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A FREE GUIDE FOR OUT-OF-STATE BUYERS

MOVING TO THE NH LAKES REGION?

START HERE.

Where you can actually get on the lake, where to keep your boat, and what your money buys in Gilford, Meredith, Laconia, Alton, Belmont and surrounding towns. From someone who lives here, not a listings site.

eXp REALTY | Michelle PALYS

WHEN YOU WANT TO KNOW
YOUR BEST OPTIONS

WELCOME

START WITH THE WATER.

You're shopping for a lake house from Massachusetts, Connecticut, New York or Florida. Every listing says "water access." Every photo shows the view. And you can't tell from where you're sitting which ones actually put you on the lake.

The shoreline changes every half mile. Two homes at the same price can have completely different water. Buy the wrong one and you find out the first summer: shallow, rocky, no place for the boat, or a "waterfront" condo where the shoreline was never yours.

This guide is what I wish every buyer knew before they got in the car. Know how lake access works here, and what each town really gives you, first.

I've been coming to the Lakes Region since 1980 and have lived here full-time since 2019. I'm a professional architectural and aerial photographer, so I scour listing photos for what they're leaving out. I've bought and sold thirty of my own properties. And when I show you waterfront, I show it from the water, from my own boat.



Michelle

MICHELLE PALYS · EXP REALTY

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01 THE FOUR WAYS TO GET ON THE LAKE

Every listing says "water access." Here is what it can actually mean, what it costs you, and the one question to ask about each.

1

WATERFRONT PURCHASE WITH LAKE ACCESS

You own the land to the water. This is the only one of the four where the shoreline is yours. It is also the highest entry price, and the one where two homes at the same price can have completely different water.

ASK: How deep is the water at the dock, what is the bottom like, and what is the dock permitted for?

2

CONDOS AND SEASONALS WITH LAKE ACCESS

The shoreline usually belongs to the association, not to you. And seasonal means seasonal: the water, the heat and the road may not be there in January.

ASK: Who owns the shoreline, and what exactly am I allowed to do on it?

3

COMMUNITIES WITH PRIVATE LAKE ACCESS

A neighborhood beach, a shared dock or a launch, held in common. Real access to the water at a lower price than owning the shore yourself.

ASK: Is a slip or mooring included, is there a wait list, and what are the dues?

4

TOWNS WITH PUBLIC AND PRIVATE LAKE ACCESS

Town beaches, launches and docks. You buy the home that fits your life and your budget, and use the lake the town provides.

ASK: How far is the nearest launch, and where does the boat live in season?

> *"Same lake, five very different towns, and the water changes every half mile. I know which half miles."*



02 WHERE TO KEEP YOUR BOAT

Most people here don't trailer and launch every weekend. The boat lives on the water for the season, and where it lives gets decided before you close, not after. These are the options, from the most control to the least.

- **YOUR OWN SLIP OR MOORING**
  Off your own waterfront. Depth, bottom and the dock permit decide what you can actually tie up.
- **A MOORING OR SLIP RENTAL IN YOUR ASSOCIATION**
  Common in condos and lake-access communities. Ask how they're assigned and whether there's a wait.
- **A SLIP RENTED PRIVATELY**
  From another owner, year to year. Flexible, and the least certain.
- **A SLIP YOU OWN AT A MARINA OR YACHT CLUB**
  A separate purchase from the house, with its own fees and its own market.
- **VALET SERVICE FROM A MARINA**
  They store it, launch it and have it waiting.
- **TRAILER TO A BOAT LAUNCH**
  Keep the boat on a trailer and launch at a town or public ramp each trip. Check parking and hours at the launch you would use.
- **OTHER PRIVATE ARRANGEMENTS**
  They exist. Ask, and I'll tell you what's realistic for the town you're looking at. Along with pros and cons on each of the above

> **ASK BEFORE YOU OFFER**
>
> Is there a wait list? What does a season cost? What size boat does the slip take? Is it deeded, leased, or year to year?

03 ALL FIVE TOWNS SIDE BY SIDE

Average sold price of homes with waterfront or water access, and the range underneath it. Same lake, five very different answers to "what does my money buy."

TOWN	AVERAGE SOLD	WHAT'S THERE
MEREDITH Inter-Lakes High School	**$2.1M** $350,000 to $12,000,000	A walkable downtown on Meredith Bay. More waterfront comes to market here than in any of the other four towns.
GILFORD Gilford High School	**$1.35M** $184,000 to $7,250,000	Lake Winnipesaukee's west shore, Ellacoya State Park, Gunstock and the Belknap Mountains. My office is here.
ALTON Prospect Mountain High School	**$1.2M** $37,000 to $5,000,000	The south end of Winnipesaukee around Alton Bay. Real shoreline at a lower entry price than Gilford or Meredith.
BELMONT Belmont High School	**$1.05M** $235,000 to $9,000,000	On Lake Winnisquam, close to Tilton and I-93.
LACONIA Laconia High School	**$795K** $65,000 to $5,100,000	The city of the region, on Winnipesaukee, Winnisquam and Opechee, with Weirs Beach. The widest range of property types.

Source: Prime MLS. Homes sold with waterfront or water access in Gilford, Meredith, Laconia, Alton and Belmont, January 1, 2025 to September 9, 2026. Average and range of sold prices. Deemed reliable but not guaranteed. The high end of every range is a different market from the low end. That's what page 3 is for.

04 COMING FROM OUT OF STATE? WHAT CHANGES

Massachusetts, Connecticut, New York, New Jersey or Florida. The lake is the easy part. These are the differences that change the math.

THERE

TAXES

State income tax and sales tax in Massachusetts, Connecticut, New York and New Jersey. Florida skips the income tax.

TERRAIN

Florida is flat and hot. Most of the Northeast corridor is dense and built out.

WEATHER

Milder winters, or in Florida, heat most of the year.

SEASONS

In Florida, the busy season is winter.

HERE

TAXES

New Hampshire has no income tax and no sales tax. Property taxes tend to run higher than Massachusetts, because education is funded through property taxes. Run the whole picture with your accountant, not one line of it.

TERRAIN

Hills, mountains, lakes and a great variety of terrain. The lot, the slope and the road matter here.

WEATHER

Significant weather. Four real seasons, and a winter that tests a house. Page 7 covers what that does to one.

SEASONS

Summer brings many people up from Florida and the Southern states. Waterfront goes under contract May through September.

05 WHAT NOBODY TELLS YOU UNTIL AFTER YOU CLOSE

Four things people believe in July, and what's true in January.

PEOPLE THINK

"If it looks fine in July, it's fine."

WHAT'S TRUE

Weather here impacts housing in ways that don't show up in summer: utility and fuel costs, ice dams on the roof, water in the basement. Buying here takes someone resourceful who knows what to look for when the ground is dry.

PEOPLE THINK

"Water access means I can put a boat in."

WHAT'S TRUE

It can mean a deeded beach, a shared dock, a right of way, or a view. Ask exactly what it means, in writing, before you fall for the photos.

PEOPLE THINK

"A condo on the lake is waterfront."

WHAT'S TRUE

Often the shoreline belongs to the association and was never yours. Know who owns it, and what you're allowed to do on it, before you offer.

PEOPLE THINK

"A seasonal property is a year-round home at a lower price."

WHAT'S TRUE

Seasonal means seasonal. Ask what happens to the water, the heat and the road in January before you plan on being there in January.

HOME INSPECTIONS ARE IMPORTANT.

Get one, every time. And walk it with someone who knows what a Lakes Region house does in February, not just what it looks like in August.

06 THE MISTAKES OUT-OF-STATE BUYERS MAKE

Three mistakes I see over and over. None of them are about the house.

01 TRUSTING "WATER ACCESS" IN A LISTING WITHOUT ASKING WHAT IT MEANS

The listing's job is to get you in the car. Yours is to know what the words mean before you go. Ask for the deed language, the dock permit, and a photo of the shoreline at low water.

02 UNDERESTIMATING HEATING AND FUEL COSTS

A house that's cheap to run in Florida is a different house in a New Hampshire January. Ask the seller for a full year of utility and fuel bills, and read the winter months first.

03 TOURING THIRTY HOMES INSTEAD OF A SHORT LIST

My out-of-state buyers saw three homes in person and bought one of them. That's what happens when someone local helps you rule out the wrong ones first.
Start on Zoom, narrow the list, then come see in person.

> *"You went, you took photos and videos and really helped us to see what they weren't showing in the photos... It was one of three homes that we actually saw in person."*
>
> OUT-OF-STATE BUYERS, VACATION HOME

07 FROM 12 MONTHS OUT TO CLOSING

Waterfront here is listed March through July and goes under contract May through September. Work backwards from that.

12 MONTHS OUT

GET ON A ZOOM

I walk you through the market and show you listings on screen. You leave knowing what your money buys in each town, and which towns to drop.

9 MONTHS OUT

SORT THE MONEY

Talk to your lender and your accountant about the New Hampshire tax picture before you set a budget, not after you find the house.

6 MONTHS OUT

DECIDE WHERE THE BOAT LIVES

Slips and moorings are a separate search from the house. Start it now. Page 4 has the options.

MARCH TO JULY

WATCH THE NEW LISTINGS

This is when waterfront comes to market. I preview homes in person and send you my own photos and video, so the wrong ones drop before you drive up.

MAY TO SEPTEMBER

SEE THE SHORT LIST IN PERSON

Three homes, not thirty. Then we read the numbers as owners before you make an offer.

UNDER CONTRACT

INSPECT LIKE IT'S JANUARY

Basement, roof, heat, water at the dock. Details worked out up front so nothing detonates near closing. Then close.

THE CHECKLIST

BEFORE YOU OFFER

Print this page. Twelve things to confirm before your name goes on an offer.

THE WATER

- [ ] Ask exactly what "water access" means, in writing.
- [ ] Confirm who owns the shoreline and what you may do on it.
- [ ] Check the water depth at the dock, and ask about seasonal low water.
- [ ] Confirm where the boat will live this season, and what it costs.

THE HOUSE

- [ ] Read the disclosures with someone who knows how to look for what's missing.
- [ ] Ask for a full year of utility and fuel bills.
- [ ] Get help 'reading' the online photos to look for specific details.
- [ ] Confirm year-round or seasonal and accessibility or winterizing

THE DEAL

- [ ] Compare the value to other recently sold homes like an appraiser would do.
- [ ] Discuss major items: septic, well, waterfront, seasonal issues & grandfathered items.
- [ ] Discuss the financials.
- [ ] See it in person.

AFTER YOU READ THIS

HOW MICHELLE PALYS HELPS NEXT

Most buyers from out of town fall for a listing and learn the water later. I start with the water. I've been coming here since 1980, I sell waterfront by boat, and I've been on your side of the table thirty times.

- A Zoom first. The market explained, listings on screen, the list narrowed before anyone drives anywhere.
- Town by town, the pros and cons said out loud. What each area is actually like to own in, and what the same money buys in each one.
- I read the listing photos and the disclosures for what they're hiding, before anyone gets on a plane.
- I preview homes in person and shoot my own photos and video. And I rule homes out aggressively. That's the real work.
- I read the numbers as an owner. Carrying costs, what the purchase can be structured to do, and what the property is really worth.

> *From scrolling listings from afar, deciphering photos, to seeing a few with real potential, and making an offer that gets accepted.*
> *How can I make this as easy as possible for you?*
> *I make dreams come true. Are you next?*



QUESTIONS AFTER YOU READ IT?

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Or find me on Facebook and Instagram. No pitch. If you want help later, you know where I am.

WHEN YOU WANT TO KNOW YOUR BEST OPTIONS

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