

LAKE SINCLAIR Buyer's Guide

*A Practical Guide to Buying
Lakefront Property*



**Scan for the Complete
Buyer's Guide**



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🌐 MiddleGaProperties.com

***Local Lake Resident • Available for Land or
Boat Showings***

BUYING SMART ON LAKE SINCLAIR

Buying waterfront property is different from buying a traditional home. The house can often be changed, but the lot, water depth, shoreline, ownership type, and location cannot. These are the questions I encourage buyers to think through before they fall in love with a property.

Buy the Lot First

The house can be changed. The lot cannot. Focus first on the view, shoreline, privacy, water depth, sun exposure, and long-term resale potential. Those permanent features will influence your enjoyment and the property's future value long after cosmetic updates have been forgotten.

Fee Simple vs. Georgia Power Lease Lots

Neither ownership type is right for everyone. Fee simple properties include ownership of the land, while Georgia Power lease lots involve leasing the land beneath the home. Both offer unique advantages, but they also come with different costs, restrictions, and long-term considerations. Understanding those differences before you begin your search will help you choose the property that best fits your lifestyle and future plans. **The best choice depends on your goals, budget, and how you plan to enjoy your Lake Sinclair property.**

Considering Short Term Rentals?

If generating rental income is part of your plan, discuss it before purchasing. Not every waterfront property can be used the same way, and **Georgia Power lease lots prohibit short-term rentals.** Understanding these restrictions early will help you focus on properties that support your investment goals and avoid costly surprises later.

LAKE SINCLAIR PROPERTY EVALUATION WORKSHEET

Bring this worksheet with you during property showings to compare homes side by side. A few notes taken at each property make comparing homes much easier later.

Waterfront

- ☐ Water Depth at Dock
- ☐ Water Frontage
- ☐ Shoreline Condition
- ☐ Dock Condition
- ☐ Seawall Condition
- ☐ Water Clarity
- ☐ Sunrise or Sunset View
- ☐ Privacy

Ownership and Costs

- ☐ Fee Simple
- ☐ Georgia Power Lease Lot
- ☐ HOA Fees
- ☐ Annual Property Taxes
- ☐ Georgia Power Transfer Fee (if applicable)
- ☐ Estimated Insurance Cost

Robin's Tip

Complete this worksheet before leaving each property. After touring several homes, the details begin to blend together. Taking notes while you're still at the property makes comparing homes much easier later.

Home

- ☐ Roof Age
- ☐ HVAC Age
- ☐ Water Heater Age
- ☐ Septic System
- ☐ Internet Provider
- ☐ Storage for Boats & Toys
- ☐ Parking for Guests
- ☐ Flood Zone

My Notes

Favorite Feature:

Biggest Concern:

Questions for Robin:

Ready to Make an Offer?

Before you submit an offer on a Lake Sinclair property, take a few minutes to make sure you've answered these important questions. A little preparation now can save time, money, and surprises later.

Final Buyer's Checklist

- ☐ I understand whether the property is **Fee Simple** or a **Georgia Power Lease Lot**.
- ☐ I have reviewed any **HOA requirements** and annual fees.
- ☐ I know the estimated **insurance costs**, including flood insurance if applicable.
- ☐ My lender has approved this **specific property type**.
- ☐ I understand any **dock permits** or Georgia Power requirements.
- ☐ I have considered **future resale value**, not just today's appeal.
- ☐ I know my expected monthly **ownership costs**.
- ☐ I'm comfortable with the property's **water depth** and **shoreline** for how I plan to use it.

Robin's Tip

Waterfront homes are unique. The best property isn't always the newest house—it's the one that best fits your lifestyle, boating needs, budget, and long-term goals. Take your time, ask questions, and don't be afraid to compare several properties before making a decision.

Whether you're ready to buy now or just beginning your search, I'm happy to answer your questions.

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