

Buying a Waterfront Home?

Dock and bulkhead checklist for coastal Virginia

Walk the shoreline before you make an offer. Check each item, and get a licensed marine contractor's opinion on anything that looks off.

Bulkhead

- ☐ Age and material. Wood lasts about 15 to 25 years in salt water; vinyl sheets 50 or more.
- ☐ Sinkholes or soft spots in the yard behind the wall
- ☐ Bowing, leaning or a cracked cap
- ☐ Gaps between boards, or soil washing through

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 bulkhead
- ☐ 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
- ☐ If the bulkhead needs replacing, ask what will be permitted. Virginia now prefers living shorelines where they work

Insurance

- ☐ Standard flood insurance generally does not cover docks, piers or bulkheads
- ☐ Ask your insurance agent what is covered before closing

Before you close

Get a licensed marine contractor's estimate on anything questionable. Find licensed dock, bulkhead and boat lift contractors, plus free guides on hurricane/storm checks, dock/bulkhead costs and permits, at:

757waterfront.com