10 questions before you buy on a Pennsylvania lake

Ask them before you sign. Get the answers in writing.

01	Does this home come with deeded lake rights, and what exactly do they include (swimming, boating, docking, guests)?
02	Who owns the lake and the dam, and who pays when the dam needs work?
03	What does the dam's latest state inspection report say, and is an emergency action plan in place?
04	What special assessments were charged in the last ten years, and are any planned? (See the resale certificate.)
05	How big are the association's reserves, and is there a reserve study?
06	What boats and motors are allowed, and does this home have a dock or slip that transfers to you?
07	Can you rent the home short-term under both the township's ordinance and the community's rules?
08	Has the lake had harmful algal blooms, and who tests the water?
09	What do the septic permit file and inspection show, and what did the well-water test find?
10	Is the home in a FEMA flood zone, and what would flood insurance cost?

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