

10 Things You Must Know Before Buying Smith Lake Property

...and Why a Buyer's Agent is Right for You

By Cullman LHF Realty, LLC

1. Water Depth, Access & Water Level Fluctuations

Not all waterfront lots are created equal. Some have shallow water that limits boating during dry seasons, while others offer deep, year-round access.

Smith Lake's water level can fluctuate up to **27 feet** between winter pool, summer pool, droughts, and floods. These changes affect your dock, ramp, landing, and even your home site. **We provide a custom Lake Level Analysis** so you can visualize all four water-level stages *before* you make an offer.



2. Quality of Construction

For 60 years, lakeside homes on Smith Lake have been built **without county permits or inspections**. Many were constructed by unlicensed builders or DIY methods.

Traditional home inspections rarely uncover deeper structural or electrical issues.

At **Cullman LHF Realty**, we have access to **Alabama Licensed Home Builders** who, if you have concerns and advise when a structural or electrical engineer should be consulted.

3. HOA & Community Restrictions

Many Smith Lake subdivisions have HOAs that may:

- Restrict short-term rentals.
- Dictate architectural styles.
- Limit property use.

Some communities have **failed HOAs**, where covenants were never enforced and may no longer be valid opening the door to mobile homes, campers, or tiny houses.

Reviewing covenants and bylaws protects you from surprises after closing.

4. Utilities & Infrastructure

Not all lake properties have:

- City water
- Sewer
- High-speed internet

Some rely on wells or septic systems. Smaller subdivisions may use **community septic field lines**, where each homeowner shares responsibility for maintenance and repair.

Confirm utility availability and factor installation or maintenance costs into your evaluation.

5. Property Boundaries, Surveys & Shoreline Rules

Smith Lake is managed by **Alabama Power**, which regulates:

- Docks
- Seawalls
- Vegetation removal

Violations can result in fines or removal orders.

Because lakefront boundaries can be irregular, a **professional survey** is essential. Dock size is determined by the amount of shoreline you own, and a minimum shoreline length is required for any dock permit.

6. Accessibility, Roads & Maintenance Responsibility

Some properties have steep driveways or limited road access. It's critical to know **where county maintenance ends**.

Flooding has washed out private bridges and culverts, leaving homeowners responsible for repairs. Equal cost-sharing among neighbors is rarely achieved.

One such washout cost **\$3,000 per homeowner**.



7. Flood Zones & Insurance

Always check FEMA flood maps and insurance requirements.
Even outside designated flood zones, lakefront homes may require specialized coverage.
Include insurance premiums in your ownership budget.

8. Resale & Rental Potential

Smith Lake is a strong market for:

- Vacation rentals
- Second homes
- Long-term investments

However, isolated areas may have limited access to cleaning, maintenance, and repair services often at higher costs due to travel time and labor shortages.

Understanding rental rules and resale trends helps you make a smart investment.

9. Boat Dock Permits

Any new dock or modification requires **Alabama Power approval**.
Before buying, verify:

- Whether a dock permit already exists
- Whether a new permit can be issued

This directly affects property value and usability.

10. Work With a Local Expert

Lakefront property comes with unique challenges.

Working with a **Smith Lake specialist** ensures you avoid costly mistakes and find a property that truly fits your lifestyle.

As a **Licensed Alabama Home Builder** and **ten-year full-time Smith Lake resident**, I've personally experienced all ten of these critical issues.

Partner with an agent who has lived it.

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