Rural rental due diligence checklist

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Use during a site visit and contract review. Assign each open item to the appropriate professional and preserve the record that closes it.

Parcel and permitted use

- ☐ Match the tax parcel, deed description, survey, dwelling and advertised acreage. Flag discrepancies and ask your title professional or attorney to resolve them.
- ☐ Confirm the current residential use and intended lease with the local zoning office. Ask about accessory buildings, separate dwelling units and rental restrictions.
- ☐ Draw which buildings, land and storage areas are included in the lease. Identify commercial or agricultural income separately.

Water, sewer and access

- ☐ Ask who owns the well and septic components, where they lie and which dwelling they serve. Request dated service and testing records.
- ☐ Document the route to a public road and any gates, shared drives or seasonal crossing. Ask counsel to review recorded access and maintenance obligations.
- ☐ Collect maintenance and snow removal history. Identify who pays and which costs are already covered by an association.

Evidence, owner and follow-up date

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Flood and insurance

- ☐ Locate the dwelling on the effective FEMA map and preserve the panel date and location. Distinguish the house from distant low ground on the same parcel.
- ☐ Ask a licensed agent to quote the rental use, building, outbuildings, access and heating system. Record limits, exclusions and deductible separately from premium.
- ☐ Confirm the quoted effective date and any condition that needs repair or additional records. Ask the lender whether coverage meets its requirements.

Rent and unresolved costs

- ☐ Verify who pays propane, electricity, lawn care, water treatment and recurring service. Compare the lease and vendor records for overlapping charges.
- ☐ Identify material differences between the subject and nearby rentals. Document dates, furnishing, utility service and access.
- ☐ Update the project budget with written estimates, a responsible party and a decision deadline. Keep an open entry when evidence is missing.

Evidence, owner and follow-up date