



THE WATERFRONT BUYER ESSENTIALS GUIDE

COMPASS

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WATERFRONT BUYING IS DIFFERENT

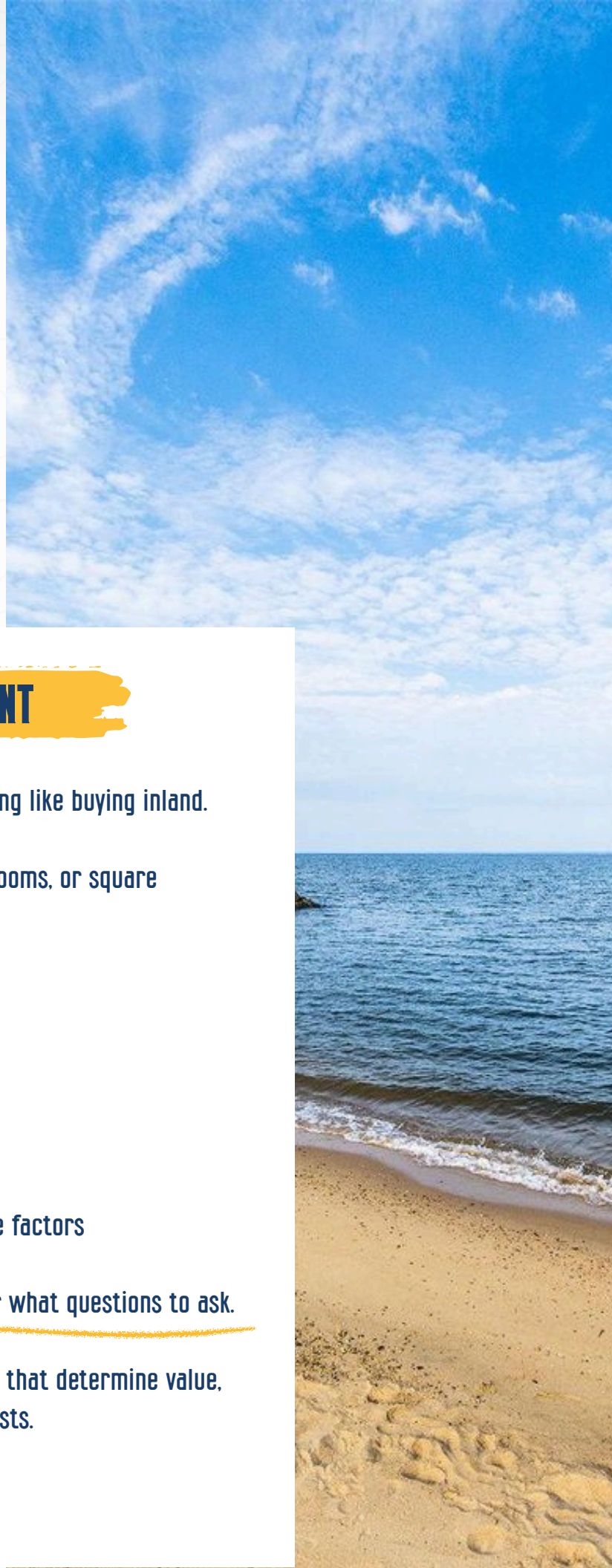
Buying a waterfront home in Maryland is nothing like buying inland.

The price isn't determined by bedrooms, bathrooms, or square footage alone — it's shaped by:

- Water depth
- Shoreline stability
- Elevation and flood zone
- Access to open water
- Orientation and view corridor
- Community restrictions
- Pier condition and permitting
- Environmental and long-term maintenance factors

Most buyers don't know what to look for — or what questions to ask.

This guide breaks down the 9 essential factors that determine value, future enjoyment, and long-term ownership costs.







FACTOR #1

WATER DEPTH (MLW)

MLW (Mean Low Water) is the single most important value driver for waterfront buyers.

WHAT AFFECTS PRICE:

- 4–6+ ft MLW = premium deep water
- 2–3 ft = limited boat size
- Sailboat vs. powerboat requirements
- Tidal fluctuation and seasonal depth changes

WHY THIS MATTERS:

Your boating lifestyle → directly tied to your water depth.
We provide depth and tide analysis for every waterfront buyer.





FACTOR #2

PIER, DOCK & LIFT STRUCTURE

Not all piers are created equal.

BUYER CHECKLIST:

- Piling health
- Decking condition
- Electrical + water service
- Depth at the end of the pier
- Boat lift capacity
- Slip configuration
- Permitting history

The right pier adds significant value and convenience.



FACTOR #3

SHORELINE & BULKHEAD CONDITION

A healthy shoreline = long-term peace of mind.

WHAT TO EVALUATE:

- Bulkhead age and material
- Riprap condition
- Living shoreline installation
- Erosion history
- Storm resilience

A failing shoreline can cost six figures — and most buyers don't see the warning signs.



FACTOR #4

FLOOD ZONE + ELEVATION

Elevation determines:

- Flood insurance requirements
- Insurance premiums
- Long-term maintenance costs
- Storm vulnerability
- Real resale value

Higher elevation = higher buyer demand + lower long-term risk

We run a custom flood zone and elevation assessment for all clients.

LIFE ON THE WATER

FACTOR #5

WATER ORIENTATION & VIEW CORRIDOR

Buyers pay premiums for:

- South-facing light
- Unobstructed water views
- Sunset/sunrise exposure
- Privacy from adjacent lots
- Long vs. short water views

This is the emotional driver of waterfront living — and often the tiebreaker.







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FACTOR #6

WATER TYPE

Different water types attract different buyers and price points:

- Bayfront — highest premium
- Riverfront — strong depth + lifestyle
- Deep Creek — protected water, great for boating
- Canal Front — calmer water, reduced depth
- Tributary Frontage — scenic, limited access to Bay

Understanding these categories helps you buy the right waterfront for your lifestyle.



FACTOR #7

ACCESS TO OPEN WATER

Your boating lifestyle depends on this.

KEY CONSIDERATIONS:

- Distance to the Bay
- No-wake zones
- Bridge clearance restrictions
- Channel dredging
- Marina proximity

Access = freedom → and value.





FACTOR #8

HOA/COMMUNITY AMENITIES

Some waterfront communities offer:

- Private beaches
- Marinas
- Boat ramps
- Walking trails
- Guarded/gated entry
- Architectural restrictions (important!)

Amenities add value — restrictions can limit renovations or expansions.

We research community overlays and covenants for every buyer.



LOCATION TIERING

We classify homes into three tiers based on access, depth, view, and overall desirability.

TIER 1:

Deep water, unobstructed views, strong elevation, fast access to Bay.

TIER 2:

Good water, some limitations (depth, distance, orientation).

TIER 3:

Protected water, limited depth/access, scenic but non-boating lifestyle.

This tiering system helps buyers understand true value — and avoid overpaying.

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FACTOR

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WHAT WATERFRONT BUYERS PAY A PREMIUM FOR

Waterfront buyers pay for lifestyle above all:

- Boating
- Kayaking
- Fishing
- Crabbing
- Paddleboarding
- Outdoor living
- Sunsets
- Privacy
- Proximity to nature
- Weekend escape lifestyle

We help you determine which lifestyle fit matters most to you.





HIDDEN COSTS OF WATERFRONT OWNERSHIP

NOT DEALBREAKERS

Just things smart buyers should know.

- Shoreline maintenance
- Storm prep
- Dock/pier upkeep
- Tree and foliage management
- Insurance variances
- HOA/waterfront community assessments

We walk buyers through all cost categories so nothing is a surprise.





HOUSECATS

WATERFRONT BUYER SYSTEM

HERE'S HOW WE GUIDE YOU:

- ✓ Depth & tide evaluation
- ✓ Shoreline & elevation review
- ✓ Community research
- ✓ Buyer profile + lifestyle alignment
- ✓ Market timing strategy
- ✓ Offer structure for waterfront competition
- ✓ Vendor recs (shoreline, pier, bulkhead, insurance)

Buyers who follow the system make smarter, safer purchases.

WHERE TO START YOUR JOURNEY

Your dream home on the water starts with clarity — not luck.

We build your:

- ✓ Waterfront buyer profile
- ✓ Water depth analysis
- ✓ Shoreline + elevation assessment
- ✓ Neighborhood + river system briefing
- ✓ Search strategy
- ✓ Pricing + offer plan

Book your Buyer Strategy Session.
Zero pressure. Actually helpful.







READY WHEN YOU ARE



LIFE ON THE WATER SHOULD FEEL EFFORTLESS FROM DAY ONE.

WE'LL MAP IT OUT — TAILORED TO YOUR BUDGET, LIFESTYLE, AND GOALS.

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