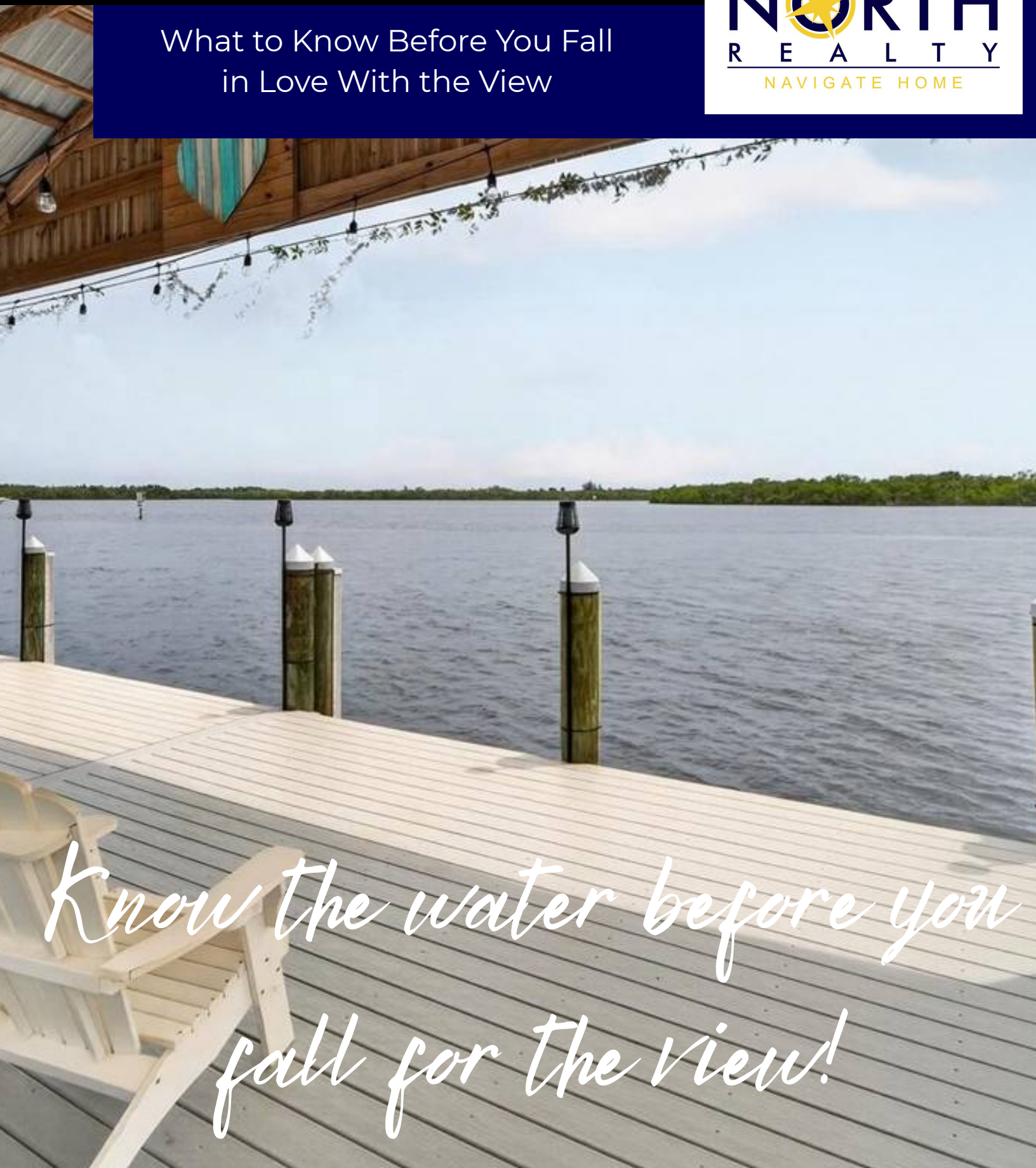
THE WATERFRONT HOME CHECKLIST

What to Know Before You Fall in Love With the View

27 NORTH REALTY
NAVIGATE HOME



BEFORE YOU FALL FOR THE VIEW

Every year I help families buy and sell homes on the water around Tampa Bay. Here is what those closings have taught me: the view sells a waterfront home in about four seconds, and everything that decides whether you will love living there takes a little longer to see. This checklist walks through what I check for my own buyers, in the order it matters most. Take it with you on showings, and if a question stumps you, call or text me. I would much rather answer it now than after you have fallen for the wrong house.



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START WITH THE WATER

- [ ] **Elevation & Flood Zone**

Look up the flood zone for the exact address at msc.fema.gov and ask for the Elevation Certificate. Since Oct. 1, 2025, Florida sellers must disclose flood claims, assistance and known flood damage.

- [ ] **Flood Insurance**

Ask for the seller's declarations page and yearly premium. An NFIP policy can be assigned to you, discount and glide path included. Private policies often cannot transfer. Get your own quote during inspections.

- [ ] **Canal Depth at Low Tide**

Get the depth at the dock at mean low water, and know your boat's draft with the engines down. Find the shallowest point between the dock and open water, and ask the neighbors how their boats do on winter low tides.

- [ ] **Boat Lift Capacity**

Find the lift's weight capacity in pounds and compare it to your boat fully loaded with engines, fuel and gear, not the brochure dry weight. Ask the age of the lift, motors and cables, and make sure your beam fits between the pilings.

- [ ] **Bridge Clearance**

Map every fixed bridge between the dock and open water. Compare each clearance at high tide to your boat's height with the T-top, tower and antennas up. Ask how long the run takes, since no-wake and manatee zones add time to every trip.

💡 **Pro Tip:**
Citizens will require flood coverage on nearly all of its wind policies by January 1, 2027, even outside flood zones.

- [ ] **Seawall: Condition & Who Pays**

Look for cracked caps, leaning panels and soil sinking behind the wall. Ask its age, repair history and who maintains it: you, the HOA or the CDD. In MiraBay, the CDD covers the seawalls.

BEFORE YOU OFFER

☐ Dock Permits

Ask whether the dock, lift and any boathouse were permitted, and request copies. Ask about any open or expired permits. If you plan to add or extend a dock or lift, find out what the HOA and county allow before you buy, not after.

💡 **Pro Tip:**
Get the flood declarations page in week one, not the week before closing.

☐ CDD & HOA Fees

Get the HOA dues and what they cover. Find the CDD on the tax bill and ask how much is debt versus maintenance, when the debt ends, and whether any special assessments are coming.

☐ Ask the Seller

How did the home do the last two hurricane seasons? What is the flood premium, and can I take over the policy? When was the seawall last repaired?

☐ Ask About the Boat

What is the depth at the dock at low tide? What is the lift's weight capacity? Are there fixed bridges to open water, and what is the clearance? What are the HOA rules on boats, lifts and trailers?

☐ The Question I Always Ask

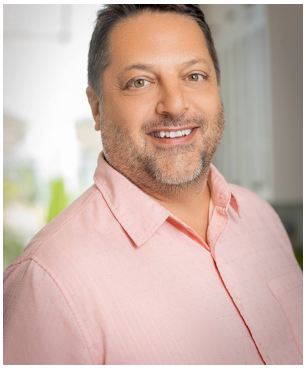
How do you want to live here? Is the boat a weekend thing or an every-evening thing, and do you picture it in your backyard or at a local marina? Your answer points us to the right neighborhood, not just the right house.

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YOUR 27NORTH SUPPORT TEAM

When you work with a 27North Realty agent, the whole office is behind you. These are the people who keep your transaction moving, from the first showing to the closing table.



Gregg Calvert
Broker/Owner

RB

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Director of Operations



Sheri Steele
Agent Support Specialist



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Executive Assistant



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Home Stager & Photo Consultant

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#1 brokerage by closed sales volume in the South Shore area, January through August 2026

Source: Stellar MLS Office Market Share Report, January 1 to August 31, 2026. Includes brokerages selling in the South Shore service area; not a ranking of all brokerages in the MLS.

You are not doing this alone!



Every waterfront home has a story the listing photos don't tell.

I put this checklist together because I have walked a lot of docks with a lot of buyers, and the questions that matter most are rarely the ones on the listing sheet. If you would like me to walk any of this with you, I am happy to, whether you are buying next month or just starting to dream about life on the water.

Call 27North Realty today at 813-645-4663!

Every home and waterway is different. This checklist is general guidance, not legal or insurance advice. Verify flood zones, insurance, permits and fees with the appropriate licensed professionals and agencies.

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