

LAKEFRONT
LIVING
REALTY'S
buyer success guide

Life is short.
buy the lake house.

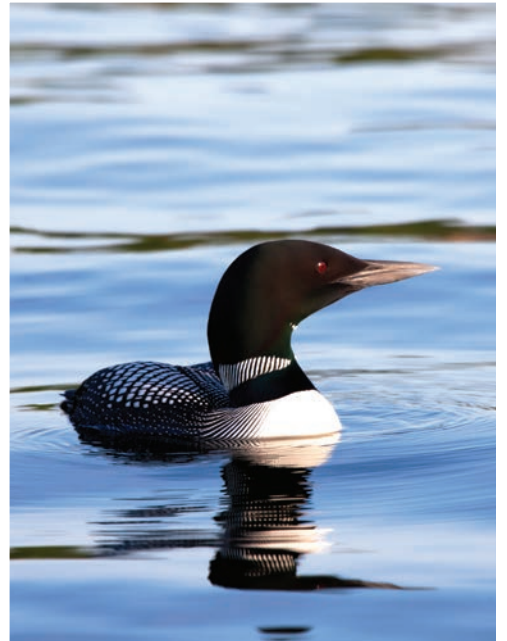
**Congratulations on your decision to
invest in the lakefront lifestyle!**

Purchasing a lake home is unlike any other real estate you acquired in the past. You are not only buying a home, you are buying a lake and a lifestyle. There are dozens of considerations that can make or break your waterfront enjoyment.

Don't make a mistake on a lake! Have a LAKEFRONT SPECIALIST help you with your search and purchase.



www.lakefrontliving.com



"A LAKE IS A LANDSCAPE'S MOST BEAUTIFUL AND EXPRESSIVE FEATURE. IT IS EARTH'S EYE; LOOKING INTO WHICH THE BEHOLDER MEASURES THE DEPTH OF HIS OWN NATURE."

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*henry david thoreau*





# Define your *lifestyle requirements*



Understand your wants and needs not only for today, but for 10 or 20 years from now.

## What type of lake do you desire?

- Fully recreational with powerboats and jet-skis
- Quiet, nature oriented, wildlife focus
- Premier fishing lakes and ponds

## What amenities are important to you?

- Lakeside restaurants and marinas
- Proximity to shopping, highway, hospitals, airports, schools
- Cell phone coverage, internet access, cable TV

## What type of lake home?

- Primary residence or secondary/vacation home
- Direct lakefront, lake view, and/or lake access
- Land only for future build

## What type of lakeside location?

- Gradual vs. steep slope
- Sunrise vs. sunset
- Shallow vs. deep-water access
- Wake zone vs. no-wake zone





## Location *considerations*

### **Shoreline Conditions**

Shoreline conditions can vary from house to neighboring house. Understand the water depth, aquatic plants, type of bottom (sand, gravel, rocks, muck), boat access, and drawdown impact for each specific location.

### **Cove vs. Main Channel**

Cove locations can be quieter with less boat traffic and more protection from the weather, but may not offer long-range views. Main channel locations typically have heavier boat traffic, wave action, and can be noisier, but all lake activities are within the long-range views.

### **Patterns**

Visit the property on weekends as well as weekdays at various times of the day. Get to know the sun pattern, boat traffic, type of lake activities, and neighborhood happenings. Also, understand the seasonal changes affecting the property and lifestyle.

### **Docks**

Not all docks are included with the property sale; be sure to confirm and get it in writing. If there is no dock or boathouse there now, be aware of the rules and regulations for zoning, permitting, and construction. Ensure any leased dock space is deeded.



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## Get to Know Your Lake

### Water Quality and Level

- How / when is water quality tested and where are the results posted?
- What kind of aquatic plants are present and how are they managed?
- Who controls the water level and are drawdowns used in the winter?

### Septic Systems

- About 40% of lake communities do not offer municipal sewerage collection. Therefore, private on-site septic systems are used.
- Most states require that septic systems pass regulatory requirements prior to any home being sold.
- Private septic systems are sized based on the number of bedrooms and should be pumped every 3 to 5 years.

### Recreational Rules

- State and local boating regulations
- Swimming restrictions and guidelines
- Fishing policies and licensing requirements

### Lake Associations / HOA

- Obtain and review by-laws / covenants.
- Are there voluntary or mandatory fees?
- What yearly lake events are managed? 4th of July fireworks?
- Review zoning regulations to understand your property ownership rights.

SKIP A STONE. TAKE A HIKE.  
SIT A SPELL.  
LISTEN. DAYDREAM.  
JUST BREATHE.  
THIS IS LAKE LIVING.



# Important information *about lakefront property*



## Flood Insurance

- Obtain a flood certificate for the property (Lakefront Living Realty Agents can provide).
- About 15% of all lake homes require flood insurance by the lender.
- Standard homeowners insurance typically does not cover flood damage.
- Not required for cash buyers, but resale implications should be considered.



## Understanding Aquatic Plants

- The good: Native aquatic plants provide oxygen, food, habitat, and shelter, and are essential for a healthy lake ecosystem.
- The bad: Non-native (exotic) plants are an invasive species that are destructive to native species with no natural predators and can spread fast via fragmentation. Invasive species can impede recreational activities, lower property values, decrease aesthetic values, stunt fish growth, and displace wildlife.



## Making Offers

- Confirm property value, flood certification, and property rights with your lakefront Buyer's agent.
- Ensure any construction projects had permits including docks, boathouses, tree removal, and hardscaping.
- Obtain and review a copy of the deed specific to property boundaries, lake rights, access, deed restrictions, and easements.



## Building Guidelines

- Zoning regulations will stipulate lakeside setbacks, buffer zone requirements, and conservation commission protocols.
- Many communities may not allow the size of the home to be expanded beyond its current footprint. A variance may be needed in these situations.
- Some lake and/or homeowner associations can have declarations or covenants which may supersede town zoning ordinances.



OF ALL THE PATHS  
YOU TAKE IN LIFE,  
MAKE SURE SOME LEAD  
TO THE LAKE.





# Put our passion *to work for you*

By now, you realize that purchasing lakefront property is unlike any other real estate. Therefore, it's important to work with an agent that is not a generalist but is a specialist in this type of property.

A qualified lakefront Buyers Agent represents your best interests, at no cost to you. Remember, the listing agent's loyalty is always to their seller, not you.

At Lakefront Living Realty, we become your "Personal Lakefront Assistant" and coach you through all the aspects of your dream home search and purchase.

## **More advantages of working with a Lakefront Specialist:**

- Can provide lake tours by boat of most lakes in our states
- Save you time by screening unwanted lake properties
- Knowledge of the lakes, neighborhoods, and shoreline conditions
- Understand lakefront market values and provide comparables
- Skilled lake property contract negotiations on your behalf
- Seminars on "Keys to Buying Lakefront Property"
- Strategic relationships with lake-specific service providers
- Notification programs so you are the first to know of new listings

Contact us today at 508-377-7167  
or [info@lakefrontliving.com](mailto:info@lakefrontliving.com).



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