804 WATERFRONT · FREE CHECKLIST

Buying a Waterfront Home?

Dock and shoreline checklist for Virginia's Northern Neck

Walk the shoreline before you make an offer. Virginia's seller disclosure statement doesn't cover bulkheads, piers or shorelines, so check them yourself, and get a licensed marine contractor's opinion on anything that looks off.

Bulkhead and shoreline

- [ ] Age and material. Ask when the bulkhead or riprap went in, and who built it.
- [ ] Sinkholes or soft spots in the yard behind the wall
- [ ] Bowing, leaning or a cracked cap
- [ ] Riprap that has slumped, or a bare, eroding bank where it ends

Dock, pier and boat lift

- [ ] Pilings that wobble or rot at the waterline
- [ ] Soft or loose boards, rusted hardware
- [ ] Boat lift age, motor and cables
- [ ] Water depth at the end of the pier at low tide

Permits

- [ ] Ask the seller for permits on the pier, lift and shoreline work. Past shoreline permits are public records.
- [ ] Unpermitted structures can cause trouble at resale or repair time
- [ ] Planning a pool, deck or addition? The 100 ft Bay Act buffer limits building near the water
- [ ] On the Potomac? The river is part of Maryland up to the low-water line, so ask how the pier was permitted.

Insurance and flood

- [ ] Standard flood insurance generally does not cover docks, piers or bulkheads
- [ ] Check FEMA's flood map and whether flood insurance is required. The seller's statement won't tell you.
- [ ] Ask your insurance agent what is covered before closing
- [ ] Shoreline built with cost share money? Ask whether a 10-year upkeep agreement comes with the house.

WHO TO CALL ABOUT PERMITS

Lancaster	Northumberland	Westmoreland	Richmond County
(804) 462-5220	(804) 580-8910	(804) 493-0120	(804) 333-3408

Before you close

Get a licensed marine contractor's estimate on anything questionable. Find licensed Northern Neck dock, bulkhead and shoreline contractors, and who to call about permits in each county, at:

804waterfront.com

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