



DESIGN. CRAFT. PRESERVE.

LAKE PROPERTY BUYER'S CHECKLIST

PHASE 1:

DEFINE YOUR LAKE LIFESTYLE

- Determine your property type:**
Are you looking for direct Lakefront, scenic Lakeview, or community Deeded Access?
- Choose your ideal location:**
Narrow down your search to specific areas (e.g., Lake Vermilion, Virginia, Hibbing).
- Define your water activities:**
Do you want a quiet, secluded lake for kayaking, or a large lake for motorized boating and water skiing?

PHASE 2:

EVALUATE THE WATER & ENVIRONMENT

- Research water quality:**
Check the lake's history for clarity, algae blooms, and fish populations.
- Check recreational regulations:**
Verify local rules regarding boat motors, wake zones, and fishing restrictions.
- Observe orientation and elements:**
Note which direction the property faces. (Does it get warm southern sun? Is it heavily exposed to northern winds?)
- Assess seasonal impact:**
Ask about winter ice patterns (like "ice jacking") and spring water level fluctuations.



PHASE 3:

INSPECT THE PROPERTY & LANDSCAPE POTENTIAL

- Evaluate shoreline health:**
Look for signs of active erosion, failing retaining walls, or healthy native plant buffers.
- Assess topography and drainage:**
Check for steep, unstable slopes or areas where water pools near the home's foundation.
- Examine existing vegetation:**
Note mature trees that provide great shade or privacy, as well as dead trees that may need immediate removal.
- Visualize your outdoor dream:**
Is there a flat, permissible area for a future fire pit, patio, or outdoor kitchen?
- Schedule a professional home inspection:**
Ensure the main structure, roof, and plumbing are sound before worrying about the yard.

PHASE 4:

NAVIGATE THE RULES & BUDGET

- Check zoning laws and setbacks:**
Verify how close to the water you are legally allowed to build patios, decks, or gazebos.
- Review DNR regulations:**
Understand what you can and cannot do regarding shoreline alteration and vegetation removal.
- Read the HOA bylaws (if applicable):**
Check for community restrictions on fencing, outbuildings, and landscaping styles.
- Budget for the outdoors:**
Factor the cost of immediate landscaping needs (like shoreline stabilization or dock repair) into your overall purchasing budget.
- Build your local team:**
Connect with a specialized waterfront real estate agent and a local landscaping expert who understands Northern Minnesota terrain.

Ready to turn that Northern Minnesota lake property into a personal oasis? Bring this checklist to your next showing, and contact us when you are ready to design the waterfront landscape of your dreams!



Contact Us Today for a Consultation



218-260-4356



www.bouldercreekoutdoorliving.com