LIZ MOORE & ASSOCIATES

# A Guide to Waterfront Living in Tidewater, Virginia

PLACES / WATER DEPTH / PRIVATE DOCKS / GETAWAYS



# Find your waterfront

A quiet creek. A wide river. A beach just steps from home. Explore the possibilities, then take a closer look at the details that make a waterfront property right for you.


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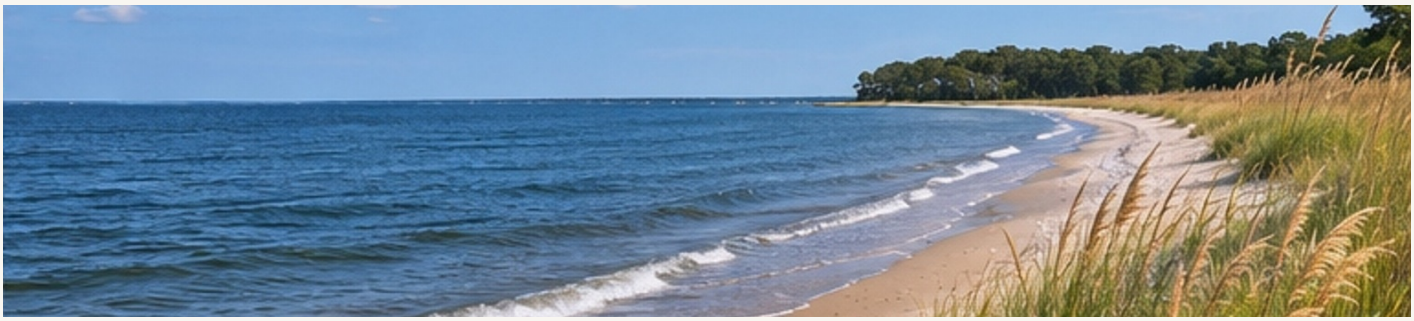
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01 / PLACES & POSSIBILITIES

# Finding your place on the water

Explore the waterways and communities of Tidewater Virginia.

Virginia's Tidewater region offers some of the most diverse waterfront living options on the East Coast. Whether you're drawn to a quiet tidal creek, a peaceful lake, a winding river, a scenic bay or the vast Atlantic Ocean, there's no shortage of places to enjoy life on the water.

But not all waterfront properties offer the same experience. Some are ideal for kayaking, paddleboarding and fishing, while others provide access to open water for sailing, cruising and other boating activities. For some people, simply having a beautiful water view is enough.

Finding the right waterfront property starts with understanding your options and deciding what kind of lifestyle you want. Your plans for the property, including how often you'll use it and what activities you enjoy, can help guide your search.

## Types of waterfront properties

Each type of waterfront property offers a different experience, and understanding those differences can help you narrow your search based on how you plan to enjoy life on the water.

## Tidal creeks

Tidal creeks are a popular choice for people who enjoy a quieter setting surrounded by nature. These waterways wind through wooded areas, marshes and residential communities, offering opportunities to kayak, paddleboard, fish and observe wildlife. Depending on the location, you may spot herons, ospreys, egrets and other coastal wildlife right from your backyard.

Many tidal creeks connect to larger rivers or the Chesapeake Bay, making them attractive to boat owners as well. However, water levels can change significantly with the tides, and some

creeks may be too shallow for certain boats.

## Rivers

Tidewater Virginia is home to several major rivers, including the James, York, Rappahannock and Potomac. They are popular among boaters and anglers, with some parts wide enough to accommodate larger vessels and sailboats.

Riverfront settings can be quite different depending on where you are along the river. Some homes overlook broad stretches of open water, where residents can watch boats passing by, while others are located along narrower, more sheltered sections. Water depth, currents and exposure to wind and waves are all worth considering when choosing a riverfront home.

## Lakes

Lakefront homes often appeal to those who enjoy calmer waters and a peaceful setting. Depending on the size of the lake, residents may be able to go fishing, kayaking, canoeing or even boating. Smaller ponds are typically more about enjoying the scenery.

Some lakes and ponds may be governed by homeowners associations, so it's worth checking for any restrictions before purchasing a property.

## Bays

Partially surrounded by land and connected to larger bodies of water, bays can offer a variety of waterfront settings. Some are relatively small and sheltered, while others stretch for miles, like the Chesapeake Bay, which borders the Northern Neck, Middle Peninsula, Hampton Roads and Eastern Shore.

Homes along the Chesapeake Bay often offer sweeping water views, with some properties providing direct access to beaches. Residents can enjoy swimming, fishing, boating and watching ships and other vessels pass by. Smaller bays and coves throughout the region can offer a more sheltered setting, particularly for boat owners who prefer calmer waters.

One thing to consider when buying bayfront property is exposure to the elements. Homes facing open water may experience stronger winds, larger waves and greater shoreline erosion than those along more protected waterways.

## Atlantic Ocean

For those who dream of waking up to a beautiful sunrise over the Atlantic Ocean, Virginia's coastline offers plenty of places to call home. Oceanfront properties provide stunning water views, with the beach just steps away. Residents can spend their days swimming, surfing, fishing or simply relaxing on the sand.

Virginia Beach is the primary destination for oceanfront homes in Tidewater Virginia. You'll find beachfront condominiums, townhouses and single-family homes, with some properties offering private beach access.

Some major considerations include salt air, strong winds, coastal storms and erosion, which can all take a toll on homes, making regular maintenance important.

## Where to find waterfront properties in Tidewater Virginia

Tidewater Virginia has waterfront communities spread across several distinct regions, each with its own scenery, towns and waterways.

## Northern Neck

Located between the Potomac and Rappahannock rivers, Virginia's Northern Neck is known for its rural landscapes, charming small towns and miles of shoreline along the Chesapeake Bay. You can find riverfront homes in communities such as Irvington and White Stone, bayfront properties near Reedville and Burgess, and homes overlooking tidal creeks and coves throughout the region.

## Middle Peninsula

Just south of the Northern Neck, the Middle Peninsula lies between the Rappahannock and York rivers. The region includes Gloucester, Mathews, Middlesex and other counties, with waterfront properties overlooking rivers, tidal creeks and the Chesapeake Bay.

Mathews County is particularly known for its extensive shoreline and rural setting, while communities such as Deltaville and Urbanna have strong ties to boating.

West Point sits at the peninsula's western end, where the Mattaponi and Pamunkey rivers meet to form the York River. The town offers waterfront homes with river views and easy access to boating and fishing.

## Greater Williamsburg — Charles City County

The Greater Williamsburg area offers waterfront living along the James and York rivers, along with several smaller creeks and tributaries.

Neighborhoods such as Kingsmill and Governor's Land feature homes overlooking the James River, ponds and other waterways, with access to amenities such as marinas, golf courses and walking trails. You can also find waterfront properties throughout James City and York counties, all within reach of the shopping, dining and historic attractions of Williamsburg, Yorktown and Jamestown, collectively known as the Historic Triangle.

West of Williamsburg, Charles City County offers waterfront homes along the James and Chickahominy rivers. The rivers are great for fishing, kayaking and boating, and the county's rural setting is ideal for those who prefer more space and privacy.

Nearby, Diascund Reservoir spans more than 1,100 acres in James City and New Kent counties. You'll find waterfront homes tucked among wooded lots along the shoreline. The freshwater reservoir offers a quieter setting for those who enjoy fishing, kayaking and scenic water views. However, because the reservoir serves as a public drinking water supply, there are restrictions you should know first:

Boating: Only electric trolling motors are allowed.

Swimming: Swimming and wading are prohibited.

Paddleboarding: Stand-up paddleboards are not permitted, although kayaks and canoes are allowed.

Private docks: Homeowners cannot construct private docks, piers or boat ramps because the shoreline is city owned.

## Lower Peninsula

Farther east, the Lower Peninsula includes Hampton, Newport News, Poquoson and eastern York County, with various waterfront properties.

Poquoson is well known for its waterfront setting, where homes overlook tidal creeks, marshes and the Chesapeake Bay. In York County, waterfront homes can be found along the York River and its tributaries, including the Poquoson River and Back Creek.

Hampton offers a variety of waterfront neighborhoods, including Buckroe Beach along the Chesapeake Bay and communities with homes along the James River. Other properties sit along the city's smaller creeks and inlets. In Newport News, neighborhoods like Hilton Village and Riverside feature homes along the James River, where residents have access to nearby parks and marinas.

## Southside Hampton Roads

Southside Hampton Roads offers some of Tidewater Virginia's most diverse waterfront settings, with homes along the Chesapeake Bay, James River, tidal creeks and the Atlantic Ocean.

In Virginia Beach, neighborhoods such as Alanton and Bay Colony offer waterfront homes

along smaller bays, such as Linkhorn Bay and Broad Bay, as well as the tidal creeks that branch off from them. You'll also find oceanfront properties in Sandbridge, Croatan and the North End.

In Norfolk, East Beach offers a coastal neighborhood along the Chesapeake Bay with sandy beaches and nearby marinas. Other waterfront communities can be found throughout Portsmouth, Chesapeake and Suffolk.

## Eastern Shore

The Eastern Shore is a narrow peninsula with the Chesapeake Bay to the west and the Atlantic Ocean to the east. However, a chain of largely undeveloped barrier islands separates much of the mainland from the open ocean, making traditional oceanfront homes uncommon. The region is known for its quiet coastal towns, farmland, salt marshes and slower pace of life.

Cape Charles is a popular spot along the Chesapeake Bay, while Onancock and other communities throughout the Eastern Shore have homes along winding creeks. Around Chincoteague, you'll find homes overlooking coastal bays and marshes. With so much open space and relatively little development, the Eastern Shore is especially attractive to those who enjoy nature, privacy and a quieter coastal lifestyle.

## What to consider before buying waterfront property

While there's a lot to love about living on the water, there are a few things you'll want to look into before buying a home.

Water depth and boating access: Changing tides, shallow waterways and access to open water can all affect where and when you're able to go boating. If you plan to keep a boat at the property, make sure the water is deep enough to accommodate it.

Shoreline conditions: Take a close look at the shoreline, along with any existing docks, piers or bulkheads. These structures can be expensive to repair or replace, and building something new may require permits and approvals.

Flood risk and insurance: Check the property's flood risk, find out whether flood insurance is required and get an idea of what coverage might cost before making an offer.

Property restrictions: Some waterfront homes have easements that give neighbors access to shared docks or other parts of the property. Environmental regulations may also limit what you can build or how much vegetation you can remove along the shoreline. Understanding these restrictions is helpful if you plan to make changes to the property.





02 / BOATING KNOW HOW

# Understanding water depth

A beautiful dock is only the beginning. Know what lies beneath.

You've found a beautiful waterfront home with a private dock, but is the water deep enough for your boat? It's an important question that buyers sometimes overlook when searching for a home on the water.

Water depth can affect everything from the type of boat you can keep at your property to when you're able to take it out. Before buying a waterfront home, it's important to understand how water depth, changing tides and access to larger waterways could affect your plans.

## How deep does the water need to be?

The amount of water depth you need depends largely on the type of boat you own or plan to buy. Every boat has a draft, which is the distance from the waterline to its lowest point below the surface. This tells you how much water a boat needs to float without touching the bottom.

Here's a look at the approximate draft of some common boat types:

Small fishing boats and skiffs: 1–2.5 feet

Pontoon boats: 1.5–3 feet

Cabin cruisers: 3–5 feet

Larger sailboats: 4–7 feet or more

You'll want some extra water beneath the boat to avoid hitting the bottom. For example, a boat with a 3-foot draft shouldn't be operated or docked in 3 feet of water. That's why it's important to consider how tides affect water depth, especially along tidal creeks, rivers and bays. Water levels rise and fall throughout the day, meaning a dock with 5 feet of water at high tide might have only 3 feet at low tide, depending on the location.

## How to check water depth before buying

Before you purchase a property, you'll want to make sure the water is deep enough to meet your needs. Here are a few ways to find out:

Ask: Sounds simple, but the seller or listing agent may already know how deep the water is at the dock. Find out whether they have any measurements, particularly at low tide, and when those measurements were taken.

Measure it yourself: You can get a general idea of water depth by lowering a weighted rope into the water or using a handheld depth finder. It's best to do this during low tide, keeping in mind that wind and weather can also affect water levels.

Check the route to open water: Even if there's plenty of depth at the dock, shallow channels, sandbars or other obstacles could make it difficult to reach larger waterways. Nautical charts can help you identify potentially shallow areas.

Hire a professional: A qualified hydrographic surveyor can measure water depths and help identify potential concerns.

## Making shallow water deeper

If you fall in love with a waterfront home but the water is too shallow for your boat, it doesn't necessarily have to be a dealbreaker. You may be able to deepen the water through a process called dredging, which involves removing sediment from the bottom to increase water depth.

However, dredging can be expensive, potentially costing tens of thousands of dollars depending on the size of the project. It may also require permits from local, state and federal agencies. Before buying a property with plans to dredge, make sure it is allowed.





03 / DOCK DESIGN

# Building your private dock

From the first sketch to your first sunset on the pier.

Owning a private dock is one of the biggest perks of living on the water. There's something special about having a relaxing place to sip a cup of coffee, spend an afternoon fishing or head out on a boat or kayak whenever you feel like it. Whether you're spending time with family and friends or taking a quiet moment to yourself, a dock makes it easy to enjoy life on the water.

But building a dock takes a lot of planning. You need to consider how you want to use it, whether your property can accommodate it and what permits or approvals are required.

If you're thinking about building a dock at your waterfront home in Tidewater Virginia, here's what you should know.

## Deciding how you want to use your dock

Before you start designing your dock, think about how you plan to use it. Do you want a place to keep your boat, launch a kayak, go fishing or simply relax by the water? Your plans will help determine the dock's size, layout and any additional features you might want.

Here are a few things to consider:

Boating: If you plan to keep a boat at your dock, you'll need enough water depth to accommodate it, along with space to safely approach and secure the vessel. You may also want a boat lift to keep it out of the water when you're not using it.

Kayaking/Paddleboarding/Canoeing: A lower platform or floating dock can make it easier to get on and off your kayak, paddleboard or canoe.

Fishing: If you enjoy fishing, consider leaving enough room for multiple people to cast their lines. Built-in benches, rod holders and a fish-cleaning station are other options.

Jet skis: You can keep jet skis secured alongside your dock or add a specialized lift or floating platform to store them out of the water.

Relaxing and entertaining: A larger platform can provide room for outdoor furniture, giving you a place to enjoy meals, spend time with friends or take in the waterfront views.

## Making sure your property can accommodate a dock

Your property's water depth, shoreline conditions and any construction restrictions will help determine what kind of dock you can build.

Michael Early, who has worked in marine construction since 2009 and owns Early Marine Construction, says one of the first things he considers is where homeowners would like their dock to go.

"The location the homeowner picks is usually the starting point. Then we look at water depth, which is especially important because most of our customers want a boat lift," Early said.

## Water depth and shoreline conditions

Water depth can be tricky in Tidewater Virginia because of the changing tides. A creek might be deep enough at high tide but too shallow when the tide goes out. Depending on the location, you may need a longer dock to reach water deep enough for your boat.

Shoreline conditions can also affect construction. Marshes, wetlands, steep banks and dense vegetation can make the process more challenging. You'll need to consider how you'll reach the dock from your yard and whether a walkway or stairs will be necessary.

## Property restrictions

It's also a good idea to review your property survey, deed, easements and any homeowners association rules. Some communities restrict dock size or placement, while certain waterfront properties don't allow private docks at all.

## Understanding permits and approvals

Building a dock may require approval from several government agencies, depending on the location and proposed design.

For many projects, the process begins with a Joint Permit Application (JPA), which allows the appropriate agencies to review the plans.

Early says completing the application involves providing information about the proposed dock, including drawings and details about the shoreline.

"After you've done the drawings, filled out the paperwork and everything, it usually takes about 90 days to hear back," Early said.

Those agencies may include:

Local government: Your city or county may have zoning, building or wetlands requirements.

Virginia Marine Resources Commission (VMRC): Oversees certain construction activities in tidal waters and on state-owned submerged lands.

Virginia Department of Environmental Quality (DEQ): May review projects affecting regulated waters or wetlands.

U.S. Army Corps of Engineers: May require federal authorization for construction in navigable waters or other federally regulated areas.

The overall permitting process can take several months, particularly if additional information or approvals are needed.

If your property includes protected wetlands or falls within a Chesapeake Bay Resource

Protection Area, there may also be restrictions on vegetation clearing and shoreline disturbance.

An experienced marine contractor can help determine which approvals are necessary and may handle the applications for you.

## Working with a contractor: costs, timelines and what to expect

Once you have an idea of what you want, an experienced marine contractor can help you determine what's possible and develop a plan.

During an initial visit, the contractor will assess the site, discuss your options and recommend a design. Docks generally fall into two categories: fixed docks, supported by pilings driven into the bottom, and floating docks, which rise and fall with changing water levels. You'll also have choices when it comes to materials, including pressure-treated wood and composite decking.

Your contractor should provide a written proposal outlining the dock's dimensions, materials, estimated cost and construction timeline. Early estimates new dock construction at around $40 to $50 per square foot, although costs vary depending on the design and conditions of the property. Removing an existing dock would be an additional expense.

As for the timeline, Early says homeowners should expect the entire process to take about nine months to a year, with permitting and contractor scheduling accounting for much of that time.

Marine contractors also have to coordinate equipment and crews. Early explained that they sometimes group projects along the same waterway to make transporting barges and equipment more efficient. Weather and unexpected site conditions can also cause delays.

With so many factors affecting the timeline, Early encourages people to be patient and take their time choosing who builds their dock.

"The number one thing is to plan ahead and choose a contractor based on reputation. Don't get in a rush. Everyone wants everything done yesterday, but quality is worth waiting for," Early said.





04 / SECOND HOMES

# Your waterfront getaway

Enjoy it today. Plan for the years ahead.

You've always dreamed of owning a home on the water, but maybe you've been putting it off until retirement. What if you didn't have to wait that long?

Buying a waterfront getaway now could give you a place to spend weekends, enjoy vacations with family and friends and experience waterfront living long before you retire.

And when the time comes to retire, you can make the home you've already spent years enjoying your permanent residence.

With waterfront communities throughout Tidewater Virginia, you have plenty of places to choose from to make that dream a reality.

## Why buying a waterfront home before retirement could make sense

Buying your future retirement home while you're still working has some practical advantages.

For one, you may have more flexibility when it comes to financing. If you're still earning a steady income, it could be easier to qualify for a mortgage than it would be after retirement, depending on your financial situation.

Buying early also gives you time to make improvements to the property. Whether you want to update the kitchen, replace an aging dock or make the home more accessible, you can spread those projects out over several years instead of tackling everything at once.

Another potential benefit is the ability to rent out the property when you're not using it. Income

from long-term or short-term rentals could help cover your mortgage, property taxes, insurance and maintenance expenses.

## Consider Virginia's Northern Neck for your waterfront getaway

Located between the Potomac and Rappahannock rivers, with the Chesapeake Bay to the east, Virginia's Northern Neck is known for its scenic waterways, small towns and laid-back atmosphere.

It's also a great place to consider for a second home, with relatively affordable waterfront properties and a peaceful setting where you can spend weekends boating, fishing, kayaking or simply relaxing.

Towns such as Kilmarnock, Irvington, White Stone, Reedville and Colonial Beach offer different settings and lifestyles. You'll find homes along rivers, sheltered creeks and quiet coves, including smaller cottages that may be more affordable than those in some of Tidewater's more developed waterfront communities.

The Northern Neck is also a convenient getaway for people living in other parts of Virginia, such as Richmond, Williamsburg, the Middle Peninsula and Hampton Roads.

Here are approximate driving times to Kilmarnock in the Northern Neck:

Richmond: 1.5 hours

Williamsburg: 1.5 hours

Gloucester: 45 minutes

Newport News: 1.25 hours

Virginia Beach: 2 hours

## Understanding the costs of owning a second home

Owning a waterfront home may come with expenses you didn't expect.

For example, if the property has a private dock or bulkhead, those structures will need regular maintenance and could eventually require expensive repairs or replacement. Homes along tidal waterways may also need additional attention because of exposure to saltwater, moisture and storms.

Insurance is another important thing to consider. Standard homeowners insurance typically doesn't cover flood damage, so you may need a separate flood insurance policy. Depending on the property's location, you could also face higher insurance premiums or windstorm deductibles.

If you're planning to rent out the home when you're not using it, you'll need to prepare for other expenses. Short-term rentals often involve cleaning between guests, furnishing the property and paying property management fees. Long-term rentals may have fewer turnovers, but you'll still need to budget for repairs and periods when the property is vacant. You'll also want to make sure you have the appropriate insurance coverage for whichever rental arrangement you choose.

For properties that will be vacant for stretches of time, you may also need to budget for someone to look after the home. Lawn care, routine property checks and occasional maintenance visits can add to the cost of owning a second home.



# Find your place on the water

Our agents know Tidewater Virginia and can help you explore waterfront properties that fit the way you want to live.

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