

Northeast Florida Land Buyer Guide



Putnam County & St. Johns County, Florida Zoning, Wetlands, Taxes, and Rural Property Considerations

Buying land in Northeast Florida offers unique opportunities for building homes, starting farms, owning horse property, or investing in rural acreage. However, purchasing land involves additional considerations compared with buying an existing home. Zoning regulations, wetlands, access, taxes, utilities, and development rules all play an important role in determining how land can be used.

This guide provides an overview of key factors buyers should understand when purchasing land in Putnam County and St. Johns County, Florida.

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Understanding Zoning

Zoning determines how land can legally be used. Before purchasing property, buyers should confirm the zoning classification with the county planning department.

Putnam County Zoning

The most common rural zoning districts in Putnam County include:

Agricultural (AG)

The Agricultural district is designed to preserve rural land and support farming, forestry, and livestock operations.

Typical uses include:

- Farming and crop production
- Livestock and pasture
- Silviculture (timber production)
- Single-family homes
- Mobile homes in certain cases
- Agricultural accessory structures such as barns and equipment buildings

Agricultural zoning helps maintain rural character while preventing incompatible urban development.

Residential Zoning

Putnam County also includes several residential zoning categories.

R-1 Residential

- Site-built homes allowed
- Mobile homes typically not allowed

R-2 Residential

- Site-built homes
- Modular homes
- Mobile homes allowed

Other zoning classifications include:

- Agricultural Estate (AE)
- Commercial districts
- Industrial districts
- Public use districts
- Manufactured home parks

More information:

<https://www.putnam-fl.gov>

Zoning in St. Johns County

St. Johns County zoning is governed by the **Land Development Code**.

Common rural zoning districts include:

Open Rural (OR)

- Low-density rural living
- Farms and agricultural operations
- Single-family homes on acreage

Agricultural-Intensive (A-I)

Allows agricultural production including:

- Livestock operations
- Crop farming
- Agricultural buildings

Rural / Silviculture (R/S)

- Timber operations
- Agricultural uses
- Low-density residential development

More information:

<https://www.sjcfi.us>

Wetlands and Environmental Regulations

Wetlands are common throughout Florida and can significantly affect how land may be developed.

Wetlands are regulated by:

- Florida Department of Environmental Protection
<https://floridadep.gov>
- St. Johns River Water Management District
<https://www.sjrwmd.com>
- U.S. Army Corps of Engineers

When wetlands are present, permits may be required before:

- Clearing land
- Filling soil

- Building structures
- Altering drainage patterns

Even when wetlands are present, development may still be possible if sufficient upland areas exist.

Wetlands Delineation

A wetlands delineation identifies the exact boundary between wetlands and uplands.

In Florida, wetlands are determined based on:

- Vegetation
- Soil characteristics
- Hydrology

Environmental scientists evaluate these conditions under Florida Administrative Code standards.

Vegetation Indicators of Wetlands

Trees and plants often found in wetlands:



- Cypress
- Red maple
- Black gum
- Sweetbay magnolia
- Buttonbush
- Pond pine

Vegetation typically found on upland soils:



- Longleaf pine
- Sand pine
- Live oak
- Turkey oak
- Wiregrass

Vegetation alone does not confirm wetlands — soil and hydrology must also be evaluated.

FEMA Flood Zones

Flood maps help determine the likelihood of flooding.

Common flood zones include:

Zone X

Low flood risk.

Zone AE

Moderate to high flood risk.

Zone A

Higher flood risk where elevation studies may be required.

View FEMA flood maps:

<https://msc.fema.gov>

Evaluating Land Before Buying

Land purchases require careful due diligence.

Important steps include:

- Verify zoning classifications
 - Confirm legal road access
 - Check FEMA flood zones
 - Evaluate wetlands presence
 - Confirm utilities availability
 - Obtain a survey
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Septic Systems and Soil Suitability

Homes without municipal sewer rely on septic systems.

Typical components include:

- Septic tank
- Distribution box
- Drain field (leach field)

A percolation test evaluates soil drainage to determine septic suitability.

Private Wells in Rural Northeast Florida

Many rural homes rely on private wells.

Typical residential wells range from:

80 – 300 feet deep

Many wells draw from the **Floridan Aquifer**.

Common water characteristics:

- Iron (reddish staining)
- Sulfur (rotten egg odor)
- Hard water (mineral buildup)

Treatment options include:

- Water softeners
 - Whole-house filtration
 - Reverse osmosis systems
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Soil Types for Gardening and Agriculture

Common soils in Northeast Florida include:

Sandy Soils

Advantages:

- Excellent drainage
- Easy cultivation

Challenges:

- Lower nutrient retention

Sandy Loam

Ideal for:

- Vegetable gardens
- Fruit trees
- Pasture grasses

Clay Soils

- Higher nutrient retention
 - Slower drainage
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Horse Property Considerations

Important factors include:

- Adequate acreage
- Pasture quality
- Zoning allowances for livestock
- Road access for trailers
- Space for barns and riding areas

Many hobby horse properties range from **2–10 acres or more**.



Hunting, Fishing, and Recreational Land



Northeast Florida offers excellent opportunities for outdoor recreation.

Common uses include:

- Hunting
- Fishing
- Camping
- Wildlife observation

Common game species:

- White-tailed deer
- Wild turkey
- Feral hogs
- Squirrel
- Rabbit
- Dove

Fishing opportunities include:

- St. Johns River
- Crescent Lake

- Dunns Creek
- Lake George

Fishing species include:

- Largemouth bass
- Crappie
- Bluegill
- Catfish

Florida hunting regulations:

<https://myfwc.com>

Timber and Forestry Opportunities

Common commercial pine species include:

- Slash pine
- Loblolly pine
- Longleaf pine

Timber harvest cycles typically range from **15–30 years**.

Forestry management practices include:

- Thinning timber stands
 - Prescribed burning
 - Replanting harvested areas
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Agricultural Tax Classification (Greenbelt)

Florida offers property tax reductions for legitimate agricultural use.

Common qualifying uses include:

- Cattle operations
- Hay production
- Nurseries

- Crop farming
- Timber operations

Applications are filed with the county property appraiser.

Online Tools for Evaluating Land

Helpful tools include:

Google Earth
County GIS mapping systems
FEMA flood maps

These tools help evaluate:

- Property boundaries
 - Zoning
 - Flood zones
 - Surrounding land uses
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Final Considerations for Land Buyers

Before purchasing land, buyers should evaluate:

- Zoning regulations
 - Wetlands presence
 - Flood zones
 - Soil suitability
 - Access and easements
 - Wells and septic systems
 - Agricultural opportunities
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County and Regulatory Resources

Putnam County Planning & Zoning

<https://www.putnam-fl.gov>

St. Johns County Land Development Code

<https://www.sjcfi.us>

St. Johns River Water Management District

<https://www.sjrwmd.com>

Florida Department of Environmental Protection

<https://floridadep.gov>

FEMA Flood Map Service Center

<https://msc.fema.gov>