Waterfront Showing Checklist

NH & Maine | Bring better questions to your visit

Property / town: _____
Visit date: _____ MLS / reference: _____

Access & boundaries

- ☐ Ask for the recorded deed, survey and any easements. Is this private direct frontage, shared/deeded access, or only a view?
- ☐ What beach, dock, slip or mooring rights are documented? What transfers with the property? Review association rules and cost sharing.

Notes / follow-up: _____

Docks & boating

- ☐ Request permits, approved plans and maintenance history; ask about any changes to the existing structure.
- ☐ Check depth, seasonal water levels or tides, boat suitability, removal/storage arrangements and any separate mooring process. A dock photo does not establish legal rights.

Notes / follow-up: _____

Flood & insurance

- ☐ Review current FEMA flood information with your lender, insurer and local floodplain administrator; ask about prior flood history and elevation records.
- ☐ Get an address-specific flood insurance quote. Confirm coverage, exclusions, deductibles and effective date; most homeowners policies do not cover flood damage.

Notes / follow-up: _____

Septic & drinking water

- ☐ Request septic design/approval records, capacity, service history and evaluation reports. Confirm whether a shared system serves the home.
- ☐ In NH, ask your licensed evaluator and transaction advisers whether RSA 485-A:39 waterfront transfer requirements apply. In Maine, consult the local plumbing inspector and qualified site evaluator.
- ☐ Ask about drinking-water source, available testing and treatment records. Have a qualified professional advise what further testing is appropriate.

Notes / follow-up: _____

Shoreline & planned changes

- ☐ Ask the town and relevant state agency about permits for the specific work you intend: vegetation removal, additions, docks or shoreline changes.
- ☐ NH and Maine have different state and local requirements. Do not assume existing construction or advertised frontage establishes permission to expand.

Notes / follow-up: _____

Seasonal access & occupancy

- ☐ Confirm road status with the town; review easements, plowing, road association costs, winter parking and emergency access.
- ☐ Ask about winterization, seasonal water, heat and approved occupancy. Verify any seasonal-to-year-round conversion requirements, including septic capacity.

Notes / follow-up: _____

Sources & Follow-Up

Educational questions, not legal, engineering, septic or insurance advice. Property-specific deeds, surveys, permits and professional evaluations matter. This checklist does not establish access rights or certify property condition.

NH docks / permits
https://www.des.nh.gov/water/wetlands/faqs/docks-non-tidal-areas

NH protected shoreland
https://www.des.nh.gov/land/waterfront-development/protected-shoreland

NH waterfront septic transfer law
https://gc.nh.gov/rsa/html/L/485-A/485-A-39.htm

Maine shoreland zoning
https://www.maine.gov/dep/land/slz/

Maine wastewater / seasonal conversion rules
https://www.maine.gov/dhhs/mecdc/services/business-services/hydrology-and-wastewater/maine-subsurface-wastewater-rules

FEMA flood maps
https://msc.fema.gov/portal/home

FEMA / NFIP insurance
https://www.floodsmart.gov/get-insured/buy-a-policy

Primary sources reviewed November 7, 2026 (EST). Confirm current rules with the relevant agency and town.

Questions to research before your next visit:

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A personal search or valuation request is follow-up with Andy, not an automatic alert subscription or instant estimate.