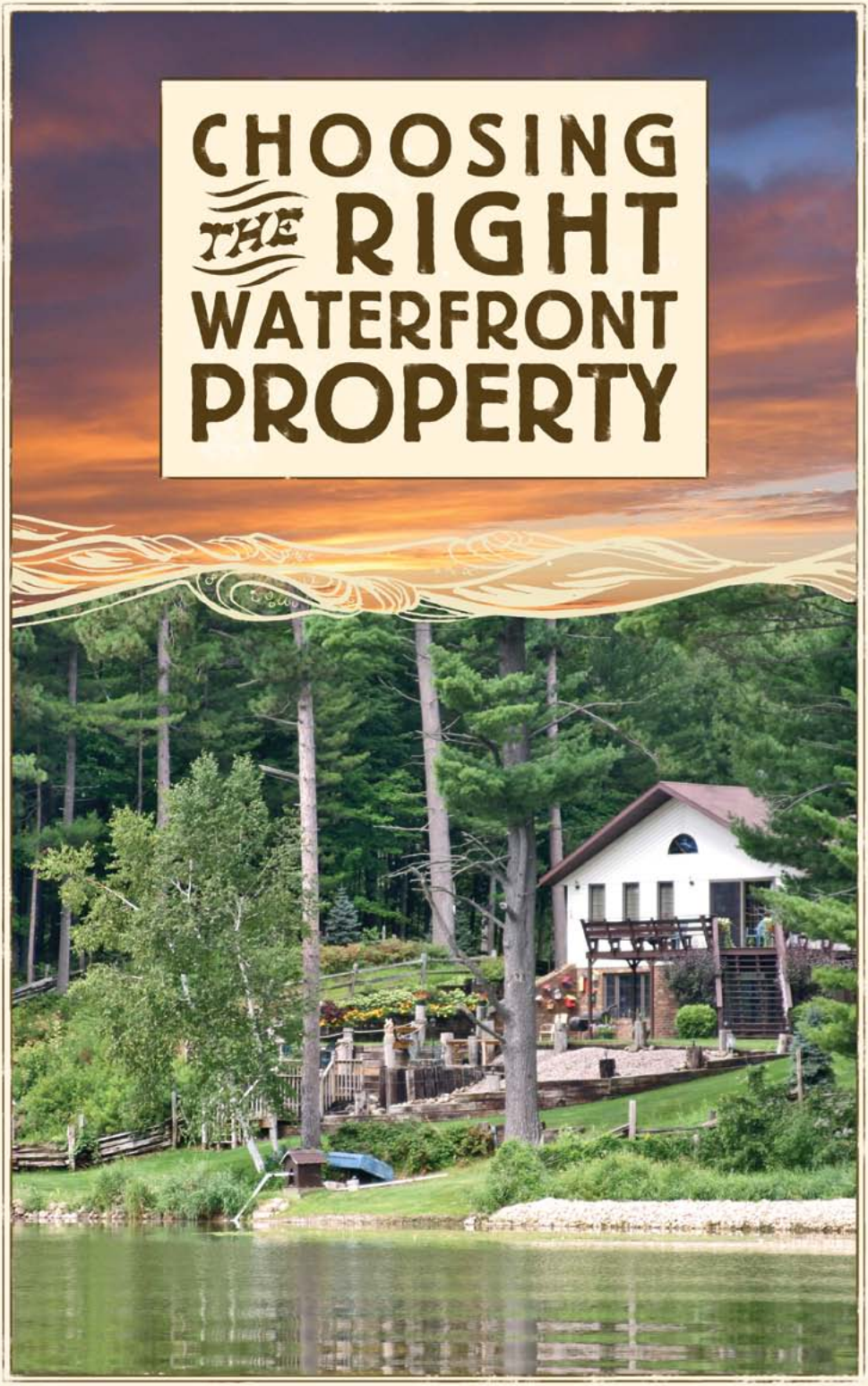
CHOOSING THE RIGHT WATERFRONT PROPERTY



CHOOSING THE RIGHT WATERFRONT PROPERTY

Scenic lakes and rivers have lured families to their shores for generations to fish, boat and swim. Once at the lake, people discover more – like the fun of seeing a family of otters playing among the lily pads, and the majestic sight of a bald eagle soaring above sparkling blue waters.

If you are thinking about buying waterfront property in Wisconsin, this guide is meant for you. A little time invested in learning about waterfront living will pay back sizable dividends in matching your expectations to the realities.

This guide provides:

- Ideas to consider before you start your property search
- Considerations to help you decide on the right lake or river
- Factors to help you choose just the right property

BEFORE YOU SEARCH

Before you start the search, take some time to think about your lifestyle, interests, and what activities you enjoy. Are your interests specific to waterfront property? Or would a property near, but not on, the water be a good choice?

The questions below may help get you thinking:

- Why do you want to own waterfront property? How far are you willing to drive?
- How do you envision spending time there?
- How many times a year will you be able to visit when you consider your other time commitments? Will you be able to stay all summer or just on weekends? Would renting a cottage or condo be more affordable in the long run?
- How often will you have guests?
- What types of recreation do you enjoy? Do you want a quiet lake for fishing and enjoying nature, or a busy lake for waterskiing and big parties?
- Do you enjoy yard work? Or would you rather sit back and take in the scenery? Will you landscape or enjoy the native vegetation?
- Are you willing to help take care of the lake or river and accept the regulations and restrictions that may be in place to protect it?
- Are you willing to share your waterfront with others?

CONSIDER:

- Non-waterfront property is generally less expensive and has lower taxes.
- Non-waterfront property is subject to fewer regulations than waterfront property.

Honest answers to these questions will help to assure that you own your property instead of it owning you. For more complete checklists, see *Life on the Edge...Owning Waterfront Property*, available for purchase through the UW-Extension Wisconsin Lakes Program **www.uwsp.edu/cnr/uwexlakes/publications**

If you decide you definitely want a place on the water, the next step will be to determine your budget, both for money and for time.

WHAT CAN YOU AFFORD?

There may be a number of obvious as well as hidden costs that you should consider prior to your property search. Obvious costs can include travel expenses, property taxes, maintenance and upkeep, or, if you plan to build or remodel, construction and permit costs. Less obvious are things like dues or taxes required by the local lake association or district, installation or repair of erosion control practices, and control or removal of invasive species or nuisance plants. You also may need a caretaker to look after the property when you are not there.

Some of these costs require an investment of time as well as money. Like any residence, your vacation home will require upkeep, inside and out. If your leisure time is limited, renting a cottage or condo may make more sense in the long run.

WHOSE LAKE IS THIS ANYWAY?

When you purchase land on the edge of one of Wisconsin's lakes or rivers, you are essentially buying property on the edge of a "public park." Wisconsin's waters belong to all of us. Wisconsin's Public Trust Doctrine grants rights for all of us to use the waters of the state and grants waterfront property owners certain additional rights. The public has the right to swim, boat, fish or walk in the water right to the shoreline edge of your property.

Healthy watersheds make healthy lakes and higher property values. The quality of our lakes and streams is ultimately a reflection of how we take care of the land area that drains to our waterways. Natural shorelines full of trees and native plants form the foundation of a healthy lake or river. As a waterfront property owner, you can help protect the water quality, and natural beauty of our lakes and streams for yourself, your neighbors and future generations.

When you buy waterfront property, you assume part of the responsibility of caring for a lake or river. Your actions on the land as well as in the water affect the health of the lake or river, and everyone's enjoyment of it. Do you want this responsibility?

For more information about Wisconsin's Public Trust Doctrine, please visit **dnr.wi.gov/org/water/wm/dsfm/shore/doctrine**

SHOPPING for the RIGHT LAKE or RIVER

Learning about the lake or river is one of the most important aspects of buying waterfront property. Before you decide where to buy, it is a good idea to spend some time in the area and gather some information about the lake or river.

Talk with current landowners, people at the bait shop or marina, county conservationists and lake specialists with the Department of Natural Resources. If there is a local lake or river group, talk to some of their members, or better yet attend one of their meetings.

A recent study of over 1000 waterfront properties in Minnesota found that when all other factors were equal, properties on lakes with clearer water commanded significantly higher property prices.

In choosing a location, it is important to look not only at characteristics and health of the water body, but also of the surrounding community. Revisiting the reasons that you want to own waterfront property can help you with questions about these topics as well.

PHYSICAL CHARACTERISTICS

July and August are the "dog days" of summer when the phosphorus and sunlight stimulate plant growth to their fullest. These months are a good time to view the waterbody when it is at its worst. But remember that every year is different. Ask other residents, the DNR lake specialist or county conservationist about the condition of the lake.

THE SHORELINE

What's the shore like? Shores can be covered with rocks, natural sand, grass, weeds, muck or millions of snails. Lovely, sandy shores provide a spot to plop down in a lawn chair, dig your toes into the sand, and watch your children build sand castles. A mucky shore is soft, and you might sink in up to your knees before you hit hard bottom. To do a fair evaluation of the shore means getting a little wet.

THE LAKE OR RIVER BOTTOM

What's the lake or river bottom like? Is it hard bottom, sand, gravel, muck, or weeds? Does the bottom slope away gradually or are there steep drop-offs? This could be an important safety consideration if you have small children or grandchildren. If you want a sandy swimming beach, look for a lot that has one. Trying to change a muck bottom to a sand beach usually doesn't work, and requires DNR permits.

FLOODPLAINS & WETLANDS

Rivers, flowages and lakes often are surrounded by floodplains and wetlands. Building is limited in floodplains. There are many limits to protect wetland areas as well. To find out where the floodplains and wetlands are located, start by contacting your county zoning office.

When buying waterfront property, the quality of the lake or river, the shore, and bottom are as important as the house.

AQUATIC PLANTS

Aquatic plants are at the root of healthy lakes. Fish and other aquatic life depend on aquatic plants for habitat, food, and spawning areas. Healthy aquatic plant communities also limit the establishment of invasive species.

For these reasons, Wisconsin law only allows hand removal of plants in a limited area in front of a property. Using any herbicide for aquatic plant control requires DNR permits and may have to be done by a licensed applicator. Some types of lakes will naturally have a lot of aquatic plants and algae. Please respect that aquatic plants are essential to the health of the lake or river and its fishery.

As lakes become enriched with nutrients, aquatic plant growth tends to increase. What does the lake or river look like in late summer, a prime time for aquatic plant growth and algae blooms? Are there aquatic plants that would make it hard to boat or swim? Easy boat access to the main body of the lake in the spring may become difficult by July. Consider asking a neighbor about the aquatic plants and

boating. Have blue-green algae been detected? These algae sometimes release toxins that cause eye and skin irritation or gastrointestinal problems. Is the condition of the lake acceptable to you for your intended uses?

INVASIVE SPECIES

Are there invasive plants present? If so, do they impede swimming and boating? Is there a control program in place?

Invasive plants and animals, such as Eurasian water-milfoil or zebra mussels are aggressive and almost impossible to get rid of once they are established. They can have a negative effect on waterfront property values. A list of aquatic invasive species can be viewed at **www.dnr.wisconsin.gov/lakes/AIS/**

WILDLIFE

The water's edge attracts a multitude of birds, animals and reptiles. What types of wildlife are commonly seen? Is this lake or river peaceful enough to sit at the edge and watch them? Is this lake or river a relaxing place on weekdays? How about on weekends? Can you live with bears, beavers and frogs passing through or serenading you in the night?

RECREATIONAL POTENTIAL

SWIMMING

Do you plan on swimming at your shoreline or are you okay with boating or driving elsewhere to swim? If you plan on swimming from your shoreline, keep in mind that some areas may be too shallow or weedy for swimming. Or, the bottom may be covered with muck. In addition, you may not have the privacy you imagined. Wisconsin law allows anyone to walk in the water of a lake or stream, wherever they choose. How will you feel if someone walks in the water or swims along your shoreline?

BOATING AND WATERSKIING

What is the boat traffic like on a summer weekend? Is it safe to water ski or pull your kids on their water toys? Is it safe to swim amongst the boat traffic? Lake size matters! Lakes less than 150 acres may be too small for skiing. And larger lakes with big open areas unprotected from the wind may create rough water.

Lakes with large shallow areas may be too weedy for skiing. In Wisconsin, slow-no-wake speed is required on lakes within 100 feet of docks, rafts, piers or buoyed restricted areas for all lakes; and on the entire lake for lakes with 50 acres or less in size with public access. Local ordinances may be more restrictive. Are there any local ordinances regulating watercraft speed or time-of-day use?

Does the lake have a public access? If it doesn't – how are you and your guests going to get your equipment in and out of the water? Is the landing concrete or sand/gravel? Will you be able to launch your boat? Is there a usable/navigable channel that will accommodate the size of boat that you have? What type and size of dock can be put in? How many watercraft can it accommodate? Make sure the lake is deep enough to dock your boat because dredging is very restricted.

PERSONAL WATERCRAFT

Do you own a personal watercraft? Check to see what the "culture" of the lake or river is first – the veteran fishermen may not be keen on the noise of a personal watercraft.

FISHING

If you intend to fish at your waterfront home, it is important to find out about the quality of the fishing and the type of fish present. Is the fishing good in both summer and winter? Some lakes are not fishable in winter while others are "hotspots" all year. Certain seasonal factors such as winter kill or summer algae blooms can have serious impacts on fish numbers. What species of fish live in the lake? Is this what you want to catch? Can you fish from the dock, or do you need a boat to catch the fish you want?

LAKES: SPECIAL CONSIDERATIONS

Some people think they can transform their lake into what they want it to be. A little dredging, a little mowing, a little sand, a little algaecide, voilà, a swimming hole! Not so. All of these activities are restricted and, if allowed at all, will likely require DNR permits. If you want a beach for swimming, you may have to go to the far side of the county to find it. Similarly, not all lakes are suitable for waterskiing or other motor sports. You get what you pay for. Swamps may be less expensive, but despite efforts to turn them into a clear sandy lake, they will remain a swamp.

LAKE TYPE

Some lakes are regularly flushed with water coming from upstream or underground. Flushing with clean water removes pollutants while flushing with dirty water adds pollutants. The land area that drains to or flushes the water body is known as the watershed. Is the watershed primarily forested, agricultural or urban? The type of surrounding land use will impact the lake. Forested watersheds provide the best protection... so choose wisely. If a lake has a dam, it is actually a flowage.

WATER LEVELS

Lakes can experience significant water level fluctuations that raise the water level multiple feet, causing it to move inland by 50 feet or more. How much have water levels fluctuated on the lake in the last 100 years?

RIVERS & FLOWAGES: SPECIAL CONSIDERATIONS

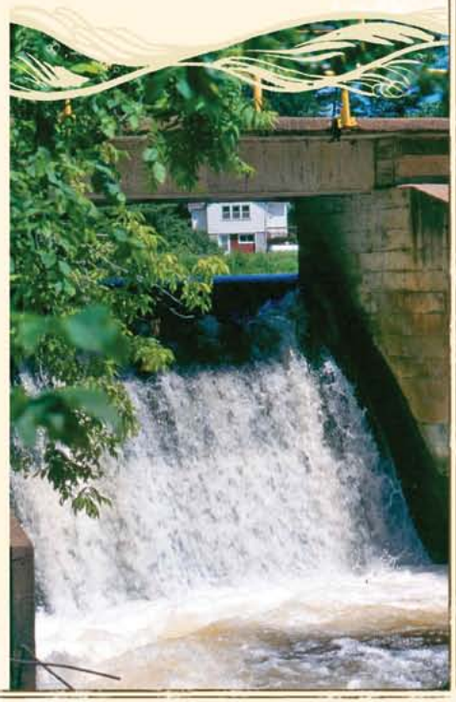
HOW RIVERS MOVE

Rivers and flowages are dynamic. Water levels may go up and down many feet, and rivers also move from side to side. Both of these could decrease the size or change the shape of a lot over time.

DAMS

Is there a dam? If so, who owns it, who operates it, and who is responsible for financing repairs? Is it currently in good repair? Are there limits to how far the water level can go up or down?

How much silt is entering the flowage from upstream? Dredging may be necessary in the future to remove silt. Who will finance the dredging? Nutrients may also be entering the flowage from many miles upstream. More nutrients tend to lead to greater aquatic plant and algae growth.



ASSESSING THE COMMUNITY

As with any property purchase, it is important to take a good look at both the character of the community and what it has to offer, as well as factors that may influence present and future property values.

COMMUNITY CHARACTER

It's a good idea to get in your boat and check out the lake or river shoreline first hand. This will help you determine what homes or businesses line the shore. Many factors influence property value. Are there million dollar mansions, rustic fishing shacks, bait shops, noisy taverns? Boat landings, parks, restaurants, campgrounds, resorts, and other businesses can result in traffic, people, noise and litter.

Is there a comprehensive plan or land use plan to guide future development on this lake or river? What land uses (commercial, industrial, residential) are allowed under the current zoning ordinance? Are there large undeveloped parcels of land that may be developed at a high density in the future, changing the look of the shoreline and the number of people on the lake? The local planning and zoning office can answer these questions. If there is a homeowners association check for protective covenants before purchasing.

LOCAL GROUPS

Is there an active lake, river or watershed group? What fraction of waterfront property owners are members? Are there dues? Lake districts have the right to levy taxes. What kind of projects have they completed, and what are they currently working on?

SELECTING A PROPERTY

WHAT DOES THE ASKING PRICE TELL YOU?

How does the asking price for this property compare to others you've seen? A price is set at a certain level for a reason. There is no free lunch. Properties may have lower prices for many reasons, such as: the lot is all or mostly wetland; the lot floods, or the adjacent waterway has regular algae blooms; nearby properties have busy or noisy commercial venues; or, adjacent roads have lots of traffic. The absence of a comprehensive plan or land use plan and associated zoning regulations to guide future development may make the location less desirable.

COSTS

There are many post-purchase costs associated with any property. What are the property taxes? Is there a lake district which levies special taxes?

If you plan to develop the property, what will the costs be to bring in electric, natural gas/fuel oil, cable TV, telephone? What are the opportunities for renewable energy?

WHAT ABOUT THE NEIGHBORS?

If the property is surrounded by other vacation homes, take a look at how your neighbors use their properties: how often they are there, do they visit in the winter, and do they rent their homes to other people?

LOCATION ON THE LAKE OR RIVER

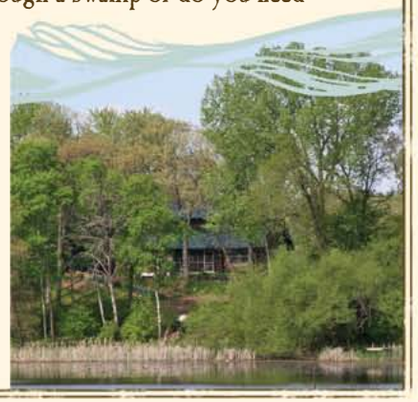
Each lot has advantages or disadvantages depending on its location and personal preference. How it is situated naturally affects the light quality inside of a house as well as the view from it. If a house is located on the east side of the lake, you'll likely experience beautiful sunsets. If it is on the west side of the lake you'll see gorgeous sunrises. Does this make a difference to you? Can you see the lake from the house?

Where a property is located can also make a difference in shoreline conditions. Is this lot in a protected bay or exposed to the waves from the main part of the lake? Which direction is the prevailing wind that can blow debris and push ice onto your shore?

VEGETATION

The key role waterfront vegetation plays in providing habitat for fish and wildlife and protecting water quality is described in *The Water's Edge*. The extent to which you can remove or alter shoreline vegetation is limited by state and county laws. Do you like the existing trees, shrubs and plants, and the current view of the water? Do you have to wade through a swamp or do you need a boardwalk to get to the open water?

BLUFFS



Does the property sit atop a bluff or have a gentle slope to the water? Many people consider a gentle slope to the water to be more desirable, but a property sitting atop a bluff often offers a more panoramic view of the lake. It also provides added privacy and some distance from lake traffic. If your chosen property is located on a bluff and you plan to add steps, check with the local zoning office to see what types are allowed.

SHORELAND EROSION

Are there shoreland erosion issues such as spots with bare soil, slumped banks, exposed root wads or water channels? If so, what are you allowed to do to correct the problem? Riprap and seawalls are no longer allowed on many lakes. Check with the DNR to see what is allowed.

DRAINAGE

Is this property physically lower than the neighbors' lots? If so, runoff from their properties may drain onto this property. Diverting water from your property onto other properties will not be appreciated.

FLOODPLAINS AND WETLANDS

Is some or all of the property within a floodplain or wetland? Check with your planning and zoning office.

LOCAL AMENITIES

For some buyers it is important to be close to restaurants, entertainment, schools, health care, gas stations, bait stores, golf courses, hardware and grocery stores. Is what you need reasonably convenient? How reliable is cell phone coverage? Is there garbage and recycling pickup, or where do you dispose of trash? If you will live there in the winter, how long does it take before the road gets plowed?

SPECIAL CONSIDERATIONS IF YOU PLAN TO BUILD

Regulations are in place to protect water quality, fisheries, habitat and natural scenic beauty. To achieve these goals, the county and state regulations may limit or prevent the type of waterfront development you have in mind. The county zoning staff enforces shoreland zoning which regulates building setbacks from the water and property lines; height restrictions on buildings; where well and septic systems can be located; the placement of retaining walls and other structures; and plant removal on land near the shore. Wisconsin Department of Natural Resources staff regulates piers, riprap, sand additions and aquatic plant control and removal below the waterline, and other in-water activities.

These are just a few things you might want to consider before you buy:

- As a general rule, building homes and outbuildings is not allowed within 75 feet of the water. Is this a buildable property?
- On waterfront property groundwater may be only a few feet below the ground.
    - Does the groundwater level allow for a basement?
    - Is the lot suitable for a septic system? High groundwater levels mean building a mound septic system, which is more expensive than a standard septic system. To find out what type of septic system is needed on the property, check with the planning and zoning office.
- If the property is already developed, does the existing house, driveway or yard suit you? Can they be expanded under current zoning?
- Are boathouses and other outbuildings allowed on the lake or river? Can they be expanded according to current zoning?
- Are there any easements, liens or covenants that apply to the property? Liens and easements are recorded by the local government, while covenants are typically held by a homeowners' association or the developer.

Contact your local planning and zoning office and the DNR prior to buying to ask about your future plans, and if what you have in mind will be allowed. Being flexible about your proposed development can help speed up the process. Plan ahead if you plan to build or remodel, as it can take a month or more to go through the permitting process.

IN CONCLUSION

This guide is meant to help you choose the right waterfront property. Some honest soul-searching about your interests and expectations can get you started. Subsequently, investing time to learn about the lake or river, its watershed, the community, and the local land use plans and regulations can provide large dividends by enriching your long-term waterfront experience.

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