

# Waterfront Home Due Diligence Checklist

Charlotte County, Florida

## WATER ACCESS & NAVIGATION

- Water body type:  Canal  River  Harbor  Gulf Access  Sailboat Water
- Bridge restrictions: Nearest bridge \_\_\_\_\_ ft (Check: Burnt Store Bridge 25', US-41 height: \_\_\_\_\_ Bridges vary)
- Lock system:  Yes  No (Franklin Lock impacts access times)
- Tidal considerations:  Tidal  Non-tidal | Low tide depth at dock: \_\_\_\_\_ ft
- Direct Gulf access time: \_\_\_\_\_ minutes
- Boat lift present:  Yes (Capacity: \_\_\_\_\_ )  No
- Seawall present:  Yes  No  Riprap

## FLOOD ZONE & INSURANCE

- FEMA Flood Zone:  AE  VE  X (Verify with flood certificate)
- Elevation Certificate on file:  Yes  No (Request from seller)
- Base Flood Elevation (BFE): \_\_\_\_\_ ft | Home elevation: \_\_\_\_\_ ft
- Current flood insurance premium: \$ \_\_\_\_\_ /year
- Prior flood claims:  Yes  No  Unknown (Request CLUE report)
- Community Rating System (CRS) discount available:  Yes  No

## SEAWALL & DOCK INSPECTION

- Seawall type:  Concrete  Vinyl  Steel  Other: \_\_\_\_\_
- Seawall age: \_\_\_\_\_ years | Last inspection: \_\_\_\_\_
- Visible cap cracks:  Yes  No
- Tie-back system:  Visible  Not visible  Unknown
- Signs of erosion behind wall:  Yes  No
- Dock condition:  Excellent  Good  Fair  Poor
- Dock pilings: Material: \_\_\_\_\_ | Condition: \_\_\_\_\_
- Dock permits on file:  Yes  No (Check with Charlotte County)
- Boat lift operational:  Yes  No  N/A

## UTILITIES & SYSTEMS

Water source:  City water  Well (If well: last water test date: \_\_\_\_\_ )

Sewer:  City sewer  Septic (If septic: last pump date: \_\_\_\_\_ | tank size: \_\_\_\_\_ )

Septic drain field location verified:  Yes  No

Electrical:  Underground  Overhead | Panel age: \_\_\_\_\_ years

## ENVIRONMENTAL & REGULATORY

- Mangroves present on property:  Yes  No (Trimming requires permit)
- Protected shoreline designation:  Yes  No
- Erosion control structures:  Yes  No
- Manatee zone restrictions:  Yes  No (Affects boat speed/dock use)
- Wetlands on or adjacent to property:  Yes  No
- HOA/deed restrictions on dock/boat size:  Yes  No

## INSPECTION ADD-ONS (Recommended)

- Seawall inspection by marine contractor:  Scheduled  Completed
- Dock/pilings inspection:  Scheduled  Completed
- Roof inspection with wind mitigation report:  Scheduled  Completed
- Four-point inspection (Roof, HVAC, Electric, Plumbing):  Scheduled  Completed
- Termite/WDO inspection:  Scheduled  Completed

## QUESTIONS TO ASK THE SELLER

1. When was the seawall last inspected or repaired? (Get documentation)
2. Have there been any sinkhole, foundation, or seawall movement issues?
3. What is the history of storm damage to the dock/seawall?
4. Are all dock and seawall permits available and up to date?
5. What is the typical water depth at low tide?
6. Are there any pending special assessments for canal dredging or seawall repairs?
7. What size boat can safely navigate from this location?
8. Has the property ever flooded? (Check disclosure and CLUE report)

## ADDITIONAL NOTES

---

---

---

