Candlewood Lake Waterfront Buyer Checklist

WHAT THE LISTING WILL NOT TELL YOU

I sell on this lake, I grew up on it, and I own on it. Use this before you write an offer, not after.

Connor Kostyra · Connor CT Homes · Brokered by RE/MAX Rise

Start here: the 3 things to confirm before you write an offer

1. You probably will not own your own dock.

Candlewood is not a natural lake, it is a hydro reservoir. FirstLight owns the shoreline strip below what is called the Rocky River Project Boundary (people still call it the "440' line," but it does not follow that elevation everywhere). About 95% of Candlewood owners own only to that boundary, not to the water. So the dock you are picturing usually sits on FirstLight's land under a permit, and that permit does not automatically transfer just because the house sold. *Confirm the dock permit in writing before you write the offer.*

2. The lake leaves every winter.

FirstLight draws Candlewood down roughly 5 to 6 feet most winters (deeper in a deep-drawdown or grid-emergency year), then refills to summer level by about Memorial Day. The dock and waterline you fell in love with in July can look very different in January. *Ask how far the water drops in front of that specific house.*

3. Two bills that are not on the MLS.

A lot of waterfront sits in a FEMA flood zone, which means mandatory flood insurance if you are using a federally-backed loan. And most of these homes are on a private well and septic. The state does not force a test to sell, but your lender almost always will. *Budget for both before you fall in love.*

The full waterfront due-diligence checklist

Check each box before you are under contract. Anything you cannot confirm is a question for your agent, the listing agent, or the authority named below.

	WHAT TO CHECK	WHY IT MATTERS	HOW TO CONFIRM
☐	**Dock permit, in writing**	The dock likely sits on FirstLight land under a permit that may not transfer with the sale.	FirstLight permit portal (firstlightpermits.com) plus listing agent. Get the permit number and status before the offer.
☐	**Rocky River Project Boundary (who owns to the water)**	About 95% own only to the boundary; FirstLight owns from there to the water and below.	Deed plus a land survey (the boundary does not track the 440' line everywhere).

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☐	**Planned dock or shoreline changes**	Modifying a dock, sea wall, retaining wall, or cutting trees below the boundary needs approval.	FirstLight application first, then your town land-use or inland-wetlands office.
☐	**Winter drawdown at this house**	Candlewood drops about 5 to 6 ft most winters (more in a deep-drawdown year); shoreline changes seasonally.	Ask the specific drop in front of the home; check FirstLight or Candlewood Lake Authority drawdown notices.
☐	**Dock or lift removal and ice**	Owners are urged to pull docks and lifts before winter to avoid ice damage.	Ask the seller's practice; budget for seasonal dock in and out service.
☐	**FEMA flood zone**	Waterfront often sits in a Special Flood Hazard Area (A/AE). A federally-backed loan then requires flood insurance.	FEMA Map Service Center (msc.fema.gov) plus get a flood-insurance quote early.
☐	**Private well test**	Most lake homes are on a private well. CT does not force a test to sell, but your lender almost always will.	Order a comprehensive well-water test during inspection (lab reports to the health department).
☐	**Septic inspection**	Most are on private septic; older near-water systems can be costly or hard to replace.	Make the offer contingent on a satisfactory septic inspection (tank plus leach field).
☐	**Total insurance cost**	Flood plus waterfront exposure can raise premiums well beyond a typical inland home.	Get a bundled home and flood quote before you are emotionally committed.
☐	**Association or tax district**	Many lake communities have an HOA or special tax district with dues, beach and dock rights, and rules.	Request the association or tax-district documents plus current dues.
☐	**Property taxes and mill rate**	Taxes vary by town (New Milford, New Fairfield, Brookfield, Sherman, Danbury).	Town assessor or tax collector for the exact figure.
☐	**Which water body and what access**	"Candlewood" in a name does not mean Candlewood frontage; "lake access" is not "waterfront."	Verify the actual lake (not Squantz Pond or Ball Pond) and whether frontage is owned, deeded, or shared.

Buy it with your eyes open: the zero-surprises formula

None of this means do not buy on Candlewood. I did. It means buy it informed:

> - Get the dock permit in writing.
> - Check the flood map and quote the insurance.
> - Test the well and inspect the septic.
> - Know your drawdown, boundary, and association rules.

Do those four and you can own the best lake in Connecticut with zero surprises.

Want me to run this on a specific house?

Send me the address and I will pull the dock-permit, boundary, flood, and community facts before you ever write an offer.

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