804 WATERFRONT · FREE CHECKLIST

Selling a Waterfront Home?

Dock and shoreline prep checklist for Virginia's Northern Neck

Buyers and their inspectors will look hard at the shoreline, and Virginia's disclosure statement doesn't ask about it. Walk it yourself first, gather your paperwork, and deal with surprises before they show up in an inspection report.

Gather the paperwork

- [ ] Permits for the pier, boat lift and bulkhead or riprap
- [ ] When each was built or last repaired, and who did the work
- [ ] Contractor invoices and any warranties
- [ ] A survey or plat showing the structures, if you have one
- [ ] The approved permit drawings, not just the permit. Work that doesn't match them can be flagged

Walk the shoreline

- [ ] Sinkholes or soft spots in the yard behind the bulkhead
- [ ] Bowing, leaning or a cracked cap
- [ ] Gaps between boards, or soil washing through
- [ ] Riprap that has slumped, or a bare bank where it ends

Dock, pier and boat lift

- [ ] Replace soft or loose boards; tighten or replace rusted hardware
- [ ] Have the boat lift serviced: motor, cables and switch
- [ ] Clear old lines, crab pots and clutter so the dock photographs well

Storm history and disclosure

- [ ] Keep records of storm damage, repairs and insurance claims
- [ ] Two or more flood insurance claims of more than $1,000 within 10 years? Virginia requires you to disclose it if you know.
- [ ] Built your living shoreline with VCAP money? The 10-year upkeep stays with you after a sale unless the buyer takes it over. Talk to your soil and water conservation district before you list.
- [ ] Don't cover up known problems. Ask your agent what you must disclose.

WHO TO CALL ABOUT PERMITS

Lancaster
(804) 462-5220

Northumberland
(804) 580-8910

Westmoreland
(804) 493-0120

Richmond County
(804) 333-3408

Know your numbers before buyers do

Get a licensed marine contractor's estimate on anything questionable before you list, so you can decide whether to fix it, price it in or offer a credit. Find licensed Northern Neck contractors and free guides at:

804waterfront.com

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