THE SHORELINE REALTY

The Waterfront Buyer's Checklist

Southwest Florida Edition. Don't buy the view without checking what's under it.

A waterfront home is two purchases in one: the house, and the water it sits on. The house gets a standard inspection. The waterfront usually gets a glance. This checklist is the glance, done right. Work through it on any canal home in Punta Gorda, Port Charlotte, or anywhere on Southwest Florida's coast before you write an offer.

SECTION 1: THE WATER

- ☐ **Depth at the dock at low tide.** Measure it against your boat's actual draft. A depth quoted at high tide tells you nothing about whether you float in January.
- ☐ **What that depth looks like in winter.** At Punta Gorda's NOAA station, the lowest tides run nearly a foot lower in December and January than in September. Ask for the winter number, not the summer one.
- ☐ **Run time to open water from this address.** Inside Punta Gorda Isles alone it ranges from 5 minutes to an hour. Run time is set by distance and posted slow speed zones, not by horsepower.
- ☐ **Bridge clearance at mean high water on your exact route.** Your boat's air draft decides whether you fit, and air draft includes T-tops, arches, and antennas, not just sailboat masts.
- ☐ **Sailboat water or powerboat water is a per address question.** A clearance describes a bridge, never a neighborhood. Two streets apart can mean two different answers.
- ☐ **Lock controlled water is not tidal.** South Gulf Cove sits behind a lock, so tide charts do not set your depth there. And Gulf Cove is a different place from South Gulf Cove.

SECTION 2: THE DOCK, LIFT, AND SEAWALL

- ☐ **Lift capacity, stamped on the specs plate.** Size it to the boat's wet weight (fuel, gear, and water included) plus 20 to 25 percent headroom. A lift at its limit is a lift wearing out early.
- ☐ **A pre-purchase lift inspection by a marine contractor.** It runs about $75 to $150, and it matters because a general home inspector usually will not inspect the lift or get in the water.
- ☐ **Cable condition.** Broken strands, little metal hooks, rust weeping down the cable, and flat spots where it has been crushed on the drum all mean the cables are done. Cables are replaced all four at once. There is no such thing as a cable repair.
- ☐ **Zincs, bunks, and guide poles.** Sacrificial zincs wasting away is normal and means they are doing their job. The lift's own metal corroding is not normal.
- ☐ **Read the seawall like a report card.** Leaning, cracks, spalling concrete, rust staining, voids behind the wall, and soil dropping below the cap are all warning signs with price tags attached.
- ☐ **Cleats belong on the dock, not through the seawall cap.** Cleats bolted through the cap crack it and let water in. In the City of Punta Gorda, that is a code problem under Chapter 6.
- ☐ **Permits for the dock and lift.** Every installation requires one. If it was never permitted, that becomes your problem at closing. Marine permits take 30 to 60 days, and an incomplete application costs weeks.
- ☐ **The build envelope, before you plan changes.** In unincorporated Charlotte County, docks and lifts sit inside 7.5 foot side setbacks and can extend no more than 25 percent of the canal width or 25 feet waterward, whichever governs your canal.

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- [ ] **Canopy rules turn on the city line, not the mailing address.** Boat lift canopies are prohibited in the City of Punta Gorda, including Punta Gorda Isles and Burnt Store Isles, and allowed in unincorporated Charlotte County.

SECTION 3: THE MONEY AND PAPERWORK

- [ ] **Flood zone and elevation.** Check the property on the county's Forerunner platform before you write an offer, and ask for the elevation certificate. Both drive your flood insurance cost.
- [ ] **Price the waterfront premium honestly.** Compare what the water adds per square foot against non-waterfront homes nearby, so you know what the view is actually costing you.
- [ ] **Ask who pays for dredging.** In the Punta Gorda Isles and Burnt Store Isles city seawall program, dockside dredging is the owner's cost, not the city's. County waterways are maintained through MSTU and MSBU assessments.
- [ ] **Get a real insurance quote early.** Waterfront wind and flood coverage can change the monthly math more than the price negotiation does.

SECTION 4: THE HOUSE

- [ ] **Elevation certificate on file.** If the seller has one, it transfers with the sale and saves you ordering a new survey.
- [ ] **Salt air wear.** HVAC units, railings, windows, and outdoor fixtures all age faster on the water. Check their age and condition, not just whether they run today.
- [ ] **The standard Florida checks still apply.** Roof age, electrical panel, and plumbing matter here the same as anywhere. Waterfront just adds the three sections above on top of them.

Walking a waterfront property soon?

I check every one of these on every waterfront showing, and most of them never show up in the listing. If you are looking at a canal home and want a second set of eyes on the water before you write an offer, call me.

The house is one thing. The waterfront is another.

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