OKSANA BEREZHNOY
LUXURY REAL ESTATE · VANCOUVER, WA

OB

THE WATERFRONT & ACREAGE GUIDE

Buying Waterfront & Acreage

The diligence that ordinary homes don't require — water, land, rights, and access.

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01

Why These Are Different

Waterfront and acreage properties carry considerations a typical suburban home never raises: what the land can do, what the water conveys, and what you're actually buying beyond the house. The home is often the simplest part of the diligence.

> *On these properties, you are buying land and rights as much as a house. Understand all three.*

02

Waterfront Rights

"Waterfront" and "lake access" mean very different things property to property — shoreline ownership, dock rights, shared easements, and jurisdictional rules all vary. Two homes on the same shore can convey entirely different rights. Confirm exactly what transfers before you fall for the view.

What a waterfront listing shows and what it legally conveys are not always the same.

03

Land, Water & Septic

On acreage, the essentials sit underground and off the plat: water source (private well versus shared system), septic type and condition, usable versus unusable acreage, and drainage. These determine what the property costs to own and what you can build.

04

Access & Zoning

Easements, shared driveways, and road maintenance agreements decide how you reach the home and who pays to keep the route open. Zoning and permitted use govern what you may do — equestrian, a shop, an ADU — in areas like Brush Prairie and Hockinson.

05

Value & Resale

These properties have smaller, specific buyer pools, which affects both how they're priced and how they resell. Documenting rights and systems clearly protects value in either direction. For a specific parcel, Oksana can prepare a Private Property Brief.

FLOOD, INSURANCE & THE SHORELINE

Water raises questions a lender and an insurer will ask before you do. Answer them early — they affect price, financing, and what you are allowed to build.

Flood exposure

Check the FEMA flood zone and, where it applies, obtain an elevation certificate. A home in a mapped floodplain carries different insurance and, at times, financing requirements — and it shapes any future addition.

Insurance availability & cost

Confirm that coverage can be bound, and at what premium, before your contingencies expire. Waterfront, view, and remote acreage each affect insurability — not only flood, but wildfire exposure and how quickly emergency services can reach the site.

Shoreline & critical areas

Docks, bulkheads, and work near the water are regulated, and shoreline setbacks, wetland, or critical-area rules can limit what changes. Confirm that what exists is permitted — and that anything you would add is even possible.

FINANCING THESE PROPERTIES

Unique homes complicate the appraisal. Scarce comparable sales, large acreage, outbuildings, and water frontage can all widen the range an appraiser must defend, and some loan programs cap the acreage they will value or lend against. Build extra time into the timeline, expect the appraisal and insurance review to carry more weight than on a standard home, and speak with a lender experienced in rural and high-value property before you write.

THE DILIGENCE CHECKLIST

What to confirm before removing contingencies.

Water

For a private well: flow rate and recovery, plus quality testing for coliform bacteria, nitrates, and arsenic. For a shared system: the written agreement, who maintains it, and how costs are split.

Septic

System type and age, the last inspection and pumping, drainfield condition and reserve area, and the bedroom count the system is permitted for — not just the bedrooms the listing advertises.

Access & road

How you legally reach the home: recorded access, shared driveways, and any road-maintenance agreement — who is responsible, and what it costs each year.

Land use & zoning

What the zoning permits and prohibits: a shop or outbuilding, livestock or equestrian use, an ADU, or a short-term rental. Confirm the use you intend is allowed, not merely common nearby.

Boundaries & survey

Where the lines actually fall, along with fences, encroachments, and how much of the acreage is usable versus steep, wet, or otherwise constrained.

Rights & easements

Exactly what shoreline, dock, or access rights convey, and any easements that run with the land — in writing, in the title report.

Where to Next

Explore Brush Prairie & Hockinson and the Columbia River corridor, or read the full Buyer's Guide.

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NEXT STEP

Eyeing a waterfront or acreage property?

Discreet, precise luxury real estate representation across Southwest Washington and the Portland metropolitan area — waterfront, acreage, custom, and distinctive homes. Every inquiry is handled personally.

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