

Fact Sheet 36



Questions To Ask *Before* You Buy Great Lakes Shoreline Property

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Shoreline property is scarce

Shoreline property is scarce and highly desired by many for home sites. The beauty and desirability of a coastal home site must be weighed against the site's susceptibility to coastal flooding and erosion. Potential buyers in the market for shoreline property must ask and find out the answer to several critical questions in order to avoid unpleasant surprises.

Great Lakes lake levels reached all-time record highs in 1986. High lake levels have increased the vulnerability of shoreline property to severe erosion and flooding during storms. It is likely that lake levels will remain high in the Great Lakes in the immediate future. Potential coastal property buyers should consider the additional cost of protecting the property from erosion and/or flooding prior to purchasing the property.

In some cases sellers and agents may not be required to disclose erosion risk. It is up to the buyer to find the answer to the following questions: (we cannot possibly foresee all contingencies, however, the following are some questions commonly asked).

What is the erosion rate?

What is the erosion rate and/or flooding potential for the property? Some states have coastal zone management programs that have erosion and flood prone zones mapped out. In Ohio, the Ohio Department of Natural Resources, Division of Geological Survey, Lake Erie Section often can provide erosion rate and/or flood potential information for specific parcels of the Lake Erie shoreline. The Sea Grant Marine Advisory Service District Specialist near you can also be a source of general information about coastal erosion.

The erosion and/or flooding potential depends greatly on the strength of the material being eroded and on the location of the site. Rock is more resistant than glacial till, which is more resistant than sand or clay. Lowlands some distance from the Lake may be flooded during large storms.

Are any buildings in danger from erosion and/or flooding? How far is any building from the edge of a bluff or bank? A potential buyer should measure the distance from the bluff to the closest building foundation. Sometimes it is closer than you think! By knowing the estimated erosion rate and distance to the nearest building the potential buyer can get a rough idea of how much time remains until the structure crumbles into the Lake.

What options are available for combating erosion and flooding? What are the costs and benefits of each option? Several potential options may exist for Lake front property buyers. They include:

1) Doing nothing - live in the house as long as you can before the lake claims it.
2) Move the house away from the bluff or onto higher ground. For some home sites it is technically feasible to move the house away from the bluff or onto higher ground. This can be an economically feasible method to "buy" more time before the lake claims the home.

3) Construct some structural "solution" to combat erosion. There are many kinds and types of coastal erosion abatement structures that may be built. Most are expensive. The minimum cost may be in the range of \$200 to \$400 per linear foot of shoreline or more. Most successful structural solutions on private property have been built by groups of homeowners working together.

Are your potential neighbors willing to cooperate? Are there coastal erosion structures or flood dikes presently on the property? Are they working? Are they in good condition? Many coastal erosion abatement structures were built during times of lower lake levels and are in need of repair, strengthening or other maintenance.

If the property is on a high bluff you will need to consider four things to protect the house:

- 1) ***Is the base of bluff protected against wave attack?***
- 2) ***Is it possible to slope, terrace and drain the excess water from the bluff to help stabilize it?***
- 3) ***Can you utilize vegetation to help prevent surface erosion or gulying? What will this work cost?***
- 4) ***Should you sell the property to someone better able to afford the cost of living on the shoreline?***

Can you buy insurance?

What, if any, insurance is available? Property owners cannot normally obtain erosion insurance. Flood insurance, however, may be required if the property is in a flood plain. The potential property buyer can contact local authorities to see if the community participates in the National Flood Insurance Program. Local insurance agents can sell this type of flood insurance. In Ohio, the Ohio Department of Natural Resources has a fact sheet on the National Flood Insurance Program.



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Responsibility belongs to buyers

Prospective shoreline property buyers must take responsibility to investigate all potential questions related to coastal erosion and/or flooding. The seller, the real estate agent, real estate appraiser and neighbors are potential sources of information.

Coastal erosion experts, marine engineers and the county extension service or Sea Grant district specialist are also sources of information. An actual onsite inspection before purchase is needed to answer other

questions and help determine if any potential shoreline erosion and/or flooding problems exist.

Owning Great Lake coastal property has many rewards but with that ownership comes the potential risk of erosion and flooding damage. Obtain as much information about the specific property you are interested in before you buy!

Reference: *Great Lakes Communicator*, 11(5), February 1981.

For information contact:

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Division of Geological Survey
Lake Erie Section - ODNR
P. O. Box 650
Sandusky, OH 44870
419/626-4296

Division of Water - ODNR
Fountain Square - Building E
Columbus, OH 43224
614/265-6730

Office of the Chief Engineer - ODNR
Fountain Square, Building E
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U.S. Army Corps of Engineers
17769 Niagara Street
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716/876-8454

Additional sources of information may be found in: *Great Lakes Shore Erosion and Flooding Assistance Programs* (1987) and *Water Level Changes: Factors Influencing the Great Lakes* available at a nominal fee from the Great Lakes Commission, 2200 Bonisteel Blvd., Ann Arbor, Michigan 48109.

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