

— FREE GUIDE · CENTRAL FLORIDA LAKEFRONT

Questions to ask before you buy *any* lakefront home

Print this and bring it to every showing. These are the questions that separate a confident lakefront purchase from an expensive lesson, the ones a good agent asks for you, and you can ask too.

Bring this to the dock, not just the kitchen. It's easy to fall for a lakefront home on the view alone. This is the page that keeps you grounded, a dozen questions to run at every property, before the emotion of "this is the one" takes over. Consider it your coach in your back pocket.

PREPARED FOR YOU BY

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— HOW TO USE THIS

Your Showing Companion

Take a copy to each home you tour. Run the questions, jot what you learn, and compare properties side by side afterward, it's amazing how quickly two "similar" lake homes separate once you ask the same questions of both. I'll chase down the answers you can't get on the spot; you just need to know what to ask.

FOR THIS PROPERTY

Property / address:

Lake:

Date toured:

The 12 Questions

Tick the box once you have a real answer, not a guess. A blank box is a to-do for me.

☐	Is this a connected chain lake or a standalone lake, and does that match how we'll actually use the water?
☐	What type of water is it: clear/ridge, tannic (dark), or nutrient-rich, land is it on the state "impaired" list?
☐	How much does this lake's level fluctuate, and where does the dock sit at low water?
☐	Is the lake a designated Outstanding Florida Water (stricter dock rules)?
☐	Does the existing dock / lift / seawall have proper permits, and is it grandfathered?
☐	Could I add or expand a dock, lift, or boathouse if I wanted to, under state, county, and HOA rules?
☐	What FEMA flood zone is the home in, and what will flood insurance cost?
☐	Is the home on septic and well? Age, location, and condition of each?
☐	Are there lake or HOA dues, and what do they cover?
☐	How is aquatic vegetation (weeds/hydrilla) managed on this lake and this shoreline?
☐	Which way does the lot face, and what does the sun and afternoon wind do to the dock?
☐	Is there a public boat ramp on this lake (more access = more traffic)?

Don't Leave Without These

Every question above earns its place, but if a showing is rushed, these three protect you from the most expensive surprises:

- **The water itself:** type, clarity, level swings, and whether it's a protected lake. You can change the house; you can't change the lake.
- **The dock's permits:** whether what's there is legal and grandfathered, and whether you could build or expand if you wanted to.
- **The true monthly cost:** flood insurance, taxes (no Homestead cap on a second home), dues, and upkeep, all in.

My job at the showing

You ask what you can on site; I do the digging behind the scenes — pulling permit records, confirming the flood zone and protected-water status, and reading the lake's history. You're not expected to know all of this. You're just expected to bring the questions, and I'll bring the answers.

I'm your *advocate*, not a salesperson.

Found a home that checks your boxes or one where the answers gave you pause? Send it my way. I'll run the questions you couldn't, tell you straight what I find, and help you decide with clear eyes.

Touring soon? Send me the address and I'll have the lake homework done before you walk in.

That's the difference between a salesperson and someone in your corner.

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