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GETAWAYS

Purchasing a cottage with eyes wide open

People looking for a vacation home often have a dream place in mind. For some, James Ireland's modern dwelling would fit the bill. But whatever style or location you're looking for, it pays to do some research before taking the big leap

CAROLYN LEITCH

There are lots of stories of love at first sight -- and probably nowhere are these tales more plentiful than in cottage country.

A couple heads to a lakeside inn for a long summer weekend. Three days and several sunset cocktails later, they can hardly remember the stress of the city. Every weekend should be this relaxing.

It's in this somnambulant state that they start the drive home and notice a "For sale" sign outside a charming little cottage -- right on the same lake.

A quick call to the agent and they're in.

By the time they hit Highway 400, they've decided to put in an offer.

Perhaps this impulsive gesture will result in many more idyllic weekends and years of happy memories.

Or maybe they'll learn two months later -- after the deal has closed -- about the overloaded septic system, the asphalt plant the local quarry is building, or the toxic algae bloom that arrives in the mid-summer heat.

Douglas Hunter, who makes his home year-round on Georgian Bay's Severn Sound, hears many of these harrowing tales first hand from people in the surrounding areas.

"I do know areas up here where you always see cottages for sale, and it's because people saw it on the wrong day."

In *The Cottage Ownership Guide*, published this month by Firefly Books, Mr. Hunter offers advice to prospective cottagers on topics from making the initial purchase to bequeathing the property. He covers buying, selling, owning, renting, sharing and retiring to the cottage.

Mr. Hunter understands as well as anyone what an affair of the heart buying a cottage can be.

But the way that prices on most lakes have skyrocketed, Mr. Hunter thinks buyers need to be exceedingly cautious.

"The last thing I need to do is buy something that has huge issues I didn't think about because I was too busy admiring the view from the dock."

Stories abound in cottage country of vendors selling lots they didn't own, or buyers finding out that their newly purchased cottage is actually on the next door neighbour's property. Then there are the issues of septic systems, noisy neighbours and boat traffic.

Prospective cottagers look at a property on a quiet, Thursday afternoon, for example, then wake up their first Saturday morning to see 40 boats in the picturesque bay in front.

Buyers have to realize, Mr. Hunter says, "they own the cottage; they don't own the water out in front."

James Ireland of Toronto-based Stark Ireland Architects Inc. often starts with untouched land when he designs cottages for clients in Muskoka or on Georgian Bay. Purchasing the right piece of vacant property is paramount, he says.

Prospective buyers should judge a property not just on the beauty of the surrounding landscape but also on the lot's suitability for building. How wild is the topography? Is the land at the water's edge a rocky outcrop or sandy beach? Does it accommodate boating and swimming? Are people planning to arrive by car, boat or plane, and does the property suit that mode of transportation? And how gentle or precarious is the path from the cottage to the lake?

Buyers should also pay attention to how close the neighbouring properties are and whether there are trees that offer screening for privacy.

Taking best advantage of the views is one of the first considerations for Mr. Ireland when deciding where to place the cottage.

He adds that exposure to the elements -- both psychological and physical -- is an important factor because the weather can become so wild in rugged areas of Northern Ontario.

But even there, the air can become hot and still at the height of summer, so he recommends orienting the cottage to catch some of the summer breezes.

"Unless you get the siting right, everything else that follows is in the wrong place."

Mr. Ireland also advises people to be aware of setbacks required by local building codes. On an island or a narrow point of land, for example, the setback may be coming from two different directions. It's important to understand those restrictions when buying a vacant piece of land.

Mr. Hunter says many people also don't realize how complicated the nature of the land is.

There are hassles with private roads, water access and easements. Cottages that share a private road also share the cost of maintaining it.

To avoid catastrophes, it's essential to have an up-to-date survey, Mr. Hunter says.

A "western view" is considered a prime asset in many cottage areas, and even more prime if that view is also over the water, Mr. Hunter says. Because the sun sets in the west, watching it melt into the horizon at the end of the day can be a quintessential cottage experience.

But he adds that the property's relationship with the sun changes through the seasons. If, for example, it's really important to you to sip your morning coffee on a sunny dock, you should spend some time researching the sun's path.

He also recommends taking on the role of "lake detective" to determine the safety and quality of the water, as well as its suitability for your favourite activities.

A few years ago, Three Mile Lake was the location of Muskoka's first toxic algae bloom, which can make even entering the water unsafe for people and pets.

Mr. Hunter advises a call or visit to the local planning department -- survey in hand -- before putting in an offer.

A good home inspector is essential to check out the land, septic system and the condition of the building. People may not realize how much patchwork has been done in the past.

"It's still handyman central up here."

Those wild-west, do-it-yourselfer practices common 10 to 15 years ago may have created problems that only come to light for the new owner after they've taken possession of the cottage.

One issue people need to approach with their eyes wide open is the septic system.

Previous owners may have built a cottage that is too big for the size of the septic bed, and the new purchaser may be unable to obtain a permit to build one of the proper size.

"At that point you have a \$300,000 camping site."

Even when they've done their homework, people who make the leap and buy can still find the potential for unending conflict.

"There are lots of ways to get on people's nerves in cottage country," Mr. Hunter says.

Many areas have good cottagers' and ratepayers' associations that are a treasure trove of information about things such as taxes and municipal services. He suggests combing through the association's newsletters and the area's community newspapers.

"A lot can be going on at an association level that you might want to know about before you buy. Occasionally, the issues may be so serious that you might decide to look elsewhere for a property."

Mr. Hunter notes that each lake has its own character, and finding one that comes close to your own vision of the cottage idyll will lead to happier experiences in the long run.

"If there's a thriving wakeboard community, don't show up with your kayak," he advises.

Over all, people need to ask the difficult questions, just as they would when they buy a house in the city, Mr. Hunter says.

Once prospective buyers find a place that appears to offer everything they are looking for, they then

need to ask: "What don't I know?"

"At the cost that waterfront properties are, you want to give yourself the luxury of having done the research."

cleitch@globeandmail.com

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