

TIPS FOR LAKEFRONT HOMEOWNERS

Clean lakes need healthy lakeshores and
healthy lakeshores need you!

- Grow native plants and trees along the lakeshore.
- Mow tall and fertilize less to keep out pollutants.
- Keep fallen trees and logs in shallow waters – fish need them!
- Plant a rain garden to absorb rain water.
- On driveways and paths, use surfaces that allow rain to soak in.

Planting native plants, trees, and flowers along the water's edge:

- Protects lakes from pollution
- Provides habitat for bass, trout, and other fish
- Helps property values
- Prevents erosion
- Reduces your carbon footprint
- Increases aesthetic beauty

For additional resources on owning, maintaining, and
protecting your lakefront property visit:

www.epa.gov/owow/lakes

<http://water.epa.gov/type/lakes/shoreland.cfm>

<http://www.uwsp.edu/uwexplakes/>

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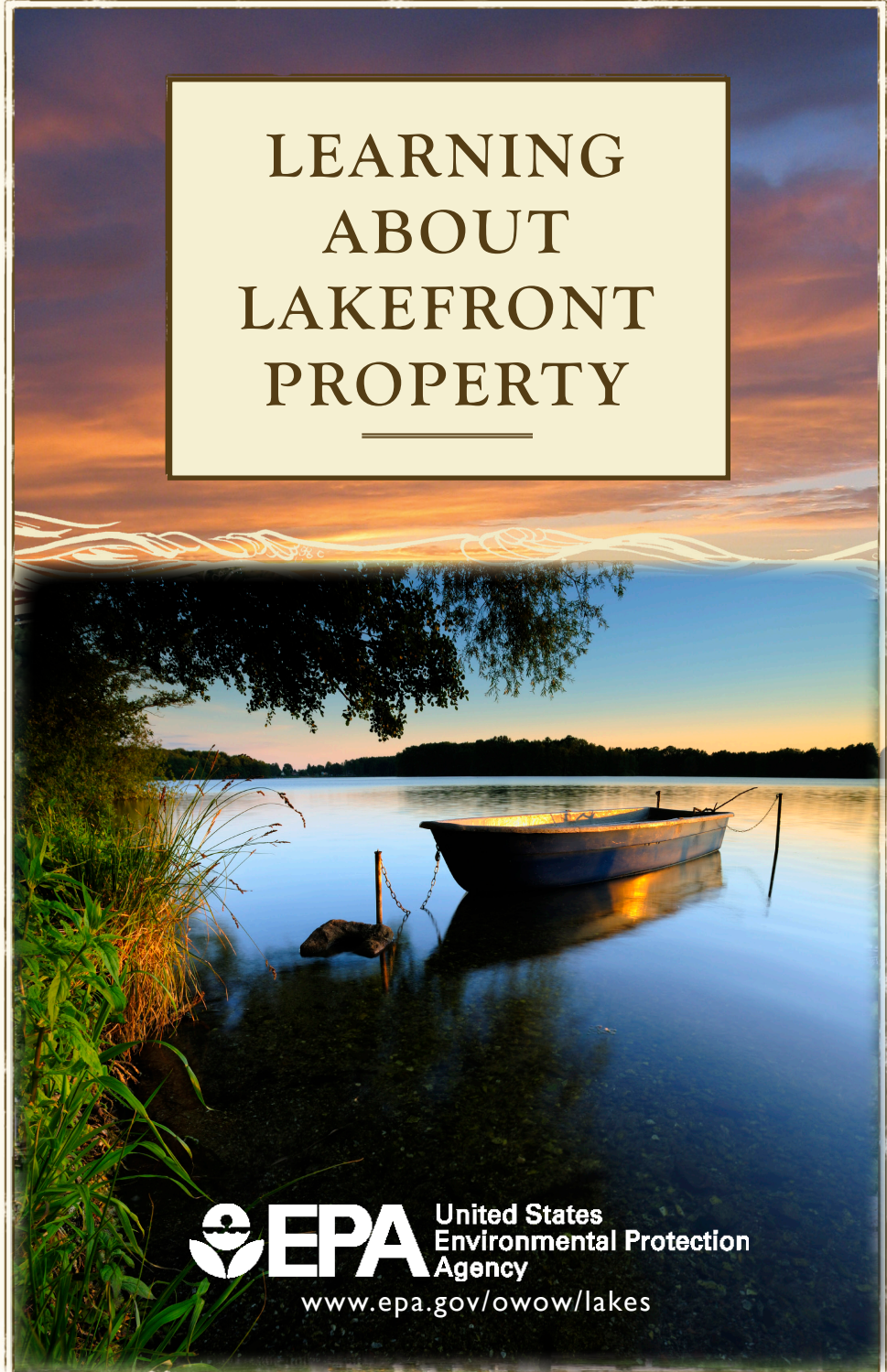
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www.dnr.state.wi.us/org/water/wm/dsfm/shore/documents/ChoosingtheWaterfrontProperty.pdf

LEARNING ABOUT LAKEFRONT PROPERTY



 **EPA** United States
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www.epa.gov/owow/lakes

LEARNING ABOUT LAKEFRONT PROPERTY



Scenic lakes have lured families to their shores for generations to fish, boat and swim. Once at the lake, people discover more – like the fun of seeing a line of ducklings paddling toward the shore or the sight of a beautiful blue heron wading through shallow waters.

When you buy lakefront property, you assume part of the responsibility of caring for the lake. Your actions on the land as well as in the water affect the health of the lake and everyone's enjoyment of it.

If you are thinking about buying lakefront property, this guide is meant for you. A little time invested in learning about lakefront living will pay back sizable dividends in matching your expectations to reality.



Lakefront development can degrade water quality. Manicured lawns require chemicals that can wash into the lake. Native grasses, trees, and shrubs stabilize the shoreline, provide a buffer against pollution, and improve habitat.

The quality of a lake is ultimately a reflection of how we take care of its watershed. Healthy watersheds make healthy lakes and higher property values.

Natural shorelines full of trees and native plants form the foundation of a healthy lake. As a lakefront property owner, you can help protect the water quality and natural beauty of your lake for yourself, your neighbors, and future generations.



“Don’t try to change the lake ... Let the lake change you.”

-Robert Korth

THE SHORELINE

What's the shoreline like? A natural shoreline generally includes native vegetation that provides shelter, shade, and food for fish and wildlife. Dead tree limbs and branches in the shallow water serve as resting and feeding platforms for ducks and turtles. Aquatic plants provide fish habitat and keep lakes healthy. A natural shoreline also filters out pollutants washing from the land and protects the water's edge against erosion.

Unfortunately, lakefront property owners often artificially harden their shorelines with bulkheads or riprap, edge them with lawns and paved areas, or add artificial beaches and docks. Shoreline alterations such as these damage or destroy essential habitat, weaken the lake ecosystem, allow pollutants such as pesticides and fertilizers to wash into the lake, and lead to a loss of fish and wildlife. A recent EPA study (www.epa.gov/lakessurvey) shows that the biological health of a lake depends on the health of its shoreline. Look for a lake shoreline that matches your desires. Don't expect to change it into something it's not.



When buying lakefront property, the quality of the lake and its shoreline are as important as the house.

AQUATIC PLANTS

Aquatic plants are at the root of healthy lakes. Fish and other aquatic life depend on aquatic plants for habitat, food and spawning areas. Native aquatic plant communities also keep undesirable invasive plants in check. Some types of lakes will naturally have a lot of aquatic plants and algae.

As lakes become enriched with nutrients, aquatic plant and algae growth tends to increase. What does the lake look like in late summer, a prime time for aquatic plant growth and algae blooms? Are there so many aquatic plants that it might be hard to boat or swim? Easy boat access to the main body of the lake in the spring may become difficult by July. Have blue-green algae blooms, mats, or scum been detected? These algae sometimes release toxins that cause eye and skin irritation or gastrointestinal problems. Is the condition of the lake acceptable to you for your intended uses?

INVASIVE SPECIES

Are invasive species present in the lake? If so, do they impede swimming and boating? Is there a control program in place? Invasive plants and animals such as Eurasian water-milfoil and zebra mussels are almost impossible to get rid of once they are established. They can also have a negative effect on lakefront property values. Visit www.epa.gov/greatlakes/invasive/ for more information.

WILDLIFE

The water's edge attracts a variety of birds and wildlife. What types of wildlife are commonly seen at your lake? Open expanses of lawn may attract nuisance populations of geese; shorelines with native trees, shrubs, and plants are less likely to attract them. Can you live with turtles, snakes, ducks, beavers or bears nearby, or with frogs serenading you in the night? If not, perhaps lakefront property is not for you!



RECREATION

SWIMMING

Do you plan to swim in your lake? If so, keep in mind that some shoreline areas may be too shallow, mucky, or weedy for swimming. Your lake may also be closed to swimming for part or all of the year due to high levels of bacteria, algal toxins, or other health concerns. Be sure you know if your lake is swimmable before you buy.

BOATING AND WATERSKIING

What is the boat traffic like on a summer weekend? Could boat traffic make it unsafe to swim in the lake? Are there any state or local ordinances regulating watercraft speed or time-of-day use? Does the lake have public access? Will you be able to launch your boat? Consider these types of questions if you intend to boat on your lake.

FISHING

If you plan to fish at your lake, it is important to know if fishing or fish consumption is restricted in any way. Many states issue fishing



restrictions due to mercury or other pollutants in fish tissue. Be aware of any fishing advisories or prohibitions that relate to your lake. If fishing is permitted, certain seasonal factors such as winter kill or summer algae blooms can have serious impacts on the fish. What species of fish live in the lake? Is this what you want to catch? Learn more at www.epa.gov/fishadvisories.

ADDITIONAL CONSIDERATIONS

Many factors influence property value. Boat landings, parks, restaurants, campgrounds, resorts, and other businesses can result in traffic, people, noise and litter.

Is there a comprehensive plan or land use plan to guide future development on the lake? What land uses (commercial, industrial, residential) are allowed under the current zoning ordinance? Are there large undeveloped parcels of land that may be developed at a high density in the future, changing the look of the shoreline and the number of people on the lake? The local planning and zoning office can answer these questions.

Is there an active lake or watershed association? What kind of projects have they completed, and what are they currently working on? Would you be interested in joining such a group to work to protect the quality of your lake or watershed? Search for a group near you at www.epa.gov/adopt.

LEARNING ABOUT THE LAKE



Learning about the lake is one of the most important aspects of buying lakefront property. Before you decide where to buy, it is a good idea to spend some time in the area and gather some information.

Talk with current landowners, people at the bait shop or marina, county conservationists and lake specialists with your state natural resources agency. If there is a local lake association, talk to some of their members, or better yet attend one of their meetings. In choosing a location, it is

important to look not only at characteristics and health of the lake, but also of the surrounding community.

A recent study of more than 1,000 lakefront properties in Minnesota found that when all other factors were equal, properties on lakes with clearer water commanded significantly higher property prices.

PHYSICAL CHARACTERISTICS

July and August are the “dog days” of summer when nutrients and sunlight stimulate plant growth to their fullest.

These months are a good time to view the lake when its quality issues could be most apparent. But remember that every year is different. Ask other residents, lake specialists or the county conservationist about the condition of the lake.

FLOODPLAINS & WETLANDS

The lake’s watershed-- the land area that drains to the lake-- often includes floodplains and wetlands. Both areas are usually subject to limits on construction and land alteration designed to protect them and mitigate the impacts of flooding. To find out where the floodplains and wetlands are, start by contacting your county planning and zoning office.

