

# Luxury and Waterfront Homes



Illustrative image; not an actual listing or client photograph.

Beautiful views and distinctive finishes are only part of the decision. Verify quality, access rights, insurance and recurring costs before buying or marketing a luxury or waterfront property.

## Document quality and distinctive features

For sellers, gather improvement records, architectural details, equipment information and maintenance history; verify measurements and marketing claims. For buyers, assess layout, materials, condition and upkeep together. Ask specialists about complex systems, pools, elevators or docks, including service history and replacement costs. Finishes alone do not establish structural condition.

## Verify waterfront access and structures

A water view does not automatically include access, dock rights or suitable navigable depth. Review deeds, surveys and easements with appropriate professionals. Confirm permits, shoreline restrictions and shared facilities. Have relevant structures evaluated and determine whether actual access meets your intended use before relying on an attractive photograph or description.

## Price the whole cost of ownership

Obtain property-specific flood, wind and other relevant insurance quotes, including deductibles and exclusions. Most homeowners insurance excludes flood damage. Budget landscaping, pools and specialized equipment, recurring service and eventual replacement. Review flood information and lender requirements before contract deadlines expire; keep the ownership budget realistic.

# Your next-step action plan

## Review associations and specialist findings

For condos or association properties, review fees, rules, insurance responsibilities, reserves and known special assessments. Check rental restrictions, planned projects and lender requirements when relevant. Identify specialist inspections early, who covers each feature and when findings are due. Use the results to evaluate suitability and costs, not only repair requests.

## Keep an ownership file through closing

Collect permits, access documents, manuals, service contacts, improvement records and warranties. Check transfer requirements and clarify included equipment. Keep insurance, structural and shoreline questions together; confirm unresolved facts before deadlines. Sellers should present distinctive features accurately and make supporting records available without promising price or outcome.

## Your planning checklist

- ☐ Verify measurements, improvements and advertised claims.
- ☐ Review specialist maintenance and replacement needs.
- ☐ Confirm water access, easements and relevant permits.
- ☐ Obtain property-specific insurance and deductibles.
- ☐ Check association obligations and lender requirements.
- ☐ Create an annual upkeep budget and ownership file.

### DIANA'S TIP

A beautiful water view is only the beginning. Verify access rights, relevant permits, maintenance needs, and insurance costs before deciding.

## Helpful source links

[Flood insurance guidance](#)

[Flood insurance guidance](#)

[Virginia property disclosures](#)

[Buying with a septic system](#)

## Call Diana: 757-985-2959

Discuss a luxury or waterfront purchase or sale with Diana. Share the features that matter, access questions and your maintenance or presentation priorities. [Open this guide online](#) to use the contact form.

Diana Hansford, Real Estate Agent | Keffer Realty. Confirm property facts, agreements and financing with the appropriate professionals.