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MAY 2021

YOUR GUIDE TO COTTAGE COUNTRY

BUILDING THE DREAM

Time to buy or sell vacant land?

HOT PROPERTIES

What's for sale in the
Haliburton Highlands



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BUILDING THE DREAM

A remarkable thing happened to Haliburton County real estate last year: sale values rocketed and took vacant lots with them. So is it time to sell, buy or build on vacant land?

BY LISA HARRISON

(Almost) no vacancy

Highlands property values have been rising for a few years, but the pandemic is driving historic growth.

"Waterfront is still the top seller in the County, but I would say there is more interest from buyers in the GTA who want to purchase vacant land and eventually build to move out of the city," says Jeff Strano, sales representative with Parish & Strano / RE/MAX Professionals North. "Prices on vacant land are incredible and there is a real shortage of it to sell. I recently sold a 30-acre parcel ... for 65 per cent over the asking price."

Rich Kinsman, owner/president of Confederation Log & Timber Frame, says, "The pandemic has shown a lot of people that working from home is possible, so why not build yourself the home you've always wanted?"

For 2021, Strano foresees "a continuation of last year but even wilder. Properties are selling for prices so high that it makes no sense to local realtors. There is no doubt we are in a bubble right now; the question is, when will it be over?"

Banking on success

"Mortgage rates are at historical lows right now; however, interest rates to borrow on vacant land are higher and typically subject to larger down payments and these should be confirmed with the bank or lender prior to even starting to look at this type of property," advises Strano.

You'll have the costs of installing a driveway, well and septic system, and running hydro to the property, so you could be into \$100,000 even before you start building, he adds.

There may also be expenses for site preparation, drainage, permits, building plans, an architect, a structural engineer, landscaping and more.

Plus, "[the] cost of materials has definitely increased during the pandemic," says Kinsman. "Dimensional lumber and plywood have doubled and even tripled in price."

When finalizing the budget, add a contingency

fund of 15 to 20 per cent to address any unforeseen circumstances, and consider more during the pandemic in case costs continue to increase.

Covering your assets

"Typically, if someone already has a homeowners' insurance policy ... liability is extended to vacant land that is owned by the insured for no extra premium," says Stefan Bjelis, broker with Vasey insurance Brokers.

Regardless, Bjelis advises land buyers to report their purchase to their insurers. When construction begins, get a separate policy known as a "building under construction" or "builders' risk" policy. Coverage can be based on the estimated value of the completed structure (contents are not automatically covered).

"The advantage to that is, regardless of what point you are in in the construction phase, you're always going to have adequate coverage."

Legal ease

Sellers and buyers can both benefit from speaking to a lawyer before they sign anything.

"For sellers, it's an opportunity to ensure their titles are marketable and that any issues with the property can be corrected before closing," said Bram Lebo of Lebo Law.

"Buyers can learn more about zoning, easements, the history of the property and any restrictions. They can be assured of deeded access before they make a decision."

Lebo advises buyers to check the zoning for the types of structures and uses that are permitted, and the setbacks to determine if they can build what they want, where they want it.

Your realtor or a local lawyer should be able to tell you about any easements and whether the shore road allowance on a waterfront lot still belongs to the municipality, according to Lebo.

Also, "[in] cottage country, access to your property is often by private right-of-way; your lawyer can confirm if a property has legal, permanent access."

Who ya gonna call?

Make it a local call when looking for the experts you need. Realty and construction operate differently in cottage country, so local realtors, contractors, insurers and lawyers are your best choices.

When choosing the best contractor for your type of build, check with staff at your local building supply centre, who will know which contractors provide high-quality work and are reputable and reliable. Confirm the contractor has Workplace Safety and Insurance Board (WSIB) coverage and liability insurance. Check references thoroughly. Get a signed contract before construction starts, outlining what will be built and when, and when payments will be advanced to the contractor, says Lebo.

The contract should also cover other issues, including liability for accidents, quality of materials, delays, changes and clean-up.

Timing is everything

"If this is your year to sell then contact a realtor who you trust ASAP and list your property today," advises Strano.

"Traditionally there is always value in holding onto property long term, but it's hard to predict the future and a market like this one may not come back around in our lifetime."

As for buyers, Strano said, "Unless you absolutely need to buy a property or fall in love with one and can't live without it, wait. At some point the market will level off and there will be an opportunity to buy land without competing with a dozen other buyers and paying substantially above the asking price."

If you want to buy land this year regardless, get your finances in order and study the market first. Work with your realtor to find your dream lot with the least amount of travel and contact necessary. For custom builds, expect to wait at least two years for plans to be completed, permit acquired and your builder available to start.

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NEW LISTING

Soyers Lake



Stunning 4 bedroom, 3bath year-round waterfront home/cottage. Part of Haliburton's popular 5 lake chain. Bright open concept main level features hardwood flooring, wooden cabinetry, pine vaulted ceilings and stone wood burning fireplace. The floor to ceiling windows provide excellent lake views and ample natural lighting. The spacious sunroom Large master bedroom with 4pc ensuite. Fully finished lower level. Extensive landscaping with beautiful granite firepit area and walkway to lake. Don't miss out on this turnkey property. **\$1,795,000**

SOLD

Beech River



Move in ready, work from home, peaceful waterfront property. Located at the widest point of Beech River, with calm water and beautiful west exposure. Cozy up to the stone wood burning fireplace, a stunning focal point of the great room. Enjoy the large, spacious kitchen with granite topped 10' island, 2 ovens, and 2 sinks, fit for filming all of your foodie creations! Large entrance. Patio doors off the great room access a wonderful patio with stone landscaping and view of the river and tall pines. Beautiful in all seasons. Energy efficient home and detached shop/garage. There is a large loft above the double garage/workshop. Start your new beginnings now! **\$1,145,000**

SOLD

Haliburton Lake



This fully furnished 3-bedrm, 2 bath cottage is located on popular Haliburton Lake and is move in ready! Open concept kitchen and dining area. Ample storage space in kitchen, finished with wood cabinetry, stainless steel appliances and large island. Spacious living room with vaulted wood ceilings and unique stone surrounded woodstove. Loft is finished and is a great place for the young ones to escape to. Sand, rock shoreline with private docking system. **\$685,000**

NEW LISTING

Kennisis Lake



This 3-bdrm, 1 bath seasonal cottage is move in ready. Spacious kitchen with open concept to the dining area. Livingroom features beautiful pine ceiling and beams and ample natural lighting. Large boathouse / garage is great for storage. Enjoy the big lake views at the waters edge on your spacious sitting deck. Don't miss this great opportunity to get on Kennisis Lake. **\$680,000**

SOLD

Drag Lake



Searching for a year-round cottage? This 3-bdrm, 1 bath back-split cottage is perfect. With 100 ft of frontage and stunning views this traditional cottage checks off all the boxes. Open concept kitchen, dining and living area feature vaulted pine ceilings. The lake front deck is a great space for BBQing and entertaining family and friends. Recent upgrades include renovated bathroom and fully winterizing the cottage. Private docking system and clean, calm waters make for summer enjoyment and is great for children. **\$599,000**

SOLD

Contau Lake



Nature at it's best! This bright open concept 3-bdrm home features 223 ft of frontage on Contau Lake in a quiet bay. Southern exposure and pretty lake view. Main floor features one bedroom, large kitchen finished with pine cabinetry, island, and ample storage space. Bright dining area with pine flooring, ceilings, and walkout to lake front deck. Sunken living room with cozy woodstove. Master bedroom is located on the second level with jet tub. Many recent improvements. 4.17-acre lot provides good privacy. **\$549,000**

SOLD

Negaunee Lake



A great project for the handyman in your family. 3-bdrm, 1 bath cottage with an open concept main floor. Walk-out to a large wrap around deck. 102 feet of frontage, private docking, and clean shoreline for excellent swimming. Unfinished walk-out basement. Drilled well and septic. Negaunee is a tranquil non-motorized lake. This is an estate sale being sold "as is where is" without representations or warranties from the seller. **\$399,000**

SOLD

Bobcaygeon Road



It's the perfect 4-bdrm, 2 bath year-round home conveniently located within walking distance to the town of Minden. This open concept home has many recent updates. Attached garage heated with propane heater and enclosed breezeway. Fully finished lower level. Beautiful, easily maintained gardens. Bright and sunny level fenced in yard backs. This stunning home is a pleasure to show and a must to see. **\$399,000**

Victoria Street



Have you been searching for an in-town home? We have found you the perfect 3-bedroom home. Conveniently located to all amenities in Haliburton Village. Main floor features a spacious eat-in kitchen, living room with large window, master bedroom and a 4pc bath. Second level provides two spacious bedrooms with closets. Unfinished lower level. The large, covered deck and level yard are excellent for children of all ages. Workshop/ storage shed has ample space for the handyman in the family. Well and town sewers. This is a great opportunity for someone looking to purchase their first home or simply downsizing. **\$309,000**

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Ready to build your dream cottage? 4.5-acre parcel with over 1000 feet of clean rock and sand shoreline, several building sites & afternoon/evening sun.

NEW LAKESIDE COTTAGE LISTING**HALIBURTON LAKE \$750,000**

3-Season cottage with 4 bedrooms & stunning views across the lake. Perfect flat lot, private, clean waterfront & a boathouse on the water's edge.

NEW CONDOMINIUM LISTING**SILVER BEACH \$624,900**

1,400 SF home with 3 bedrooms & 2 bathrooms in a premium, no maintenance lifestyle community on the shores of beautiful Kashagawigamog Lake.

NEW HALIBURTON VILLAGE LISTING**SUNNYSIDE STREET \$547,700**

Spacious Viceroy home with 1.5 car garage, 2300 SF of living space across 3 levels, 4 bedrooms & 3 bathrooms in the heart of Haliburton Village.

NEW RURAL HOME LISTING**MATABANICK ROAD \$439,000**

Completely updated 2 storey home just North of Carnarvon. Open concept living area with 3 bedrooms & 2 baths to accommodate your whole family.

NEW ACREAGE LISTING**GELERT ROAD \$425,000**

80+ acre parcel with trails throughout just outside of Haliburton. Continue to use for hunting & tapping for syrup or build your dream home!

NEW HALIBURTON VILLAGE LISTING**MOUNTAIN STREET \$399,000**

Haliburton Home with over 1,300 SF of living space, 3 bedrooms and a 4-piece bathroom. Enjoy in-town living and stunning views over Head Lake.



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HOT PROPERTIES



LIGHT ON THE LAKE



You'll be able to boat through five lakes if you purchase this year-round waterfront home on Soyers Lake. Light floods through floor-to-ceiling windows into the open-concept main level, shining on its hardwood flooring, wooden cabinetry and pine vaulted ceilings. Enjoy the views from the main room, the spacious sunroom and the huge decks. There are four bedrooms and three bathrooms here, with two on the main floor and additional bedrooms, a den and a rec room in the fully-finished lower level. Outside, a walkway leads to 200 feet of clean, deep shoreline for swimming, fishing and boating. More info from Linda Baumgartner at haliburtonrealestate.on.ca. \$1,795,000.

STUNNING SETTING

Imagine the views over Little Kennisis Lake from this cottage nestled on top of Canadian Shield in one of the most favoured parts of the Haliburton Highlands!

This architecturally-designed post-and-beam home features hardwood and travertine floors along with Douglas fir beams. The main floor is open concept with a floor-to-ceiling fireplace and a wrap-around patio. On the second level is the master bedroom, with an ensuite and its own sitting room and private balcony from which to drink in those lake views. Along with more bedrooms, there's a bonus loft area for the kids to hang out in, and in the fully-finished lower level is a pool table area, games room and bar leading to another wrap-around patio. Great for entertaining on summer nights! A water's-edge deck and large dock mean hours of fun and swimming.

More info from Gloria Carnochan at kennisiredstone.com. \$1,499,000.



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LITTLE KENNISIS PRIVATE RETREAT



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- 3 Bdrm, 1-4 Pc Bath, Den/Office, Lots Of Closets
- Living Room Kitchen/Dr Open Concept Spacious
- Lower Level 1/2 4 Ft Crawl & Rest Could Be Play Area
- Wood & Eb, Deep water, Deck, Firepit, Yr Rnd

LITTLE KENNISIS - FAMILY GETAWAY



\$849,000

- 4 Bdrm, 2- Bath
- Living Room Kitchen/Dr Open Concept Spacious
- Extensive decking, 140' shoreline, fabulous views
- Cdn shield, Firepit, Enjoy Yr Rnd

HUNTSVILLE CONDO ON WATER



\$439,000

- Kit/D/R & LR open space, / Muskoka river view
- 2 bdrms, 2-4 pc baths, Laundry, gas heat
- Storage unit & 1 inside parking, common dock
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1783 BURLYWOOD TRAIL 2,195,000

RECORD SALE!

LISTED AND SOLD
BY THE TEAM!

This magnificent home/cottage is equipped for immediate turnkey enjoyment. Walk down your gentle path that leads you to a sitting area to enjoy stunning panoramic views & magnificent sunsets on beautiful Haliburton Lake. Miles of boating, swimming & fishing on this 2 lake chain. Just minutes to Sir Sams Ski Resort & major snowmobile trails. Year round road.

1836 KUSHOG LAKE RD 1,890,000

RECORD SALE ON
KUSHOG LAKE!LISTED AND SOLD
BY THE TEAM!

Every once in a while an exceptional property comes along and this is the one! Total privacy on this quiet sheltered bay on beautiful Kushog Lake! 860 ft. of clean sand & rock shoreline & 10.4 acres to roam & enjoy! There is a shallow sand entry for children & deeper water off the dock for swimming & fishing. Plus miles of boating on this 2 lake chain.

1885 INDIAN POINT RD 919,000



SOLD!

Perfect opportunity to begin your family cottage adventures? Enjoyed by same family for 60+ years. Two cedar Pan-abode cottages on one property! Escape all the elements while enjoying the evening sounds of the loons. Boathouse at water's edge for storage & a place where kids can play. Well stocked tool shed. 182 feet of clean sand & rock shoreline. Large lakeside deck/dock with sunny southern exposure creating spectacular big lake views of beautiful Drag Lake. Year round road access. Both cottages come furnished!

2009 INDIAN POINT RD 839,000



DRAG LAKE

Cozy 4 Season log cottage on beautiful Drag Lake. 262 Feet of sand and rock shoreline & 1.3 Acres of ultimate privacy. Fully winterized on a year round road. Enjoy this cozy 3 Bedroom or 2 Bedrooms plus laundry/utility room Home/Cottage. Woodstove for chilly evenings. Level entry lot to waterfront. Evening bonfires at your lakeside firepit will make family memories that will last a lifetime. Enjoy stunning sunsets from your lakeside deck/dock. Miles of boating, fishing & swimming on Drag & Spruce Lakes.

1212 WOODPECKER TRAIL 599,000

RECORD SALE ON
CLEAR LAKE!

Private country setting with the convenience of a location in Haliburton Village. Meticulously maintained 2 bedroom home, livingroom with pine cathedral ceiling, large picture windows to enjoy this pretty forested area in your backyard, propane fireplace. Main floor laundry & 2pc bathroom. Kitchen & dining room with hardwood floors & walkout to private deck. Master bedroom with spacious closet area and 4pc bathroom with jetted tub & separate shower. This beautiful home is nestled on a 1 acre forest lot.

132 SKYLINE PARK RD 579,000



LOCATION!

Private country setting with the convenience of a location in Haliburton Village. Meticulously maintained 2 bedroom home, livingroom with pine cathedral ceiling, large picture windows to enjoy this pretty forested area in your backyard, propane fireplace. Main floor laundry & 2pc bathroom. Kitchen & dining room with hardwood floors & walkout to private deck. Master bedroom with spacious closet area and 4pc bathroom with jetted tub & separate shower. This beautiful home is nestled on a 1 acre forest lot.

307-75 WALLINGS RD 549,900



HEAD LAKE

Amazing waterfront location in the Village of Haliburton! Welcome Home to Wallings Way on Head Lake. Just steps from the water this one bedroom plus den unit offers an open concept kitchen/dining/living space and a private balcony to relax and enjoy the breeze. Two piece bath off the foyer, and 4 piece ensuite in the primary bedroom. Nothing to do but move in and enjoy! Indoor Parking, large community room, walking distance to all the amenities and Head Lake Park. Minutes to library, hospital, schools and health centre.

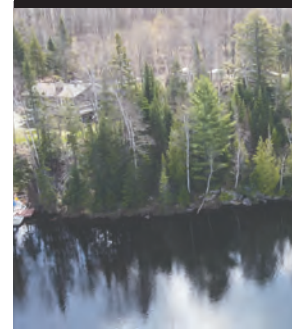
9192 HIGHWAY 118 489,000



INVESTMENT!

Opportunity knocks! Fantastic investment opportunity awaits at an ideal location close to the one of the highest traffic intersections in the county, Highway 118 and Highway 35 in the hamlet of Carnarvon, surrounded by popular cottage country lakes. Situated on 3.62 acres, this 3 bedroom, 2 bathroom home would provide an income stream while a buyer developed the property for a new business. Don't miss out on this one of kind investment opportunity to live, work and play in the Highlands!

SALVATORI TRAIL 199,000



JIM BEEF LAKE

Great waterfront building lot on Jim Beef lake just 5 minutes to haliburton. 110 feet of shoreline. Enjoy beautiful evening sunsets with this n/w exposure. Septic location preapproved by township. Hydro available. Year round access. Build your retirement home or family cottage in this great location close to all amenities.

SELECT TRAIL 229,000



DRAG LAKE

Vacant waterfront lot on Outlet Bay of Drag Lake. 150 Feet of frontage. Southern exposure. Driveway in. 1.6 Acres of privacy. This lot is close to where winter ploughing stops. Miles of boating on beautiful Drag and Spruce lakes.

YORK ST 169,000 + HST



COMMERCIAL

Commercial Building Lot in Downtown Haliburton. Town Sewers available, drilled well, conveniently located in the centre of Downtown Haliburton. Price is plus HST.

SUNNYSIDE ST 124,900



BUILDING LOT

Great Residential Building Lot in the Village of Haliburton. Well treed, nice residential area to build your Dream Home. Hydro available, walk to downtown Haliburton or Head Lake Park. Year Round Municipal Road and close to Schools, Shopping and Hospital.

THE MARKET IS
HOT



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