

MIKE DERENTHAL'S

ESSENTIAL



WATERFRONT BUYER'S GUIDE



INCLUDES:
10 THINGS YOU NEED
TO KNOW
before investing in
your waterfront dream
home.





WELCOME

- > The Allure of Waterfront Living
- > Searching for Waterfront
- > Water Levels
- > Understanding Flood Zones
- > Docks & Regulations!
- > Setbacks
- > Boating Safety
- > Snakes & Gators!
- > Waterfront Lifestyle Benefits
- > Next Steps....



WATERFRONT

IS A LIFESTYLE

In the realm of real estate, few investments offer the allure and timeless appeal of waterfront properties. Whether you're considering making a move or investing in a new chapter of your life, owning your own piece of Florida's waterfront is not merely about owning a property; it's about embracing an unparalleled lifestyle



For those who have experienced waterfront living, the mere thought of it evokes memories of warm sunsets, serene waters, and family laughter echoing across the shore. And for those who are new to the concept, I hope this guide and my website might give you a glimpse into a world where every day feels like a vacation, and your backyard is a playground that extends beyond your imagination.

Waterfront living in Florida is about morning tranquility, leisurely boat rides, and the serenity of nature as your constant companion. It's the joy of casting your fishing line at dawn, the exhilaration of water sports under the brilliant sun, and the ultimate satisfaction of watching your family create memories in a place you call home.

As the saying goes when it comes to real estate, "they're not making any more of it." And this absolutely applies to waterfront properties, and helps to explain its allure as a long term builder of wealth.

As you embark on this journey to explore waterfront living in Central Florida, allow your heart to be captivated by the irresistible charm of what awaits.



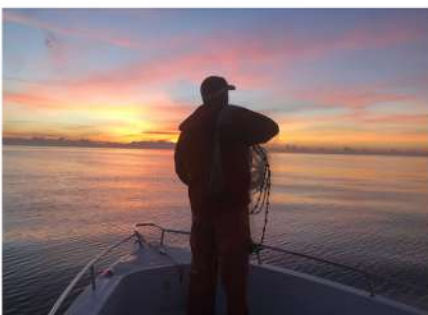
FINDING YOUR

PERFECT PROPERTY

As a lifelong resident of Florida and an enthusiast of waterfront living, I understand the importance of finding the right property that resonates with your dreams and lifestyle. Do you like to fish? Are into water sports? Or do you prioritize a sunset exposure? What about water clarity? Are you seeking the ability to boat to other lakes? The body of water upon which you purchase your homes is often times more critical than any other part of the property for some waterfront buyers. I get that. Drawing from my experience, we'll explore how to identify the property that aligns perfectly with your vision.



Setting Your Priorities: Every homebuyer is unique. You might prioritize breathtaking sunsets, while another yearns for the calming ripples of a quiet lake, while others may need a deep-water canal with no bridge constraints. Reflect on what matters most to you. Are you looking for a peaceful retreat, a water sports enthusiast's paradise, or perhaps a combination of both?



The Right Body of Water for You: Central Florida boasts a myriad of lakes, rivers, bays, intra-coastal waterways, and beaches, each with its own character. Some are perfect for fishing, while others are havens for water sports. Delving into the unique attributes of each body of water can help you identify the one that aligns with your lifestyle.

Different bodies of water tend to have their own personality so to speak. Knowing the nuances of these waterways oftentimes require an experienced, local professional who also appreciates the waterfront lifestyle.

I have specialized in the sale of waterfront homes for over twenty years, and have developed a team of experienced, trusted, professional waterfront specialists throughout Florida (and beyond). Regardless of where your path leads, chances are I can help you find the right agent for the job.

WATER LEVELS

Whether you're fishing from your dock or watching the kids splash in the shallows, understanding water levels is essential for maximizing your enjoyment and property value.

Understanding Water Levels: Think of water levels as the lifeblood of your waterfront experience. They dictate not only the aesthetics of your property but also its functionality. There are many factors that influence water levels, from rainfall and seasonal changes to man-made alterations.

How It Affects Your Property: Rising or receding water levels can significantly impact your property, from the stability of your dock to the health of your shoreline. It's important to know what to expect throughout the year to make informed decisions.

Insights from a Local: As a fourth-generation Floridian, I have an intimate understanding of how water levels can fluctuate across the seasons.

Fluctuating Water Levels: The different ways that our different bodies of water fluctuate in water level is tied into an extremely complex science called hydrology, (of which I have some basic knowledge) as well as the often-disconnected efforts of different municipalities and government agencies. Needless to say, it is complex and often unpredictable, but historical patterns are evident, and some of our lakes DEFINITELY experience different degrees of water level fluctuation.

There is a great resource called WaterAtlas.org that contains historic water level fluctuations for many of the lakes throughout Florida. I have provided a link in the Resources tab of my website.

And nothing replaces the experience of a good local agent who specializes in waterfront. Let me know if I can put you in contact with someone in the area that you're searching.





UNDERSTANDING

FLOOD ZONES

Navigating Flood Zones: It's essential to understand flood zones in the early stages of your property search, as they play a significant role in assessing a property's vulnerability to flooding, and ultimately their value. I will help you decipher the flood zone codes, understand flood risk, and explore how they relate to your potential dream home. Most of the properties we will be looking at will be Flood Zone X. Just because a property is waterfront does not mean it is any more or less prone to flooding than a property that is not on the water..

Zone X: This is considered a minimal risk area where flood insurance is not typically required by lenders. It's often referred to as the "Preferred Risk Zone."

Zone AE: These areas have a 1% annual chance of flooding, which means they are at moderate risk. Flood insurance is often required for properties in Zone AE when there is a mortgage from a federally regulated or insured lender.

Zone VE: VE zones are coastal areas with a high risk of flooding from storm surges and waves associated with hurricanes. These areas have a 1% annual chance of flooding and typically require flood insurance.

Zone X (shaded): These are areas of moderate flood risk but have additional hazards, such as ponding during heavy rainfall. Flood insurance requirements can vary depending on the specific risks.

Zone A, A1-A30: These are Special Flood Hazard Areas (SFHAs) with a 1% annual chance of flooding. Flood insurance is usually required for properties in these zones.

Zone D: This zone represents areas where flooding hazards exist but are undetermined. It's common in areas where flood studies haven't been conducted yet.

It's important for property buyers and homeowners to know their property's flood zone to understand the potential flood risk and insurance requirements. Flood zone information is usually available through FEMA's Flood Map Service Center or local government agencies.



DOCK

REGULATIONS

Docks are, one of the true delights of waterfront living. Docks are where memories are made, where boats gently rock, and where you can dip your toes in the water whenever the mood strikes. But there's much to learn about these charming structures.

The Joy of Dock Ownership: Owning a dock is a rite of passage for many waterfront homeowners. Here, we'll bask in the joys of dock ownership—fishing with friends, relaxing with a good book, or simply enjoying the gentle lapping of waves. It's a canvas of endless possibilities for relaxation and recreation.



Understanding Dock Regulations: Before you dive into dock design and construction, it's vital to understand the regulations that govern them. Each body of water and local jurisdiction may have unique guidelines. Check out the Resources tab of FloridaLakeFront.com for links to common municipalities building codes with respect to dock regulations.



Customizing Your Dock: Your dock is more than a functional structure; it's an extension of your lifestyle. From basic designs to more elaborate creations, your dock is where your vision of waterfront living truly takes shape.

My last dock project involved the expansion and update of an old existing dock. I had to expand the capacity of my lift, while also getting permission from my neighbor to extend ever so slightly into the setback from his property, and then secure the right dock contractor who was up to the project.

Whether you're envisioning a simple platform to savor sunsets or a multi-level structure for hosting lakeside gatherings, your dock is an integral part of your waterfront narrative.

A surveying instrument, likely a total station or theodolite, is mounted on a yellow tripod. The instrument is positioned on a sandy bank overlooking a calm body of water. The background shows a line of trees and a clear sky. The text 'KNOW YOUR' is overlaid on a white rectangular box.

KNOW YOUR

SETBACKS!

Understanding Setback Requirements and Maximizing Your Waterfront Space

Property setbacks are a crucial aspect of waterfront living that's often not properly understood prior to purchase. And it should be! These regulations shape your waterfront paradise and how to make the most of every inch of your dream property.

Setback Requirements: What to Expect: Before you embark on any waterfront property project, it's essential to understand setback requirements. These regulations determine how close to the water's edge you can build. Most municipalities define these set backs from the water by working off of the normal high waterline (NHWL), which is a water elevation established for each body of water. Knowing where this is on your property is crucial, and if you do not know, this can be handled and indicated on the survey by most reputable professional surveyors. In addition to NHWL's, there are also state and federally mandated wildlife and wetlands corridors along waterfront properties that must be clearly understood prior to ownership.

Maximizing Your Waterfront Space: While setbacks establish limits, they also offer unique opportunities. We can share creative strategies for making the most of your waterfront space, from designing your outdoor oasis to ensuring you enjoy the views you cherish most.

Waterfront living isn't just about the walls of your home; it's about the world beyond your doorstep. With a solid grasp of setback requirements and a dash of creativity, you'll be well-prepared to curate your waterfront paradise.



BOATING

SAFETY

I have owned a lot of boats in my lifetime and have spent a lot of time on the water. I have witnessed (and admittedly experienced) my own share of mishaps and near-misses. Things can happen quickly on the water and extreme caution and respect for others should always be a part of any boating activity. Whether you're a seasoned skipper or a novice sailor, it's essential to ensure safety and foster a culture of responsible boating as you explore the endless waters of your waterfront property.

Safety First on the Water: Nothing beats the thrill of cruising on your private lake river or ocean-scape, but safety should always come first. The State of Florida now requires boating licenses for operators under the age of 18 and there are specific laws for operating watercraft, to include life jackets, registrations, navigation lights, fishing rules, etc. .Make sure that you are well-informed and well-prepared for your aquatic adventures.

Boating Etiquette: Just as we observe etiquette on land, there are unwritten rules of courtesy on the water. I am always happy to discuss boating etiquette and basic safety considerations, ensuring you and your guests have a harmonious experience with other boaters and waterfront residents.

Expert Advice for a Fun Ride:

Whether you're gliding across a serene lake in your guppy sail boat, or racing through backwaters on an airboat , safe and responsible boating ensures that every outing is a delightful and secure adventure.





WATERFRONT

WILDLIFE

da Co

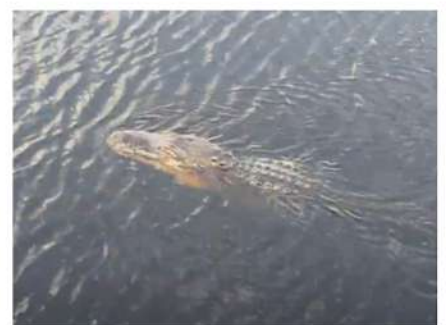
Sharing Space with Wildlife: Nestled within the tranquil embrace of your waterfront haven, you'll have the privilege of sharing your space with an enchanting cast of creatures. From the graceful herons to playful otters and the occasional sunbathing alligator by the shoreline, Florida's wildlife adds a touch of wonder to your daily life.

The Slithery Inhabitants of Florida: Florida is home to an array of snake species, each playing a unique role in the local ecosystem. As you venture into the natural beauty surrounding your property, you may cross paths with a variety of species.

The good news is that an encounter with a dangerous species of snake is honestly quite rare. The photo at the top features a venomous water moccasin on the left and a harmless water snake on the right. Both serve a purpose, and both would prefer to have nothing to do with you.

Living with Alligators: In Florida's freshwater environments, it's essential to understand what it's like to share your surroundings with alligators. As ancient and magnificent creatures, alligators are both awe-inspiring and a symbol of Florida's wild beauty. I get asked about alligators all of the time. For the most part they are not a threat. But like any other wild animal that's bigger than you - they need to be well-respected. The good news is we can all coexist with these reptilian giants safely, respecting their space and still maintain your own well-being.

By understanding these diverse species and what it's like to live with alligators in the mix, you'll not only enhance your appreciation for the biodiversity of your waterfront environment but also contribute to your safety and the well-being of these remarkable creatures. Welcome to this immersive adventure where the wonders of nature become an integral part of your daily waterfront experience.





MAKING

MEMORIES

Perhaps the biggest draw to living on the waterfront is the unique lifestyle it offers. Discover how this lifestyle can positively impact your health, well-being, and overall happiness as you bask in the beauty of Central Florida's lakes, rivers, and coastal settings.

Waterfront Tranquility and Well-Being: Your waterfront property isn't just a home; it's a sanctuary for your soul. We'll explore how the proximity to water can reduce stress, boost creativity, and provide a sense of peace that's hard to find elsewhere.

An Active Lifestyle: Living by the water encourages a more active way of life. Whether it's kayaking along the shoreline, swimming in the crystal-clear lake, or taking leisurely walks along your dock, your waterfront haven is a playground for staying fit and healthy.

Family Bonding and Memories: There's something magical about gathering your loved ones on the waterfront. We'll discuss how these moments create lasting memories, strengthen family bonds, and enhance the quality of life for you and your children.

One of my favorite all-time pursuits is cooking outdoors and your waterfront property provides the ideal backdrop for outdoor grilling and dining. I love sharing delicious meals with my family and friends while soaking up the stunning lake views. Whether it's a pig roast with a 100 plus attendees, my annual grilled paella I make at our family reunions on Anna Maria Island, or simply throwing some burgers on the grill for my friends and family, a disproportionate number of my favorite memories in life involve cooking outside by the water. I love it!

Your waterfront property is more than just real estate; it's a gateway to health, happiness, and a life lived to its fullest potential, where the soothing sounds of the water are the backdrop to your journey towards a healthier, happier you.





THE FUTURE

OF YOUR WATERFRONT

I hope you've found this guide helpful in your waterfront living journey. I don't consider it a stretch to say that I have many times felt a spiritual connection to the water. The relationship is an enduring and significant part of people's lives who connect with the water.

Sustaining the Waterfront Dream: As a fourth-generation Floridian, my roots are deeply entwined with the land and water. Some of my fondest memories are spending time with my family, my grandpa, and lifelong friends, either on, in, or near the water. I feel that all of us that benefit from owning waterfront property should make it our legacy to ensure that future generations are able to enjoy this connection to the water as well. It is a joy and beauty that everyone should have the opportunity to experience.

Legacy of Love: Your waterfront property holds the potential to become a cherished family legacy, a place where generations of your family can create memories and build traditions. It is an amazing opportunity to pass down the values of appreciation for nature, family togetherness, and the unique lifestyle your property offers.

Waterfront Sustainability: Ensuring the sustainability of your waterfront environment is a responsibility and an opportunity. Informing yourself on responsible stewardship will not only benefit your property but also contribute to the preservation of Florida's exquisite freshwater ecosystems.

Your waterfront property, imbued with memories, history, and untold potential, is a living testament to the beauty of Florida's waterfront. Whether we get the chance to meet or not, I hope that the future holds endless possibilities for you, your family, and your waterfront paradise. So, embrace it fully, savor every moment, and let your lifelong connection to the water continue to enrich your life for generations to come.



Because Waterfront Homes are Different...

We get it.

BUY

SELL

TIME TO

LEARN MORE

I love the waterfront lifestyle and love to share the experience with others, and I hope you found this booklet helpful in your journey. My website FloridaLakeFront.com has detailed information on these topics and even more under the Resources tab. And you can conduct your own detailed search for waterfront properties from coast to coast throughout Central Florida.

I am a real person and would love to hear from you if I can assist you in your purchase or sale of a waterfront home. I am based in Orlando, Florida. I have a team of local, experienced professional agents who specialize in waterfront properties throughout the State and can connect you with these experts with a quick phone call.

Please reach out if we can assist.



321-662-8014



mike@derenthalrealty.com



www.FloridaLakeFront.com

