

buying a waterfront home on Lake Saint Clair



introduction: why waterfront living?

Imagine waking up to the sound of gentle waves, enjoying a morning coffee with a view of the water, and spending weekends boating, fishing, or relaxing on your private dock. Living on Lake Saint Clair isn't just about owning a home—it's about embracing a lifestyle.

Waterfront homes on Lake Saint Clair are in high demand, and for good reason. The lake offers a vibrant boating community, easy access to waterfront dining, and some of the best fishing in Michigan. However, buying a waterfront home comes with unique considerations that differ from traditional real estate purchases. This guide will walk you through everything you need to know to find the perfect lakefront home and make a smart investment.



Understanding Waterfront Real Estate

How Waterfront Home Values Differ

Waterfront properties are a niche market, and their value is influenced by factors beyond square footage and interior upgrades. The desirability of lakefront living means these homes often retain their value well and can appreciate faster than standard homes.

Key Factors That Affect Price

- Water Frontage: More frontage usually means a higher price and greater privacy.
- **Dock & Boat Access:** A home with a private dock or deep-water access is more valuable.
- **Seawall Condition:** If a seawall is required, its condition and maintenance impact the home's worth.
- **Proximity to Amenities:** Homes closer to marinas, restaurants, and major waterways may carry a premium.
- Views & Orientation: Sunset-facing homes or those with panoramic water views often command higher prices.

Year-Round vs. Seasonal Waterfront Homes

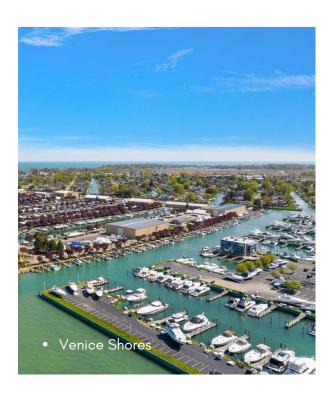
Some waterfront homes are built for year-round living, while others are seasonal cottages. It's important to understand what you're buying—winterization, insulation, and road

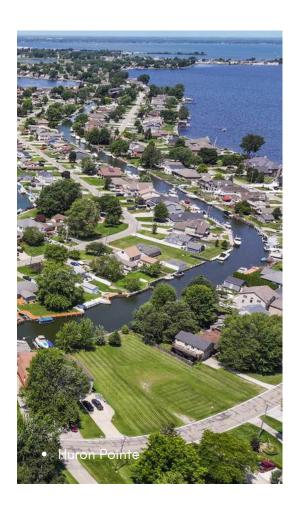
access can impact how and when you use the property.

location location location

Choosing the *Right Location*

Lake Saint Clair has a variety of waterfront communities, each offering something unique. Here's an overview of some of the most desirable areas.







Here's an overview of some of the most *desirable areas:*

Lottivue (Chesterfield Twp.)

A premier boating community with private canals and direct access to the lake. Many homes have private docks.

(\$318 sq. ft. Avg. as of 3/5/2025)

Venice Shores (Harrison Twp.)

Known for its deep-water canals, making it a top choice for boat owners who need easy lake access.

(\$268 sq. ft. Avg. as of 3/5/2025)

Huron Pointe (Harrison Twp.)

A quiet, upscale waterfront community with larger lots and stunning views. (\$235 sq. ft. Avg. as of 3/5/2025)

Pointe Rosa (Harrison Twp.)

Offers a mix of newer custom homes and established properties, all with excellent waterfront access.

(\$250 sq. ft. Avg. as of 3/5/2025)

Private Shore & Harbor Dr. (Chesterfield)

Offers unique & rare lake front view homes with canal access and parking in the rear of the property. This is a highly desirable area for avid boaters.

(\$462 sq. ft. Avg. as of 3/5/2025)

Pointe Tremble (Clay Twp.)

A series of deep wide canals, offering a mix of newer custom homes and established properties, giving a bit more of an up-north feel.

(\$260 sq. ft. Avg. as of 3/5/2025)



Most desirable areas on Lake Saint Clair



When choosing a location, *consider*

Boating needs (do you need a deep canal or direct lake access?)



Near by amenities (restaurants, marinas, boat-up bars)



Traffic & privacy (some waterfront areas are busier than others)



Must-Know Considerations Before Buying

Dock & Boat Access

Not all waterfront homes come with private docks, and some areas have restrictions on what you can build. Check the water depth and docking

regulations before buying.

Flood Insurance

Some waterfront properties require flood insurance, which can add to your costs. A flood zone determination and insurance quote should be part of your due diligence.



HOA Rules & Restrictions

If the home is in a homeowners association (HOA), there may be rules regarding docks, landscaping, and property modifications. (Ask your agent)

Seawall & Shoreline Maintenance

Seawalls protect your property from erosion. If a home has a seawall, assess its condition—repairs can be costly.



The Home Buying Process for Waterfront Homes

Step 1: Get Pre-Approved for a Waterfront Home Loan

Waterfront homes often have higher price points, and lenders may have special requirements. Work with a lender experienced in waterfront properties. (Ask your agent for a referral)

Step 2: Viewing Homes With Your Agent

As your agent I will be looking for possible issues that you may not be aware of. I will highlight the pro's & con's of the property.

Step 3: Schedule a Home & Property Inspection

I am your extra set of eyes a waterfront homes require specialized inspections, including: Foundation and structural integrity, drainage, seawall or shoreline condition, Water depth and dock stability.

Typically the inspection time period is 7 days.

Step 4: Making an Offer

Lakefront homes can be competitive, so making a strong offer is key. Upon viewing the home, we will discuss our offer strategy to insure you are in the best position possible to get our offer accepted.

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Step 5: Closing the Deal

When our offer is accepted, additional paperwork will be required to bring the deal

to a close. I will work closely with your lender to keep things on track. The Earnest Money Deposit (EMD) will be due within 3 days of the accepted offer.

Maximizing Your Waterfront *Lifestyle*

Best Local Restaurants & Bars Accessible by Boat

- Bumpers Landing Live entertainment on the Clinton River. (Harrison Twp.)
- Crews Inn A relaxed setting with beautiful views.
 (Harrison Twp.)
- Cabana Blue Known for its tropical vibe and cocktails. (Algonac)
- Island Grill A local favorite with excellent seafood. (Fair Haven)
- Browns A great stop for casual waterfront dining. (Harsens ISland)
- Hook A local favorite with excellent seafood. (Saint Clair Shores)
- Ginos Surf A great stop for casual waterfront dining. (Harrison Twp.)
- Mike's on The Water A local favorite with excellent seafood. (Saint Clair Shores)
- Watermark A great stop for casual waterfront dining. (Saint Clair Shores)

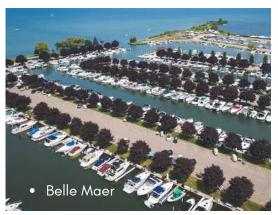
















Marinas & Yacht Clubs

- MacRay Harbor (Harrison Twp.)
 A full-service marina with a pool and restaurant. https://macray.com/
- Belle Maer Harbor (Harrison Twp.)
 Offers slips and luxury amenities.
 https://shmarinas.com/
- Lambrecht Marina (Harrison Twp.)
 offers 500 summer boat wells with
 deep water access, heated pool, free
 WI-FI, and 24 hour security with a
 beautiful park like atmosphere with
 acres of grass!
 https://www.lambrechtmarina.com/
- Miller Marina (Saint Clair Shores)
 Boat wells and transient dockage,
 fuel dock with pump out, bait &
 tackle, burgers, ice cream on Lake
 St. Clair on L'anse Creuse Bay.
 https://millermarina.com/
- Detroit Yacht Club
- Grosse Pointe Yacht Club
- North Channel Yacht Club
- Huron Pointe Yacht Club
- Algonac Harbour Club

Bonus:

Insider Tips from a Waterfront *Real Estate Expert*

Common Mistakes to Avoid

- 1. **Underestimating Maintenance Costs** Waterfront homes require upkeep for seawalls, docks, and landscaping.
- 2. Not Checking Water Depth Some canals are too shallow for larger boats.
- 3. **Ignoring Flood Zone Regulations** Make sure you understand insurance requirements.

How to Increase Your Home's Value

- Adding a new seawall or dock can significantly boost resale value.
- Landscaping with lake-friendly plants enhances curb appeal.
- Updating the deck and outdoor entertainment areas maximizes your enjoyment and resale potential.

Final Thoughts & Next Steps

Buying a waterfront home is an exciting journey, but it requires careful planning and expert guidance. Whether you're just starting your search or ready to make a move, I'm here to help.



Let's chat! Schedule a free waterfront home consultation today.



