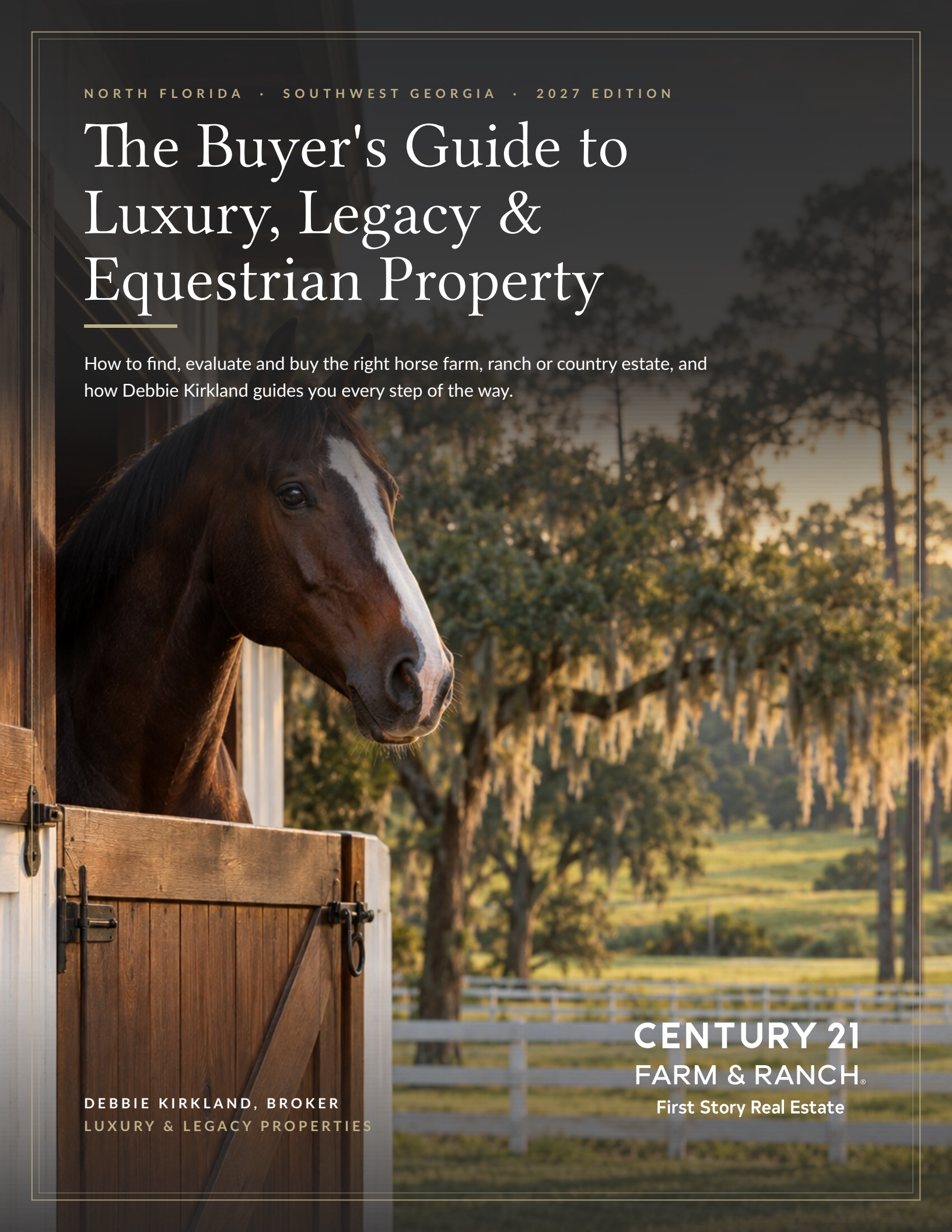
NORTH FLORIDA · SOUTHWEST GEORGIA · 2027 EDITION

The Buyer's Guide to Luxury, Legacy & Equestrian Property

How to find, evaluate and buy the right horse farm, ranch or country estate, and how Debbie Kirkland guides you every step of the way.



DEBBIE KIRKLAND, BROKER
LUXURY & LEGACY PROPERTIES

CENTURY 21
FARM & RANCH®
First Story Real Estate



WELCOME

Buying land is buying a lifestyle.

A horse property is not just a home with acreage. It's where your horses live, train and rest; where your family gathers on the porch; and, for many of my clients, where a legacy begins. The right farm makes every day easier. The wrong one can cost years and a lot of money to fix.

I was raised on a farm, rode and competed into my early twenties, and come from five generations of North Florida and South Georgia farmers and cattle ranchers. Today I own a farm in Cairo, Georgia. When I walk a property with you, I'm looking at it the way a horse owner does: the fencing, the footing, the barn, the water and the land.

This guide explains how I work with buyers, what to look for in an equestrian or legacy property, and the resources that will help you buy with confidence.

Debbie Kirkland

BROKER · CENTURY 21 FIRST STORY REAL ESTATE, FARM & RANCH

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MEET YOUR BROKER

Debbie Kirkland

BROKER · CLHMS · LUXURY & LEGACY PROPERTIES

A fifth-generation Tallahassee native, Debbie has been licensed since 2002 and has led her own brokerage since 2014. She is licensed in Florida and Georgia and is known across the region for equestrian, farm, ranch, timber and luxury rural property.

Buyers work with Debbie because she knows the land and the people who own it. Her 34,000+ contact database, her relationships with top equestrian agents across the U.S. and the Century 21 Farm & Ranch network often bring her buyers properties before they reach the public market.

$70M+ FARM & LAND SALES	25 yrs EXPERIENCE
34K+ BUYER & SELLER DATABASE	$2.8M LARGEST SINGLE SALE

Credentials

- Certified Luxury Home Marketing Specialist (CLHMS)
- Century 21 Centurion Producer
- Top 5% producer, Tallahassee Board of Realtors
- Farms & Acreage and Fine Homes & Estates certifications
- Licensed in Florida and Georgia; Broker since 2014





WHY A SPECIALIST

An equestrian property deserves an equestrian broker

Horse farms and legacy estates are bought on very different terms than suburban homes. Price depends on the barn, the fencing, the footing, the pasture, the water and the land itself. Most of those features never show up correctly in an MLS search.

As a farm, ranch and luxury specialist, Debbie reads those layers and translates them into value, risk and opportunity so you can buy with confidence.

> **Most of Debbie's farm sales close with cash buyers.** She knows how to position your offer to compete, and when there's room to negotiate.

What you gain

- **An equestrian eye** – barns, stalls, arenas, fencing and pasture judged by someone who has ridden and owned horses.
- **Early and off-market access** – our database, network and word-of-mouth sales.
- **True value insight** – every asset weighed, from timber and fencing to outbuildings and home updates.
- **Rural due diligence** – surveys, soils, flood zones, wells, septic, easements and rights.
- **Program knowledge** – agricultural classification, conservation programs and 1031 exchanges.
- **A trusted network** – lenders, surveyors, inspectors, foresters, vets and attorneys.

HOW I WORK WITH BUYERS

A personal search, built around you

Every buyer starts with a conversation, not a list of links. Here is how we find, evaluate and secure the right property together.

01

Buyer consultation

We talk through how you'll use the land: number and type of horses, discipline, training or breeding, family needs, recreation, income goals and your long-term legacy plans.

02

Your property profile

Together we define must-haves and nice-to-haves: acreage, stalls, arena, fencing, home size, water, location and drive times to town, vets, shows and the airport.

03

Financing & proof of funds

We confirm your buying power early, whether cash, a Farm Credit or other agricultural lender, or a 1031 exchange with deadlines to meet.

04

The search, on and off market

We search the MLS, land and equestrian sites, and our 34K+ database, agent network and Century 21 Farm & Ranch contacts for properties that may never be advertised.

05

Remote previews & tours

For out-of-area buyers, we preview properties first and send video, aerials and notes, so your trips are spent on the farms that truly fit.









HOW I WORK WITH BUYERS

From the right farm to the keys

06 Value every asset

Before you offer, we study recent farm and equestrian sales and weigh the property's barns, fencing, arena, timber, water, outbuildings and home updates. MLS comps alone don't tell the story.

07 Write a strong offer

We structure price, terms, inspection periods and inclusions such as equipment, hay or furnishings to win the property while protecting you.

08 Rural due diligence

We coordinate surveys, home and barn inspections, well and septic tests, a timber cruise where needed, and review of easements, leases and flood zones.

09 Closing & beyond

We guide you through closing, then connect you with farriers, vets, hay suppliers, fencing crews, foresters and local programs so you're ready on day one.

> **Buyer tip:** ask for the seller's records early: surveys, barn and fencing receipts, well and septic service, timber records and any leases. On farms, documents tell you as much as the tour does, and they strengthen your position in negotiation.

WHAT TO LOOK FOR

The equestrian property checklist

Bring this list on every tour. These are the features that most affect a horse property's daily function, maintenance cost and resale value.



Barn & Stalls

Stall size and count, airflow, fans, lighting, drainage, wash rack, tack and feed rooms.



Arena

Size, footing type and depth, drainage, fencing, lighting and dust control.



Fencing & Gates

Board, no-climb or wire; condition; safe corners; cross-fencing for rotation.



Pasture

Usable acres, grass quality, soils, shade and room to rotate paddocks.



Water

Wells, troughs and hydrants in each paddock; ponds, springs and creeks.



Access

Road frontage, interior roads and room for trailers and hay trucks to turn.



Storage

Dry hay storage, equipment sheds, shavings and trailer parking.



The Home

Views of the barn and pasture, mudroom, condition, updates and systems.

> **Also consider:** drive time to an equine vet, farrier and feed store; nearby trails and show venues; drainage after heavy rain; and any zoning or deed limits on the number of horses or barn uses.

DUE DILIGENCE

Know the land before you buy it

Rural and equestrian property comes with questions a home inspection alone won't answer. We help you investigate each one during your inspection period.

Survey & Boundaries

A current boundary survey, flagged corners, and confirmation of acreage and legal access.

Soils & Flood Zone

USDA soil data, drainage, FEMA flood zones and any wetlands that limit use.

Well & Septic

Water quality and flow tests, septic inspection and pump records.

Easements & Rights

Recorded easements, shared roads, and whether timber, mineral or hunting rights convey.

Leases & Contracts

Existing hay, grazing, timber or hunting leases, and their terms and end dates.

Taxes & Exemptions

Current taxes, agricultural classification and what happens to it after the sale.

Barn & Outbuildings

Structure, roofs, electrical, plumbing and permits on barns, apartments and sheds.

Insurance

Quotes for the home, barns, liability for horses and guests, and flood if needed.

Area awareness: we also look at what's planned nearby, such as new roads, commercial development or solar projects, that could affect your enjoyment or future value.

WHERE TO BUY

Horse country: North Florida & Southwest Georgia

This region offers what equestrians and legacy buyers want: a mild climate for year-round riding, a long growing season, productive soils and room to spread out, all within an easy drive of Tallahassee and its regional airport.

Areas we know best

NORTH FLORIDA

- **Leon County & Tallahassee** – gated equestrian estates and acreage close to town
- **Wakulla County** – rural acreage near the Gulf coast, springs and national forest
- **Gadsden County & Quincy** – rolling horse farms, ponds and working ranches
- **Jackson County** – open pastureland and larger horse and cattle tracts

SOUTHWEST GEORGIA

- **Thomas County** (Thomasville, Boston, Ochlocknee) – Red Hills plantations and quail country
- **Grady County** (Cairo, Whigham) – timber, river frontage and hunting land
- **Brooks County** (Quitman, Dixie) – cropland, cattle and rural acreage
- **Colquitt County** (Moultrie) – Georgia's top farm county by value
- **Decatur County** (Bainbridge, Attapulgus, Lake Seminole) – irrigated farmland and horse farms

Search equestrian listings

HomeSalesofTallahassee.com is our main site for equestrian property, and **FirstStory.co** has our full brokerage search. Ask Debbie to set up a custom search and early alerts.



Gated acreage with a winding drive and open pasture.



A porch view across the pasture to the barn.



MARKET PROFILE

Southwest Georgia farm country

Rural counties with productive soils, cropland, cattle and timber, and a long agricultural heritage. Debbie is actively working with farm buyers and sellers in each of them.

Colquitt County MOULTRIE	Georgia's top agricultural county, with a state-leading farm gate value of about $700 million in 2024. It also leads the state in vegetable value and is a top producer of cabbage and bell peppers, alongside cotton and peanuts.
Decatur County BAINBRIDGE · ATTAPULGUS · LAKE SEMINOLE	A row-crop and fresh-produce powerhouse on highly irrigated farmland. It ranks first in Georgia for sweet corn and second for vegetable value, with large cotton and peanut acreage and recreation on Lake Seminole.
Brooks County QUITMAN · DIXIE	About 392 farms on roughly 207,000 acres, ranking fifth in Georgia for harvested cropland. Cotton and peanuts lead, alongside about 13,000 head of cattle, dairy, hay and a top-10 vegetable industry.
Grady County CAIRO · WHIGHAM	Row crops, vegetables and a strong timber sector, plus one of Georgia's top-10 counties for ornamental horticulture. Cairo carries a proud cane syrup heritage, and the Ochlockonee River offers hunting and river land.
Thomas County THOMASVILLE · BOSTON · OCHLOCKNEE	The heart of the Red Hills, known for historic quail plantations, longleaf pine and legacy estates, with working row-crop farms, cattle and timber across its rural communities.

Sources: UGA Center for Agribusiness & Economic Development, Georgia Farm Gate Value Reports 2023–2024 (agecon.uga.edu; georgiaagimpact.caes.uga.edu); USDA 2022 Census of Agriculture.



FINANCING, TAXES & OWNERSHIP

Plan the purchase, protect the legacy

Ways to buy

Cash – most of our farm buyers pay cash, which makes offers stronger and closings faster.

Agricultural lenders – Farm Credit and other land lenders understand acreage, barns and timber, and often offer longer terms than conventional banks.

1031 exchanges – investors can roll proceeds from other real estate into land. We've closed exchanges on and off the market and know the timelines.

Taxes & long-term planning

Florida Greenbelt – land in genuine agricultural use, including some horse operations, may qualify for agricultural classification through the county property appraiser.

Georgia CUVA & FLPA – conservation-use programs administered by county tax assessors.

Legacy structure – talk with your attorney and tax advisor about entity ownership, conservation easements and estate planning before closing.

> **Insurance matters on a horse farm.** Get quotes early for the home, barns and outbuildings, equine liability and, where needed, flood coverage. Rural premiums and coverage can affect your total cost of ownership.









FEATURED LISTING

11412 Turkey Roost Road

$1,600,000

TALLAHASSEE, FLORIDA · 20 ACRES · TRUE EQUESTRIAN ESTATE

Twenty gated acres, fully fenced and cross-fenced, with a classic country home, a screened saline pool and a barn designed for horses. A turnkey equestrian property minutes from Tallahassee.

- 4,886 sq ft home with 5 bedrooms and 4 baths
- 36 × 84 barn with 6 stalls, rubber matting and individual fans
- Air-conditioned tack room, wash and grooming stations, workshop
- Screened saline pool and patio; gated entrance











COMING JANUARY 2027

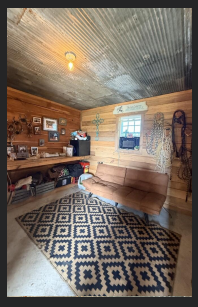
A Jackson County Equestrian Ranch

JACKSON COUNTY, FLORIDA · APPROXIMATELY 57 ACRES · EQUESTRIAN & RANCH

Open pasture, a fenced sand riding arena, a center-aisle stall barn, a second horse barn and a home with a wraparound porch overlooking it all. Registered buyers will hear about it first.

Ask Debbie about a private preview.







PROVEN RESULTS

Farms we've helped change hands



$1,550,000

Woodland Hills Way

Tallahassee, FL · 42 acres · Equestrian-style estate, 6,679 sq ft home, pool



$1,225,000

Ben Bostic Road

Quincy, FL · 266 acres · Working farm and ranch with pond, spring and creek frontage



$790,000

Priest Road

Attapulgus, GA · 50 acres · Gated horse farm, fenced and cross-fenced pastures



$500,000

Salley Brown Road

Quincy, FL · 70 acres · Six-stall barn, board-fenced pasture, spring-fed pond · Cash

$1,135,000

Rawls Road

Cairo, GA · 128 acres · Paired with a $370,000, 50-acre 1031 exchange closed at the same time

OFF-MARKET

$550,000

Dickey Ferry

Cairo, GA · 86 acres · Planted pines, hardwoods and Ochlockonee River frontage · Cash, 1031 exchange

WORD OF MOUTH

A selection of farm, land and equestrian sales by Debbie Kirkland. Off-market sales show the value of our network for buyers.

YOUR BUYING TIMELINE

From first call to closing day

Typical steps for a farm or equestrian purchase. Cash purchases can move faster; financed and 1031 purchases follow lender and exchange deadlines.

01 CONSULT

Buyer Consultation

Goals, horses, lifestyle, budget, timing and must-haves.

02 FUND

Financing or Proof of Funds

Cash verification, agricultural lender pre-approval or 1031 timeline.

03 SEARCH

On- and Off-Market Search

MLS, land and equestrian sites, our database and our agent network.

04 TOUR

Previews & Tours

Video and aerial previews, then guided tours of the best fits.

05 OFFER

Value & Offer

Asset-by-asset valuation, then a competitive offer and negotiation.

06 INSPECT

Due Diligence

Survey, inspections, well and septic, easements, leases and flood zone.

07 CLOSE

Closing Day

Final walk-through, signing, and the keys and gate codes are yours.

08 SETTLE

Settling In

Introductions to vets, farriers, hay, fencing and land management resources.

RESOURCE DIRECTORY

Helpful resources for land & horse owners

Extension & Equine Education

UF/IFAS Extension – county agents and research on pasture, horses, soils and farm management. sfyl.ifas.ufl.edu

UGA Extension – Georgia county agents and publications on livestock, forage and land. extension.uga.edu

USDA Web Soil Survey – free soil maps and reports for any property. websoilsurvey.nrcs.usda.gov

FEMA Flood Map Service Center – official flood zone maps. msc.fema.gov

Agriculture Departments

Florida Dept. of Agriculture (FDACS) – animal health, agricultural programs and the Florida Forest Service. fdacs.gov

Georgia Dept. of Agriculture – animal health, equine programs and market services. agr.georgia.gov

Water Management

Northwest Florida WMD – Panhandle wells and water permits. nwfwater.com

Suwannee River WMD – north-central Florida permits and springs. mysuwanneeriver.com

Georgia EPD – agricultural water withdrawal permits. epd.georgia.gov

Federal Programs

USDA NRCS – EQIP and CSP cost-share for fencing, water, pasture and conservation. nrcs.usda.gov

USDA Farm Service Agency – farm loans and conservation programs. fsa.usda.gov

Taxes & Property Records

Florida Greenbelt – agricultural classification through your county property appraiser. floridarevenue.com

Georgia CUVA & FLPA – conservation-use programs through county tax assessors. dor.georgia.gov

Lending & Membership

Farm Credit – land, farm and rural home lending. farmcredit.com

Florida & Georgia Farm Bureau – insurance, advocacy and member services. floridafarmbureau.org · gfb.org

Horse Ownership

American Association of Equine Practitioners – find an equine veterinarian. aaep.org

Land management – see our companion Legacy Timberland buyer's guide for pine, timber and forestry resources.

This guide is general information, not legal, tax, lending or veterinary advice. Consult licensed professionals for your situation.



YOUR EQUESTRIAN & LAND SPECIALIST

Debbie Kirkland

BROKER · CLHMS · LUXURY & LEGACY PROPERTIES

Whether you're searching for a turnkey horse farm, a working ranch or a family estate to hand down for generations, let's find the property that fits your life and your horses.

If you are looking to purchase a luxury, legacy or equestrian property, contact Debbie Kirkland.

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