. A *warranty deed* offers the most protection, guaranteeing the seller has clear title. A *quitclaim deed* offers less protection, simply transferring whatever interest the seller has, which might be nothing.
- ▶ **Title Insurance Questions:** **Title insurance** protects you from financial loss if someone later claims ownership or a lien on your land. Always ask if title insurance is included or if you should buy it.
- ▶ **Basic Closing Questions:** Before closing, ask about all fees involved. Clarify who pays for what, such as recording fees or attorney costs. A clear understanding prevents last-minute financial shocks.

Final Decision Checklist

Buying vacant land is like assembling a puzzle; each piece must fit perfectly for the full picture to emerge. Before you commit to a purchase, you need a clear, final review. This checklist helps you decide if it's time to buy, negotiate, ask more questions, or simply walk away.

Consider this your last chance to confirm every detail. If any major questions remain unanswered, it's wise to pause. Moving forward with unknowns can turn a promising investment into a costly mistake.

Your Final Review Points

- ▶ **Property Identification:** Did you verify the **parcel number**, legal description, exact acreage, and boundaries? This ensures you buy the correct piece of land.
- ▶ **Access and Usage:** Have you confirmed physical access to the property, checked for easements, and understood all zoning regulations? Also, confirm utility availability, flood risk, and any wetlands present.
- ▶ **Financial and Legal:** Are you aware of all current and back taxes, and have you resolved any title issues? Do you fully understand all closing costs, the specific **deed type** you will receive, and any seller financing terms?
- ▶ **Personal Alignment:** Does this property align with your goals, budget, and intended use? For example, if you plan to build, does the land allow for it within your budget?

If you answered "no" or "unsure" to any of these points, take a step back. Gather the missing information or seek expert advice. A secure land investment comes from thorough preparation, not rushed decisions.

Conclusion

Successful land buying depends on verifying facts yourself rather than trusting a sales pitch. You now have the skills to check the identity and legal boundaries of any property. This ensures the ground you buy matches the official public records. These steps help you spot red flags before they become expensive problems.

Key Takeaways

- ▶ Match parcel numbers to official county records every time.
- ▶ Confirm legal road access exists before signing any contracts.
- ▶ Verify zoning rules to ensure your specific plans are allowed.
- ▶ Check for wetlands or flood zones that might limit building.
- ▶ Ensure all property taxes and liens are fully paid.

Next Steps

1. Call the county planning office to ask about your building goals.
2. Visit angelreiproperties.com/land to view available Florida land for sale.

Buying vacant land is a smart move when you use these tools to avoid traps. This guide is for educational use, so always verify details with local experts. Angel REI Properties LLC helps you find the right property for your future. Thorough research is the best way to secure a valuable piece of land.