

# **5 MISTAKES TO AVOID**

## **WHEN SEARCHING FOR YOUR PERFECT WATERFRONT PROPERTY**

San Antonio is a special place in a lot of ways, but one feature certainly stands out: the River Walk. This is one of the most popular tourist destinations in all of Texas. As you know, this is not the only body of water in the vicinity of our great city! From rivers to lakes and even the Gulf of Mexico, San Antonio and surrounding areas have it all. This gives our local population a lot of options when considering buying/owning a waterfront property. There are a few things to keep in mind, however, as you look for that perfect property:

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### **1. WHAT IS THE GOAL FOR THIS PROPERTY?**

Are you looking for a vacation home/second home? Will this be mainly used as a vacation rental? Is this home going to be your primary residence? Are you searching for a vacant lot of land that you can build a new home on? All of these are great options for your waterfront property, but all come with different circumstances that you will need to plan for. Getting in touch with a real estate agent would be a great first step. They will have the knowledge and resources to help identify the perfect waterfront property for you. It's important to find an agent with knowledge and expertise in the specific property type you're looking for. Will you be able to rent the property on short term leases if you plan on making this a vacation rental? What type of building restrictions will you have to deal with if you plan on buying a lot and constructing a new home? Find an agent that can answer these questions.



## **2. DOCKS**

**Do you want to build a dock? Not all bodies of water in the state of Texas are governed in the same way. Make sure you know what you are actually buying. Waterfront properties may or may not allow for structures to be built in the water. Do you own a piece of land under the water? For example, Canyon Lake is a popular spot for those looking to own waterfront or water adjacent housing. Canyon Lake is unique though in the fact that the land under the water is actually owned and maintained by the Army Corps of Engineers. This is obviously important information to know ahead of time when considering what your ultimate goal for your waterfront property is. Do your research and contact an industry professional/agent for extra guidance.**

## **3. WATER LEVELS**

**Is the property you are interested in located on a constant level lake or on a natural lake? Most lakes in Texas are NOT natural lakes. (Side note: it's an enduring, Texas-sized myth that Caddo Lake is our only natural lake. Actually, it's not entirely natural, however, there are several other lakes that are natural. But we digress.) Not all Texas lakes are created equal. A constant level lake can be VERY different than a non-constant level lake. Examples of both of these lake types near San Antonio would be Lake LBJ (constant level) versus Medina Lake (non-constant level). The potential downside of a non-constant level lake is that when you go to look at a waterfront property you might like to purchase, you may see the property in the spring season when there has been plenty of recent rainfall and the lake appears full and inviting and practically right out your back door. You're sold! You purchase the property; all is well. And then a serious drought comes along. Now, your "waterfront" property is high and dry with a view of what would best be described as a small river in the middle of rocky, dusty canyon where a lake used to be; your new dock is likely also sitting on the rocks several yards from the water's edge. This scenario is obviously important for many reasons. The enjoyment of your waterfront property could depend on the weather trends in your area. You also need to consider the eventual resale of your waterfront property and the need to time your sale based on when the water level is up in order to get the most value for the sale of your property. The timing of your resale could drastically affect your property's value. In contrast, a constant level lake will remain at its current level by way of dams and flood gates. What you see is what you get no matter the season or rain levels. Again, do your research and get in touch with a real estate agent to help steer you in the right direction.**

## **4. WILDLIFE**

Texas is a beautiful state for many reasons and one of the top reasons being the wide variety of wildlife calling our great state home. Knowing what wildlife is native to the specific area you're looking to purchase should be on your checklist as well. There are pluses and minuses to this. Obviously, walking outside of your beautiful home and seeing the whitetail deer grazing and hummingbirds feeding from the flowers will be a great experience at your new waterfront home. However, depending on where you purchase your property, you need to be aware of the potentially dangerous wildlife that may be present. Texas is known for rattlesnakes. For the most part, they will avoid contact with humans but this is still something to be aware of. Although it's more rare, Texas is home to alligators. This comes into play even more so when searching for waterfront properties as water is, of course, an alligator's main habitat. Only about a 30-minute drive to the southeast of San Antonio, you may come across some alligators at Calaveras Lake. This is not to deter you from your dream waterfront property but rather to help in your research. The more you know! Also, if fishing is on your agenda, be sure to check the local fishing laws applicable to your potential new property.

## **5. FLOOD ZONE? FLOOD INSURANCE?**

With all of the benefits and enjoyment that can come with owning a waterfront property, one downside with this property type is that you may be fully or partially located in a flood plain or in areas often subject to violent weather. This doesn't mean you can't buy or build a home on these types of properties, but this does come with a few issues that you'll need to consider. A good idea is to get in touch with a real estate agent to help with your flood zone research. If you're planning on building a new home on your waterfront property, reaching out to a builder with experience with these types of homes is crucial. They will be able to help with your feasibility research on the property you're considering and the subsequent construction of the home. Are you able to build the type of home you are wanting? Do you need to have a home on stilts? Is there anything specific to consider for your home's utilities? Finally, when you're in the process of searching for your dream waterfront property, make sure to have a good flood insurance contact. Flood insurance, hurricane insurance or wind insurance could well be a necessary additional coverage on your homeowner's policy. Knowing the cost and type of coverage needed ahead of time will help in your budgeting and decision-making process.

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**Hopefully this paints a decent picture of what you may want to consider when searching for your perfect waterfront property. At the end of the day, the limited amount of these properties makes them highly desirable. Just make sure you cover all of your bases when beginning your waterfront property search so you feel confident in the purchase you make. Good luck, and please feel free to reach out to Somos Real Estate if we can be of any help with your real estate needs including these wonderful waterfront properties in and around San Antonio, Texas!**

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