



THE HUNT TEAM



Re/Max Hallmark York Group Realty Ltd., Brokerage
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10 THINGS TO CONSIDER BEFORE BUYING YOUR FIRST COTTAGE

1. Location:

You can change a lot about a property but the location is not one of those items.

You have to consider the distance of the cottage to your home. Set your limit. If you are the type of cottage owner, that would love to spend your days off at the cottage, you have to consider if it is close enough for weekend visits.

Also consider if there are local stores/towns close by for supplies?

2. Accessibility:

Most cottage roads are privately owned by local road associations so make sure to find out these details before you consider buying one. Also find out if the road to your cottage is open and maintained year-round and if there are annual road maintenance fees.

3. Systems:

How do you get water at the cottage (drilled well, dug well, from the lake)? Are the waterlines heated for winter use? Is there a filtration system on the water lines if you're planning on drinking the water? Check the water's smell, taste and color. Most cottages have a septic tank or a holding tank that must be pumped. Check if there's room to upgrade the system and find out the age and condition of these tanks.

Is there hydro to the property, phone line, cell service, Wi-Fi, satellite service? Is there a woodstove or fireplace that will need a WETT (Wood Energy Technology Transfer) certificate/inspection?

4. Cottage Features:

Take into consideration the square feet of the cottage and the property. Can you expand the cottage if there's a need to? If you decide to purchase a washer or dryer – can the electrical set up support it?

You as the buyer need to identify which attributes in a cottage are important to you and your family. List the things that are important and this will help you narrow down what you want out of your cottage.

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5. Lake:

The size of the lake often dictates the kinds of activities that can take place there. A small lake means there will be less boating and fewer motorized boats. Medium lakes tend to be fishing lakes. And a large lake will mean you could do almost any activity. Do you want to be on a crowded, busy lake, or a quiet one with only a few cottages?

6. Waterfront:

Find out if the seller owns the waterfront. In many ways it is to your advantage to buy the Shore Road Allowance (the 66-foot strip of land back from the high-water mark) from the municipal government, especially if you want to build anything on that land. What kind of shoreline do you want to have? Do you want a sandy beach with a long, shallow walk into the lake, or would you like to be able to dive off a dock into deep water?

7. View:

An elevated setting will afford a better view, but will mean stairs down to the water (kids don't mind the climbing; older cottagers will). Also, most people want to see sunsets, so a cottage should be situated to allow that.

8. Realtor:

A local realtor will know about the township by-laws and will know about the properties you are looking at. They will also refer you to a local lawyer, surveyor, home inspector and other service providers you may require to assist in closing your purchase.

9. Lots:

The best lots have already been built on. It is easier to buy an existing cottage and then change it than it is to buy an empty lot and build from scratch.

10. Feel:

First thing to do at a waterfront property is to go down to the water. Will the property suit you and your needs? Look at where the cottage sits, what's around it, and what it faces; where the sun is, where the sun will be in the morning, at midday, in the evening. Step in the water: Is the shoreline sandy, hard pack, rocky, silty?