



## CONSIDERATIONS WHEN BUYING MARINE WATERFRONT PROPERTY

*You found the perfect waterfront home – but what about slope stability, vegetation, and drainage on the property? Marine waterfront property can be beautiful but may carry unique risks and management challenges. Before you invest, take time to ensure that the property fits your goals as well as the house does.*

### INTRODUCTION

This guidance is for those purchasing marine waterfront property in Puget Sound and focuses on the land rather than built structures. This memo includes an overview of features to look for, useful information to review, and resources to explore.

An important consideration for waterfront property is that **shorelines change over time**. Unlike most inland parcels, marine shorelines are extremely dynamic, which makes them unique and beautiful. Each site will have different benefits and challenges based on its geology, vegetation, and hydrologic conditions.

Keep in mind that it is rare to find comprehensive records for every property and that sometimes the information found will raise uncertainties. Still, the more you can learn before a purchase, the more you understand what to expect. Based on a basic understanding of a property, each individual will need to define a personal comfort level relative to the inherent challenges of that site.

When buying marine waterfront property, **expect the shoreline to change**. Taking the time to do research will contribute to peace of mind when making final purchasing decisions.

### THINGS TO LOOK FOR

The following sections explore desirable features in waterfront properties and explain why those qualities are beneficial. It is important to remember that properties lacking some of the characteristics discussed can still be great sites, though they may require extra management or investment.

### HOME SITES – Things to look for...

- **Significant building setbacks** – Look at how far from the edge of a bluff or beach the house is located (farther is almost always better). Safe setbacks are critical for homes but less crucial for decks or boathouses that can be moved back without major expense.
- **Minimal site clearing** – Look for properties with diverse vegetation, including trees, intact. Properties that retain mature forest will manage stormwater and maintain slope stability more effectively than sites with large lawns and extensive clearing. Extra investment is often required to manage issues with stormwater runoff or shoreline erosion at properties fully converted into lawn and structures.

*A house situated well back from the shoreline, with great views through plants that provide natural bank protection.*





- **Quality drainage infrastructure** – Look for drainage systems that have been well maintained. Poor quality drainage pipes that are buried, leaking, or broken can compromise shoreline stability.
- **A natural shoreline - or armor that won't need replacement when it fails** – Look for shoreline that could remain or return to a natural beach. If the site has an old bulkhead, explore whether the home setback could allow permanent removal rather than replacement. Avoiding bulkhead construction can save you tens of thousands of dollars in design, permitting, and construction fees.

#### THE BEACH / SHORELINE – Things to look for...

- **Densely-vegetated shorelines** – Look for shoreline with diverse, mature shrubs and trees, which provide protection against surface erosion and the heavy rains typical of Puget Sound. Well-established plants with dense, deep roots form physical infrastructure that helps stabilize bluffs and slopes, whereas groundcovers and lawn provide little stability benefit.
- **Vistas created through “view corridors”** – Look for views through trees rather than cleared shoreline trees. Trees that are pruned to maintain gorgeous views preserve critical natural infrastructure and enhance vistas.
- **Beaches with intertidal plants** – While not found on all shorelines, beaches that have native plants growing in the upper shore are a great bonus! Pickleweed, sedge, and other native plants help to trap sediment and slow beach erosion. “Weeding” beaches is a mistake: removing intertidal plants weakens beach structure and potentially adds to beach erosion.

**Watch out! Carefully investigate areas with dense ivy.** Ivy that covers the shoreline or bluff can hide signs of erosion or stability issues. This invasive weed does not help stabilize slopes but makes it hard to see what is happening underneath.

#### WHY ARE THESE FEATURES SO IMPORTANT?

Well-vegetated properties with homes at a safe setback offer many benefits. They will withstand normal shoreline erosion, long-term waterfront change, and sea level rise with less stress and expense.

Such properties:

- Are unlikely to need shoreline bulkheads, saving you tens of thousands of dollars.
- Are less likely to need costly and complex engineering or site investigations to solve drainage and instability problems.
- Already have mature plants providing free water management and slope stabilization infrastructure! In addition to their protective function, such plants also provide aesthetic benefits and habitat.
- Cause less stress and worry as natural coastal processes occur over time.
- Preserve a sense of place and identity that is unique to Puget Sound shorelines.

*Most of us are drawn to this area because of its natural beauty, and we can help maintain that beauty as property owners.*



*This property has a lovely vegetated shoreline next to the beach and a small lawn by the home. Gorgeous views are easily maintained through the trees.*



## GET THE SITE'S BACKGROUND INFORMATION:

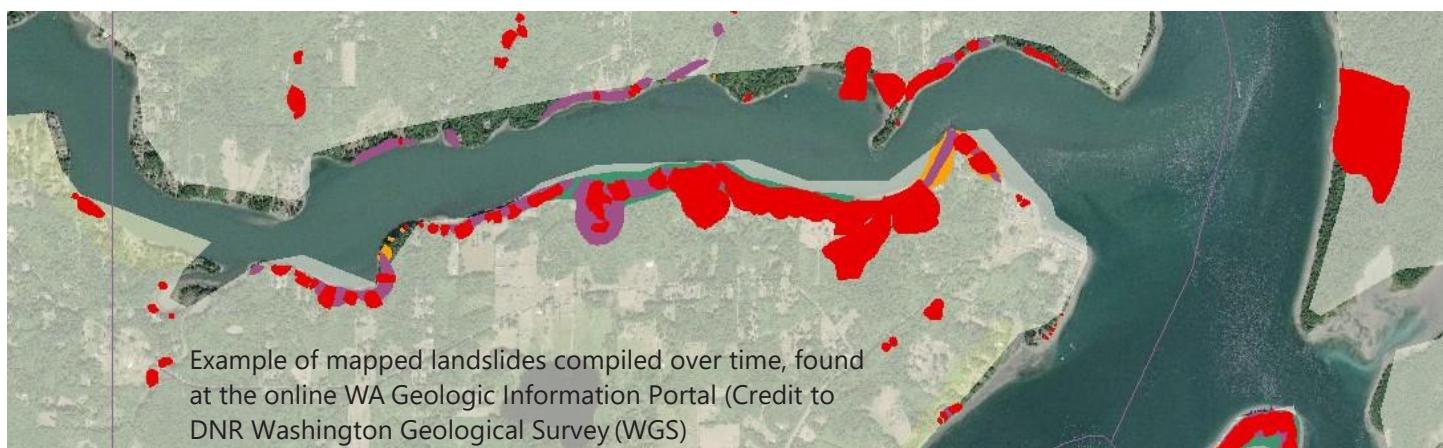
Seek out and review as much site information as possible before making a final decision. Don't hesitate to ask a professional if you don't understand part of a report or document.

## SELLER RECORDS / COUNTY RECORDS

- **Request all geotechnical or engineering reports** (request all known reports for the property; inquire about issues at adjacent properties or in the general neighborhood)
- **Collect records of infrastructure (maps; as-built drawings)** for the septic system, buried drainage infrastructure (conveyance pipes etc.), and irrigation systems. Know what you are buying and how to maintain it.
- **Inquire on history, even anecdotal, about previous site uses and shoreline modifications** such as bulkhead designs, stairways, areas that have been excavated or filled, and any other records that provide history or context.
- **Talk to neighbors and to contractors** who worked on the site - designers, engineers, builders: these individuals might offer valuable history.
- **Sea Level Rise and the WA Coastal Hazards Resilience Project:** Seriously consider the implications and risks related to climate change and sea level rise - and how this may impact the property. Think about the land management challenges these changes may create. Research, resources, and maps related to climate change and sea level rise in Puget Sound can be found at this website:  
<http://www.wacoastalnetwork.com/wcrp-documents.html>
- **Climate Central: Surging Seas Risk Finder** has interactive maps, data, and resource links:  
<https://riskfinder.climatecentral.org/>

## ONLINE RESOURCES

- **WA Coastal Atlas online:** Explore coastal processes and environmental features using the interactive "Coastal Atlas" mapping tool. Peruse historical shoreline photos that reveal prior construction, clearing, landslides etc. on the parcel or neighboring parcels.  
<https://fortress.wa.gov/ecy/coastalatlas/tools/Map.aspx>
- **WA Geologic Information Portal:** Find information about geology, landslides, and more. The maps are continually updated. They offer a point for discussion of slope instability or landslide risk with a professional. (Note that site-specific data may give results that differ from those displayed on the map.)  
<https://geologyportal.dnr.wa.gov/>
- **County GIS/Assessor Website:** Find records and past permits; County GIS maps often have useful information like topography, creeks, and other important information to review.





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Pierce Conservation District

[www.piercecd.org](http://www.piercecd.org)

(253) 845-9770

**Use the checklist below to get to know your site.**

Each of these considerations will help you understand what to expect from your site, in terms of maintenance or management that may be required, and help you make the best decision. Shoreline parcels present unique benefits and challenges, which require special consideration.

**MARINE WATERFRONT PROPERTY - CHECKLIST OF CONSIDERATIONS**

*This list offers a starting point for thinking about a potential property; it is not all-inclusive.*

**LAND and HOME**

- Home located far back from the edge of the bluff or beach
- Trees and shrubs growing along the waterfront to stabilize the shoreline
- View corridors pruned *through* trees/shrubs rather than a fully cleared shoreline or topped trees
- Mature plants throughout the property (ideally - diverse shrubs and trees creating "layers")
- Minimal site clearing and a small development footprint
- Natural beach without armor or a bulkhead to maintain

**OR**

- Old bulkhead or armor that can be easily removed without needing costly replacement

**RECORDS**

- Maps of any pipe/drainage/irrigation systems - and where water discharges
- As-builts and records for septic, wells, earthwork (excavation/filling) etc.
- Copies of past geotechnical, engineering, or biological assessment reports

**RESEARCH**

- Understanding of landslide risk and current/past slope stability issues
- Property can safely withstand storm surges and sea level rise impacts

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