

MELISSA A. JOHNSON | REALTOR

Before You Buy the View

A Minnesota & Wisconsin
Lake-Home Due-Diligence Checklist

A practical guide to the ownership, access, water, utility and property questions that deserve attention before you make a commitment.

WHY THIS CHECKLIST MATTERS

A beautiful view can make it easy to overlook the questions that determine what a lake property will actually cost, how it can be used and whether it fits your plans. Use this guide to organize your questions and identify where qualified professional advice is needed.

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SECTION 01

Ownership, Access and Boundaries

- ☐ Confirm whether the property includes direct shoreline ownership.
 - ☐ Review surveys, legal descriptions and property boundaries.
 - ☐ Identify recorded easements or shared-access agreements.
 - ☐ Confirm whether docks, paths, driveways or utilities cross another property.
 - ☐ Determine whether access is private, shared, deeded or association-controlled.
 - ☐ Ask a qualified title or legal professional about unclear rights or restrictions.
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SECTION 02

Shoreline and Water Use

- ☐ Ask which local authority regulates shoreline alterations.
- ☐ Investigate dock, lift, boathouse and waterfront-structure requirements.
- ☐ Review vegetation-removal, grading and erosion-control restrictions.
- ☐ Identify visible shoreline erosion or drainage concerns.
- ☐ Determine whether water depth and shoreline conditions fit your intended use.
- ☐ Investigate aquatic vegetation and known invasive-species concerns.
- ☐ Review any lake-association rules, fees or voluntary programs.

SECTION 03

Flooding, Drainage and Insurance

- ☐ Ask an insurance professional about coverage availability and cost early in the process.
 - ☐ Review available flood-zone information with qualified professionals.
 - ☐ Look for drainage patterns directing water toward the home.
 - ☐ Ask about prior water intrusion, flooding, ice damage or shoreline erosion.
 - ☐ Evaluate retaining walls, slopes, low areas and visible water-control systems.
 - ☐ Understand that standard homeowner coverage may not address every water-related risk.
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SECTION 04

Well, Septic and Sewer

- ☐ Identify whether the property uses municipal utilities, a private well, septic or a combination.
- ☐ Request available well records and recent water-test information.
- ☐ Ask about well age, depth, treatment equipment and known water-quality concerns.
- ☐ Request available septic design, inspection, pumping and compliance records.
- ☐ Understand system capacity in relation to bedrooms and intended use.
- ☐ Investigate municipal sewer availability and possible assessments.
- ☐ Use qualified well, septic and plumbing professionals for evaluation.

SECTION 05

The Home and Its Systems

- ☐ Review roof, siding, windows and exterior drainage.
 - ☐ Evaluate heating, cooling, plumbing and electrical systems.
 - ☐ Ask whether the property is designed for year-round or seasonal use.
 - ☐ Investigate insulation, freeze protection and winterization procedures.
 - ☐ Identify crawlspaces, basements or utility areas vulnerable to moisture.
 - ☐ Review visible deferred maintenance and likely near-term expenses.
 - ☐ Hire qualified inspectors and specialists appropriate to the property.
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SECTION 06

Access, Utilities and Daily Use

- ☐ Confirm whether roads are public, private or seasonally maintained.
- ☐ Ask who handles snow removal and road maintenance.
- ☐ Verify internet, cellular service and utility availability.
- ☐ Review parking, guest access and boat-storage options.
- ☐ Consider travel time to groceries, medical care and other daily services.
- ☐ Determine whether the property's maintenance demands fit your lifestyle.

SECTION 07

Associations, Rentals and Intended Use

- ☐ Review association documents, fees and restrictions when applicable.
- ☐ Investigate local rules affecting short-term or long-term rentals.
- ☐ Confirm whether intended renovations or additional structures may require approval.
- ☐ Ask about restrictions involving boats, docks, trailers, recreational vehicles or pets.
- ☐ Do not assume neighboring properties have the same rights or restrictions.
- ☐ Verify intended uses with the appropriate association and government authorities.

SECTION 08

Questions Before Writing an Offer

- ☐ Which records and disclosures are available?
- ☐ Which conditions require professional evaluation?
- ☐ Which contingencies may be appropriate?
- ☐ What ownership costs extend beyond the mortgage?
- ☐ Does the property support your intended use?
- ☐ Which questions remain unanswered?
- ☐ Are you comfortable with both the property and its ongoing responsibilities?

IMPORTANT

This checklist is for general educational purposes and is not a substitute for professional inspection, legal advice, surveying, lending, insurance, environmental testing or local regulatory guidance. Property conditions and requirements vary. Buyers should consult qualified professionals and applicable government authorities.

Ready to evaluate a lake property?

Bring your questions to Melissa. She will help you organize the next steps and connect with the appropriate professionals.

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