

Is This Lot Buildable?

A 10-STEP DUE-DILIGENCE CHECKLIST FOR VACANT LAND IN FLORIDA

Print this out and work through it during your due-diligence period, before the contingency clock runs out. Full detail on each step, including why it matters and who to contact, is in the companion article: domuncula.com/verify-vacant-lot-buildable-florida/

Before you make an offer contingent, or once it is

☐**1****Pull a current boundary survey**

Confirm the parcel's actual legal boundaries — not a decades-old plat map. If no recent survey exists, budget roughly \$400–\$800+ for a new one from a Florida-licensed surveyor before closing.

☐**2****Get zoning verification in writing**

Request written confirmation of the parcel's zoning classification and permitted uses from the county planning/zoning department. An online GIS zoning layer can lag behind the county's actual records — don't rely on it alone.

☐**3****Identify the water management district and check for wetlands**

Confirm whether the lot falls under SJRWMD, SFWMD, or SWFWMD (coverage varies by county and can split within one county), then check the National Wetlands Inventory map and the district's own wetlands layer. Regulated wetlands affect what you can build, and where.

☐**4****Screen for protected species: gopher tortoise and scrub-jay**

Have a qualified surveyor check for active gopher tortoise burrows — FWC requires a 25-foot buffer and a relocation permit before disturbing one, and unpermitted destruction is a criminal offense. If the lot is near the Lake Wales Ridge (especially in Polk County), also screen for Florida scrub-jay habitat, which can trigger federal permitting.

☐**5****Run a soil and percolation test**

If the lot isn't on county sewer, a perc test from a licensed contractor confirms whether the soil can support a septic drain field, and how large a system it needs. Some Central Florida soils won't perc without an expensive engineered system.

☐**6****Check the flood zone and base flood elevation**

Look up the parcel's FEMA flood zone designation. If it's in a Special Flood Hazard Area, request the base flood elevation — it drives both insurance cost and how high any structure has to be elevated.

**7****Request utility will-serve letters**

Contact the electric utility and, if applicable, the water/sewer provider to confirm in writing that service can actually be extended to this specific parcel, and at what cost. Power "nearby" is not the same as a confirmed, priced connection.

**8****Order a Phase I Environmental Site Assessment on former ag land**

If the lot was ever a citrus grove, cattle operation, or other agricultural use, a Phase I ESA checks historical records for contamination risk — most notably legacy arsenic pesticide residue from mid-20th-century citrus and cattle dip vat operations, a documented issue in parts of Polk County and the Lake Wales Ridge.

**9****Run a full title search**

Beyond a basic ownership check, a full title search surfaces easements, mineral rights reservations, deed restrictions, and liens attached to the parcel — any of which can limit or complicate what you're allowed to build.

**10****Get a county impact fee estimate**

Contact the county building or planning department for a written impact fee estimate for your intended use (typically highest for new single-family construction). These can run into the thousands of dollars and are due before or at permitting — not something to discover mid-build.

This checklist is general educational information, not legal, engineering, or environmental advice. Confirm current rules with your county, the relevant water management district, and FWC before relying on any single item here.

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