



BUYING YOUR DREAM COTTAGE

The Dream is now a Reality. What's Next!

By Jonathan Vickers

So now the dream of owning your first cottage has come true for you and your family, or maybe you have bought another recreational property. What's next? For some people, even in the buying process, thoughts and planning should be given to; what will we do after the sale is complete? What are our plans for our cottage and waterfront property or cottage and recreational property?"

For starters, make sure you have a budget planned out for any renovations or upgrades you wish to make on the cottage or property. Stick to this budget and remember, you don't have to do everything at once! Depending upon what improvements or upgrades you need to make, this could be done over time and be more cost effective, so you don't dig yourself into a financial hole you can't recover from.

For most new cottage owners, the kitchen is the first place most buyers want to improve upon. For some it is maybe as simple as just changing the appliances, for others it could be a complete makeover. You may want new countertops, kitchen cabinets, sinks, backsplash, an island, and new plumbing etc. If this is the case, make sure you visit experts in Kitchen Design who can make or sell the products you want to have in your new cottage kitchen. Get proper advice in designing your kitchen and its functionality that will work for you and your family. There is an old saying that goes: "the Kitchen is the Heart and Center of your Home", so it will be for your cottage as well. Just to be clear however, you can also seek out advice from Home Building Centers or Independent Contractors to purchase your kitchen products and help to build your new kitchen. This is up to you. The budget you set is important. The company or individuals doing the work is also important. Get quotes and references if this is the case and make sure they are bonded and insured.

Now on to the flooring: This is another big consideration after the purchase. Potentially you may want to remove carpeting or the floors need a lot of work. Flooring may need to be done in the living area, kitchen, bathroom, and/or bedrooms. If the floors are wood and are in good shape, maybe just a refinishing job is in order. If this is the case, get at least 3 quotes from reputable flooring refinishing companies. If however, you want to put in new floors, whether they be wood, ceramic, or laminate, make sure, if getting a flooring company, or a contractor to do the work, you get at least 2-3 quotes. Make sure they are bonded and insured.



Landscaping and planting a garden could be on your list of improvements. Make sure you sketch out the property, and think of what you would like to add. Make sure if planting trees or shrubs that they will survive in the elements year round. If gardening is your passion, be sure that the plants you buy will survive the terrain and have enough light or shade, depending on the size of the lot and where the cottage is situated. You may want to look at hiring experts in landscape design or construction depending upon your needs. The experts will give you great advice on maintaining the property and designing the landscape to accentuate your cottage, and to highlight its best features to maximize the size of your lot.

Decks and docks are always a concern for upgrades or improvements. After purchasing your cottage, if it is on water, you have to make sure you have a good strong structure for your watercraft, so it can be moored and secure in all kinds of weather. The dock is also a structure that adds value to your property and should not be taken for granted. There are good companies in the area that offer services and products specifically for docks, who also offer good warranties. A popular dock for cottagers is a Floating Modular Design.

Decks should have good solid railings and be secure in a good foundation. Decks add to the appearance of the property and are an added outdoor space. The deck should be functional, especially for entertaining, to enhance the view you want to enjoy from it.

Again, in building or renovating, get advice from the experts. Make sure if hiring a Contractor or Deck Company, they fit your budget and offer a warranty. Always get quotes first.

Believe it or not, one thing individuals do not consider is Pest Control. After purchasing your summer home, hiring a Pest Control Company to come and inspect, in and around your cottage, may be a sound investment for damage control and peace of mind.

Raccoons, Skunks, (Bears), Snakes, Rats/Mice, Wasps, Ants, and other critters, could be in your area, depending on where your property is located. Preventative maintenance and inspection on where these critters could infiltrate your cottage could save you a lot of time, grief and money.

Insurance and additional financing for your dream cottage or recreational property can be a concern. Shop around for both. Check with your existing insurance company on policies for Cottages and Recreational properties. Make sure you are covered properly if you are near water (potential flooding) and because of septic and well water, make sure those are taken into consideration in the policy. Mortgage Brokers are an option if needing additional financing or restructuring for financing to improve or upgrade your property.

Lastly, for the weekend "do-it-your-selfer" individual who wants to do their own renovation/landscaping/flooring/repairs etc, there are tool and equipment rental businesses locally based, for projects you might want to tackle. Instead of buying particular tools or equipment at a high cost you may never use again, renting is a great & viable option. These local businesses offer great rates and also offer weekend rentals or one day options as well. Take this into consideration in your budgeting and planning for projects.

Obviously we have not covered everything in this article. The most important thing when

achieving your goal of cottage ownership, is to get the most out of enjoying your new property and piece of paradise. Stick to your budget and move slow. Have a plan in place for anything you do in renovations or upgrades. Make sure the building permits for any renovations are done to building codes for your municipality/township, and that any property improvements (landscaping or otherwise) again, are done within the legal requirements of the municipality/township you live in. Plumbing and Electrical issues should be done by licensed companies and they should be bonded and insured. (get quotes) Make sure you check with your municipality/township if major work is being done, in case permits or inspections need to be in place.

Enjoy your Dream Cottage and Property! For the many years you and your family own the property, any improvements you do, will give you great memories when you look back on the results and all the fun you and your family have enjoyed! **LH**

In Our May/June issue, Living Here offered an article on Buying a Cottage. . .Buying Tips and Advice to make your Dream a Reality! The article was written by Brenda Visser.

(You can read the article by visiting our Website @ www.livingherebrockville.weebly.com)

This article is the second part of Cottage Buying, What Tips and Advice can we offer after the sale has gone through. Things you may want to look at to improve your Cottage and Property.