A residence designed by Hammond Wilson on the Wye River (pictured here) exemplifies Chesapeake vernacular, which is influenced by coastal New England architecture. Also by Hammond Wilson, a traditional home (opposite, bottom) on the Severn River boasts a covered terrace with a beadboard ceiling and stone floor. PHOTOS: ANNE GUMMERSON

advice on constructability and address budget and timeline constraints," he explains. "We also know which materials will hold up to the wind, water and sun you get near the water."

SETBACKS, SEPTIC & MORE

While buildable lots require a 100-foot setback between the water and the house, other rules set by states, counties and towns determine a home's possible footprint. Complications that impact the size and shape of a custom waterfront home include the location of the septic system and how much of the land can be covered by an impervious surface—meaning paving stones, pathways and structures that cause water to run off rather than absorb into the soil.

"To determine the size of the septic system, soil testing needs to be done during the wet season from late winter to early spring. It will show how water is absorbed," says Wilson, adding that sometimes forest conservation easements require an architect to design around the trees.

The percentage of the land that may be impervious to water is unique to each property and impacts the allowable footprint of the house and terraces, says Hansen. A driveway on a long, narrow lot could use up much of the allowable impervious surface. And while decks are pervious because water can seep through wood, flagstone terraces and even gravel driveways are considered impervious.

Purchasing a property with an existing house to tear down may ease the home-building process, as it's likely to already have a septic system, driveway or pier in place. Looser provisions may be grandfathered in as well. "You don't have to stick to the footprint of that house, and you can design laterally or vertically," Hansen explains. However, "you can't go any closer to the water than the previous house did, or to that 100-foot setback."

NAVIGATING THE SHORELINE

Since waterfront homes often attract boaters, Rider cautions that buyers with plans to keep a boat on their property should check the mean low-water depth to make sure it will accommodate their boat. And determining navigable water depth is key to ensuring a boat can reach the bay or river without hitting a sandbar. For example, homes on the South River have beautiful views, but the river is too shallow for most boats.

Also be aware that waterfront property-owners must maintain their shoreline. "The guidelines call for a 'living shoreline,' which slopes into the water and should include native grasses," Rider observes. "This creates a habitat for wildlife—but it can cost $350 to $450 per linear foot to build a living shoreline with stone hidden under the water" for stability. Repairing an existing riprap stone shoreline or wooden bulkhead can also be costly.

For boaters and non-boaters alike, a carefully designed custom home can bring indoor-outdoor living to a new level. "Outdoor living is even more important by the water," Wilson notes. "So waterfront homes need a seamless connection between the interior and exterior."

TIMELINE TIPS

Purchase contracts for waterfront lots typically include a 30-to-90-day window for a feasibility study, even if the land already includes a structure that will be torn down. According to Wilson, the design process takes between nine and 12 months, during which period permits can be requested. Construction will require an additional 12 to 18 months before owners can settle in and begin to enjoy their new home. ⚓