

The Connecticut *Waterfront* Buyer's Guide

A COMPLETE GUIDE TO EVERY CORNER
OF CONNECTICUT'S SHORELINE

100+

Miles of
Shoreline

30+

Coastal
Towns

3

Distinct
Regions

NYC

80-120 Min
by Train

2026

Active Market
- Buy Smart

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Waterfront Resident · Licensed CT Real Estate Agent · Serving All of Connecticut's Shore

INTRODUCTION

A Note from Christina

From a waterfront resident to you

I wrote this guide because I couldn't find the one I needed when I started my own waterfront journey in Connecticut.

I live on the water in Milford, CT — right on the Long Island Sound. Every morning I wake up to the same view I help my clients find across this state. That's not a tagline. That's my life. And it's the reason I can tell you, with complete honesty, that waterfront living in Connecticut is one of the best decisions a person can make.

But I also know that finding the right waterfront property — in the right community, at the right price, with the right type of water access — is genuinely complex. Connecticut has over 100 miles of shoreline, three distinct coastal regions, dozens of beach communities, and waterfront properties that range from \$300,000 beach cottages to \$10 million estates. The search can feel overwhelming.

This guide covers all of it — the entire Connecticut shoreline, from Greenwich on the New York border to Stonington near Rhode Island. Every region. Every major coastal community. Every type of waterfront property. Whether you're relocating, retiring, searching for a vacation escape, or ready to make this beautiful shoreline your everyday home.

Connecticut's shoreline is waiting. Let me show you all of it.
— Christina Chorna · CT Realtor Christina

THE OPPORTUNITY

Why Connecticut Waterfront?

The case for the most underrated coastline in the Northeast

Connecticut sits between two of the most expensive real estate markets in America — New York City and Boston. Yet its 100+ mile shoreline remains dramatically underpriced compared to comparable coastal markets. Here's why this matters for you right now.

100+ MILES of CT shoreline	30+ TOWNS with waterfront access	40% LESS vs. Hamptons prices	60 MIN min train to NYC	4 SEASONS of waterfront living	2026 NOW is the time to buy
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The Value Comparison — Connecticut vs. Competing Markets

Market	Avg. Waterfront Price	NYC Access	Year-Round Living	Beach Access
The Hamptons, NY	\$3.5M – \$15M+	2.5–3 hrs	Mostly seasonal	Semi-private
Nantucket, MA	\$2.5M – \$10M+	Ferry + 2 hrs	Seasonal island	Yes (island)
Cape Cod, MA	\$1.2M – \$5M+	4–5 hrs drive	Shoulder-season	Seasonal crowds
Newport, RI	\$900K – \$6M+	3 hrs	Year-round	Some public
CT Gold Coast	\$600K – \$5M+	45–60 min	Year-round	Private & public
CT Central Shore	\$350K – \$2M+	60–90 min	Year-round	Private communities
CT Eastern Shore	\$300K – \$1.8M+	90–120 min	Year-round	State parks + private

★ Why Connecticut Wins Right Now

The last three rows tell the whole story: Connecticut offers the closest proximity to NYC, the widest price range, genuine year-round living, and private beach community access — at a fraction of what Nantucket or the Hamptons charge. That gap is closing. The buyers who understand this now are the ones who will benefit most.

Six Reasons Connecticut Waterfront Stands Apart

■ Private Beach Communities

Dozens of CT shoreline neighborhoods offer resident-only beach access — a genuine privilege built into the address.

■ Unmatched NYC Access

Metro-North connects the Gold Coast to Grand Central in under an hour. Even the Eastern Shore is under two hours. You can genuinely live by the water and work in the city.

■ Strong Long-Term Appreciation

Waterfront and water-view properties in Connecticut have consistently outperformed non-waterfront homes. Coastal scarcity only increases over time.

■ True Year-Round Living

Connecticut's coastal homes are built and lived in through all four seasons — each one beautiful in its own way. This is not a summer escape; it's a life.

■ Entry Points for Every Budget

From beach cottages in the \$300Ks to multi-million dollar estates, Connecticut waterfront accommodates buyers that other coastal markets have priced out entirely.

■ Authentic Community

Beach communities in Connecticut have deep roots. Real neighbors. Real traditions. The kind of community that out-of-state coastal markets often lack.

REGION 1 · FAIRFIELD COUNTY

The Gold Coast — Fairfield County

Connecticut's most prestigious and best-connected shoreline

Fairfield County Shoreline

Luxury · Prestige · NYC Commuter Gold

COMMUNITIES: Greenwich · Stamford · Darien · Norwalk · Westport · Fairfield · Bridgeport · Shelton

Fairfield County is Connecticut's Gold Coast for good reason. It is the closest Connecticut shoreline to New York City, home to some of the most prestigious waterfront addresses in the Northeast, and served by Metro-North's New Haven Line with some of the best commute times in the region. If you need access to NYC and want water, this is your region.

Greenwich

Fairfield County

\$2M – \$15M+

BEACH	Byram Shore, Tod's Point (p
VIBE	Ultra-prestige, global buyer
PRICE	\$2M – \$15M+
NYC	45 min to GCT

Darien

Fairfield County

\$1.5M – \$8M+

BEACH	Tokeneke Beach (private)
VIBE	Quiet, exclusive, old-money
PRICE	\$1.5M – \$8M+
NYC	50 min to GCT

Westport

Fairfield County

\$800K – \$5M+

BEACH	Compo Beach, Saugatuck
VIBE	Arts, culture, vibrant social s
PRICE	\$800K – \$5M+
NYC	55 min to GCT

Norwalk

Fairfield County

\$450K – \$2.5M+

BEACH	Calf Pasture, Sheffield Isla
VIBE	Best value in Fairfield Co.
PRICE	\$450K – \$2.5M+
NYC	55 min to GCT

Fairfield

Fairfield County

\$600K – \$3M+

BEACH	Penfield, Sasco Hill beach
VIBE	Family feel, strong communi
PRICE	\$600K – \$3M+
NYC	70 min to GCT

Bridgeport

Fairfield County

\$250K – \$1M+

BEACH	Seaside Park (public)
VIBE	Value play, emerging mark
PRICE	\$250K – \$1M+
NYC	75 min to GCT

REGION 2 · NEW HAVEN COUNTY

The Central Shore — New Haven County

Beach community culture at its finest — where CT's soul lives

New Haven County Shoreline

Community · Character · Genuine Value

COMMUNITIES: West Haven · Milford · Orange · New Haven · Branford · Guilford · Madison · North Branford

New Haven County's shoreline is, in my personal and professional opinion, the heart of Connecticut beach culture. This is where you find the private beach associations with decades of history, the charming downtowns a short walk from the water, and the most authentic year-round coastal communities in the state. It's also where value and lifestyle align most powerfully.

West Haven

\$275K – \$900K

New Haven County

BEACH	Bradley Point, Sandy Point
VIBE	Best value on CT shoreline
PRICE	\$275K – \$900K
NYC	90 min to NYC

Milford

\$350K – \$1.5M+

New Haven County

BEACH	Point Beach, Silver Sands,
VIBE	17 miles shoreline · Christin
PRICE	\$350K – \$1.5M+
NYC	85 min to NYC

New Haven

\$350K – \$1.2M+

New Haven County

BEACH	Lighthouse Point, Long Wha
VIBE	City living meets water acce
PRICE	\$350K – \$1.2M+
NYC	New Haven Line

Branford

\$350K – \$1.8M+

New Haven County

BEACH	Stony Creek, Pine Orchard,
VIBE	Thimble Islands · eclectic c
PRICE	\$350K – \$1.8M+
NYC	95 min to NYC

Guilford

\$400K – \$2M+

New Haven County

BEACH	White Sand Beach, Jacobs
VIBE	Historic, peaceful, beautiful
PRICE	\$400K – \$2M+
NYC	95 min to NYC

Madison

\$500K – \$3M+

New Haven County

BEACH	Hammonasset, E. Wharf,
VIBE	CT's largest state beach ne
PRICE	\$500K – \$3M+
NYC	100 min to NYC

REGION 3 · EASTERN CONNECTICUT

The Eastern Shore

Middlesex & New London County — Connecticut's quieter, wilder coast

Middlesex & New London County

Serenity · Scenery · Character

COMMUNITIES: Old Saybrook · Westbrook · Clinton · Deep River · Old Lyme · Lyme · East Haven · Stonington · Mystic · Groton · New London

The Eastern Shore is Connecticut's most romantic and unspoiled coastline. It's where the Connecticut River meets the Long Island Sound. Where Mystic has drawn artists and sailors for centuries. Where Old Lyme gave birth to American Impressionism and Old Saybrook sits at one of the most beautiful river mouths on the Eastern Seaboard. This is the shore for buyers who want genuine quiet, dramatic scenery, and a slower pace — without sacrificing the quality of life that Connecticut delivers.

Old Saybrook

\$400K – \$2.5M+

Middlesex County

BEACH	Saybrook Point, Harvey's B
VIBE	River meets Sound · iconic
PRICE	\$400K – \$2.5M+
NYC	110 min to NYC

Westbrook

\$300K – \$1.2M+

Middlesex County

BEACH	Westbrook Town Beach, G
VIBE	Affordable · relaxed · genui
PRICE	\$300K – \$1.2M+
NYC	115 min to NYC

Clinton

\$280K – \$1M+

Middlesex County

BEACH	Clinton Town Beach, Ham
VIBE	Charming village · great val
PRICE	\$280K – \$1M+
NYC	115 min to NYC

Old Lyme

\$350K – \$2M+

New London County

BEACH	Sound View Beach, Hartford
VIBE	Artists' colony · historic beau
PRICE	\$350K – \$2M+
NYC	115 min to NYC

Stonington

\$450K – \$3M+

New London County

BEACH	DuBois Beach, Stonington P
VIBE	Quintessential New England
PRICE	\$450K – \$3M+
NYC	120 min to NYC

Mystic / Groton

\$350K – \$2M+

New London County

BEACH	Mystic River, Esker Point
VIBE	Maritime history · vibrant cul
PRICE	\$350K – \$2M+
NYC	120 min to NYC

BUYER PROFILES

Know Your Buyer Type

Your goal shapes everything about your search strategy

One of the most important conversations I have with every new client is about *why* they want waterfront property — because the answer changes everything: which region to focus on, what type of access matters most, what the inspection priorities are, and how to structure an offer. Here are the four buyer profiles I work with most.

RELOCATING TO CT

Moving from NYC, Boston, another state, or internationally.

Best Regions	Gold Coast (fastest NYC commute) or Central Shore (best value + lifestyle)
Key Priority	Community feel, commute reliability, year-round infrastructure
What I Do	Full shoreline orientation, virtual tours for out-of-state buyers, timeline management
Top Towns	Westport, Norwalk, Milford, Branford — each strong for different relocation profiles
Insider Tip	Don't eliminate a region until you've toured it in person. Buyers consistently surprise themselves.

RETIREMENT ON THE SHORE

Ready to make every morning a waterfront morning.

Best Regions	Central Shore and Eastern Shore — best combination of quiet, walkability, and beauty
Key Priority	Single-level options, low maintenance, walkable towns, healthcare access
What I Do	Focus on downsizing sweet spots, communities with active adult energy, walkable village centers
Top Towns	Guilford, Madison, Old Saybrook, Stonington, Westbrook — all ideal retirement communities
Insider Tip	Budget for flood insurance carefully. At retirement, long-term carrying costs matter as much as purchase price.

VACATION & WEEKEND HOME

A summer tradition. A weekend escape. An investment that pays you back.

Best Regions	Central Shore (drive from NYC/Boston) or Eastern Shore (destination feel)
Key Priority	Rental income potential, proximity to amenities, ease of management when away
What I Do	Run rental yield projections alongside lifestyle analysis; connect with local property managers
Top Towns	Milford, Branford (Stony Creek), Westbrook, Clinton, Old Lyme — strong vacation rental markets
Insider Tip	Check town-specific short-term rental regulations before you fall in love. They vary significantly across CT.

PRIMARY WATERFRONT HOME

The water as your everyday backdrop — not just on weekends.

Best Regions	All three, depending on budget and commute needs
Key Priority	Long-term equity, space for your life, community for all seasons
What I Do	Balance lifestyle goals with sound financial analysis; identify properties with upside
Top Towns	Milford, West Haven (value), Norwalk/Westport (Gold Coast entry), Guilford (New Haven Co.)
Insider Tip	First-time buyers: explore CHFA Connecticut programs for down payment assistance and favorable rates.

FINDING YOUR HOME

The CT Waterfront Search Process

How to search, evaluate, and act decisively

Step 1 — Define Your Non-Negotiables by Region

Before searching a single listing, get clear on these six filters:

- ◆ **Region:** Gold Coast (fastest NYC access), Central Shore (value + lifestyle), or Eastern Shore (quiet + scenery)?
- ◆ **Water access type:** Direct waterfront, deeded beach rights, or water view? Define this before you begin.
- ◆ **Budget ceiling:** Know your absolute maximum — including flood insurance, HOA fees, and property taxes.
- ◆ **Timeline:** 30 days or 18 months? This changes strategy more than any other variable.
- ◆ **Year-round vs. seasonal:** This affects which communities, financing options, and maintenance planning.
- ◆ **Commute tolerance:** If working, test the actual commute during rush hour before you commit to any town.

Step 2 — Where and How to Search

The Right Sources:

- ◆ **SmartMLS** — Connecticut's primary MLS. The most complete and current database. All licensed agents have access.
- ◆ **Your agent's off-market network** — Many premium waterfront properties in CT sell through agent-to-agent channels before ever hitting the public MLS. This is where having an experienced shoreline agent matters most.
- ◆ **Town assessor's databases** — Free public records on property history, flood zone, assessed values, and ownership.
- ◆ **FEMA Flood Map Service** — Always check the flood zone map for any waterfront property before getting emotionally attached.

Red Flags in Listings:

- ◆ 'Waterfront' with no water visible in listing photos — always verify access type.
- ◆ 'Water view' photos taken in winter — trees in summer may block the view entirely.
- ◆ Price drops of 10%+ — frequently indicate flood zone problems, inspection issues, or HOA disputes.
- ◆ High HOA fees with vague descriptions — demand a full accounting of what fees cover.
- ◆ 'As-is' language on a waterfront property — this almost always means known issues the seller won't address.

Step 3 — The CT Waterfront Showing Protocol

Most buyers visit once, fall in love with the view, and miss everything else. Here's how to visit a waterfront property the right way:

- ◆ Visit at HIGH TIDE — and if possible, LOW TIDE. You need to see both faces of the property's relationship with the water.
- ◆ Visit in RAIN — check drainage, basement, driveway flooding, window seals, and how the lot handles stormwater.
- ◆ Walk the PERIMETER of the entire lot — understand exactly where your property ends and public/water access begins.
- ◆ TURN OFF THE VIEW — stand with your back to the water and evaluate the home purely on its structural and functional merits.
- ◆ TALK TO A NEIGHBOR — five minutes with a neighbor will tell you more than a full hour with the listing agent.
- ◆ CHECK FLOOD ZONE STATUS before falling in love — request the elevation certificate and run an insurance quote.
- ◆ VISIT AT NIGHT — coastal properties transform after dark. Understanding what the neighborhood feels like at 9pm matters.

DUE DILIGENCE

The Waterfront Property Inspection

What coastal buyers must know that standard buyers don't

Waterfront homes require a higher — and fundamentally different — level of inspection than standard residential properties. Salt air, storm exposure, tidal pressure, and flood history create conditions that don't exist inland. Here is what I walk every buyer through before they make an offer.

STRUCTURAL & EXTERIOR

- ◆ Foundation — moisture intrusion, salt corrosion, cracking from frost heave
- ◆ Roof age and material — coastal exposure accelerates wear by 30–40%
- ◆ Siding and window seals — salt air degrades caulking, frames, and paint
- ◆ Deck, dock, and seawall condition — repair/replacement costs can be \$15K–\$100K+
- ◆ Drainage patterns and grading — how does the lot handle heavy rain?

SYSTEMS & UTILITIES

- ◆ HVAC — salt air corrodes systems; check age, brand, and service history
- ◆ Electrical panel — capacity, age, grounding in a wet coastal environment
- ◆ Septic system (if applicable) — age, proximity to water table, last inspection
- ◆ Water quality test — especially critical on Eastern Shore well-water properties
- ◆ Insulation — coastal wind makes heating/cooling significantly more demanding

FLOOD & WATER RISKS

- ◆ FEMA flood zone designation — Zone A or AE = mandatory flood insurance
- ◆ Elevation certificate — critical for accurate insurance quotes
- ◆ Historical flooding records — request from the town's records office
- ◆ Storm surge vulnerability — proximity to open Sound vs. sheltered cove matters enormously
- ◆ Sump pump presence, condition, and backup power
- ◆ Underground oil tanks — common in older CT homes, expensive to remediate

LEGAL & REGULATORY

- ◆ Riparian rights — what water access rights convey with the deed
- ◆ Building permit history — any unpermitted structures near the water
- ◆ CT DEEP coastal zone management restrictions — what you can and cannot build
- ◆ HOA covenants — restrictions on docks, boats, fencing, accessory structures
- ◆ Flood insurance transferability — can existing policy be assumed?

★ Hire the Right Inspector

DUE DILIGENCE

The Ultimate Waterfront Checklist

Print this. Bring it to every showing. Check every box.

This checklist covers everything you need to evaluate before making an offer on any Connecticut waterfront property — regardless of region, price, or property type.

CT Waterfront Property Evaluation Checklist — All Regions

Use this at every property showing

LOCATION & WATER ACCESS

- Water access type confirmed in writing
- FEMA flood zone designation verified
- Elevation certificate obtained
- Beach/dock access rules reviewed
- Riparian rights language in deed confirmed
- Emergency storm access confirmed

EXTERIOR & STRUCTURE

- Foundation inspected for moisture and salt damage
- Roof age and coastal wear assessed
- Seawall/bulkhead condition and age evaluated
- Dock inspection completed (if applicable)
- Drainage pattern and site grading reviewed
- Deck condition and permitting verified

INTERIOR SYSTEMS

- HVAC age and salt-air wear assessed
- Electrical panel capacity and grounding checked
- Plumbing inspected for corrosion
- Septic or sewer connection confirmed
- Water quality test completed
- Dehumidification system evaluated

FINANCIAL & INSURANCE

- Flood insurance quote obtained pre-offer
- Homeowner's insurance quote obtained
- Total annual carrying costs calculated
- HOA fees and financial health reviewed
- Property tax history and projections confirmed
- Insurance transferability investigated

LEGAL & REGULATORY

- Building permit history reviewed
- CT DEEP coastal zone restrictions understood
- HOA covenants on modifications reviewed
- Short-term rental regulations confirmed (if applicable)
- Title search initiated with attorney
- Easements and right-of-way issues identified

LIFESTYLE & COMMUNITY

- Visited at high tide and low tide
- Visited in rain to check drainage
- Tested commute at actual rush hour
- Talked to at least one neighbor
- Visited at night — check neighborhood feel
- Reviewed beach association governance

LET'S GET STARTED

Next Steps with Christina

Your statewide shoreline search starts with one conversation

You've read the guide. You know the regions. You know what you're looking for. Now let's make it real.

I work with buyers across the entire Connecticut shoreline — from Greenwich to Stonington. I specialize in waterfront properties because I live in one. I know the Gold Coast's prestige enclaves, the Central Shore's beach communities, and the Eastern Shore's hidden gems. I've helped relocating families, retiring couples, vacation home buyers, and first-time buyers find their place on this water.

- 01 A 20-minute conversation**
No pitch, no pressure. I want to understand your situation — your region, timeline, budget, and vision. This single conversation shapes everything.
- 02 Your personalized property brief**
Based on our conversation, I'll send you a curated selection of available properties across the right region — including off-market opportunities you won't find on Zillow.
- 03 Your regional orientation**
An honest, insider tour of the communities that fit your specific needs. Not a sales pitch — a genuine education from someone who knows every corner of this shoreline.
- 04 We search on your timeline**
Whether you need keys in 30 days or are planning 18 months out, I'll pace the search to your life. Focused. Efficient. On your terms.

READY TO START?

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Serving: New Haven and Fairfield County, Connecticut

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