



## Real Estate Talk: Buying a country home

### Description

## What to look for when purchasing a country place

By **Joseph Marovitch**

The work week can be intensely energy consuming. A deal was closed, another was started, customers demanding, suppliers late. Whether productive or aggravating, our personal and business life can be draining. Which is why there is no feeling like driving up north or to the townships, in traffic, on a Friday afternoon, knowing that you will soon arrive at a serene and peaceful place where mountains surround, and the lake is like glass.

As you drive, even though you are bumper to bumper for the first leg of the journey, you feel the stress of life falling off your shoulders, so much so, that when you arrive at your retreat destination, you are a hundred pounds lighter. You park the car, enter your home away from home, grab a drink and some snacks, sit on the balcony facing the lake and/or mountains, and breathe a sigh of relief as you decompress. It is the best feeling in the world.

A second home is a leisure want and not a necessity... there is no rush [to purchase], therefore the buyer can take their time and choose carefully.

So, let us get started in our search for a country home. Searching for a second home is not the same as the search for a primary residence where one must find a place to live and adjust their entire life to accommodate work and family.

A second home is a leisure want and not a necessity. The buyer is not searching for a second home because the lease is up, or a change of employment occurred, or the family has grown. Further, it is not a case of not having a place to live.



In other words, there is no rush, therefore the buyer can take their time and choose carefully. There is a list of criteria to consider when searching out that perfect retreat:

1. Proximity from the city?
2. Proximity to other neighbours?
3. Proximity to ski hills (if you ski)?
4. Lakefront, mountain view, or both?
5. Pool or no pool?
6. Motorized lake or not?
7. Number of bedrooms and bathrooms?
8. Parking – Garage or no garage? (A garage is an amazing extra in a snowstorm or a thundershower.)
9. Budget

The price of a second residence depends on the proximity to the city one lives in, if the house is lakefront or lake access or no lake, if it has mountain views and how private the location is.

Generally, people do not like to drive more than an hour to get up north or out east. Lakefront is always preferred and more expensive than access. Mountain views are preferred over views of the highway or your neighbour's house. Privacy is a large concern considering a second home is a retreat to find peace. Neighbours don't usually provide serenity. The larger the lot, the more privacy there is, the higher the price will be.

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Once the perfect property has been located, you must ascertain the value of the house. You want to pay a fair price and be able to sell the property easily when the time comes. The following are the issues to consider when an offer is prepared:

### 1. **Condition of the property**

Are the fireplace, roof, plumbing and electrical systems in good condition? An inspection with a qualified inspector is a must to avoid costly issues.

### 2. **Water quality test**

Many country homes do not have water supplied from the local municipality. Rather the water is supplied from a well on the property or from a lake. Therefore, it is a good idea to have the lake and tap water tested for bacteria. If the tests indicate drinking water issues from a well, it is a simple matter to correct. If tests indicate the lake has issues, this is not so simple. Lake water must be safe to swim in. If the lake has a high fecal count, the acidity is unusually high or there is a blue algae issue, this can lead to health issues and can make selling the property later extremely difficult.

### 3. **Septic system and weeping field**

Again, most country homes are not serviced by the municipality. Most country homes have a septic tank system and a weeping field where waste is dispersed into the ground to create green, grassy fields. The size of a septic tank depends on how many bedrooms the house has. The more bedrooms there are, the larger the septic tank must be. Sometimes, when a house is first built with two bedrooms, the builder will place a septic tank appropriate for the size of the house.



Later when the family has another child or the next buyer decides to build a third bedroom, enlarging the septic tank is forgotten. The current septic tank may actually accommodate the third room however, if the municipality inspects the house due to permit application for the third room and determines the house is not up to code due to too many bedrooms and not enough septic tank, they can order the residence to change the septic tank. Further, the septic tank may not accommodate the third bedroom causing backflows in the house and pools of sewage on the grounds. In many municipalities the bylaw states that the septic tank and weeping field of a primary home must be emptied every two years, and every four years for a second home, because it is not used as often. A buyer should check with the municipality to confirm how often they must empty the tank. The buyer should also find out from the seller, when the septic tank was last emptied.

#### 4. **Fireplace**

When was the fireplace last inspected for tears in the lining or blockages? You don't want the house to burn down.

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I highly recommend that, when searching for a country house, use a broker who has experience in second homes. The broker will know what to look for, issues to consider and create a promise to purchase with conditions of a home inspection, water test, proof of septic cleaning, proof of fireplace inspection, and place a request for any bylaws the city might impose in regard to renting the property, rules of the lake and any other issues that effect the value and use of the property.

Should you have questions or comments, please refer to the comments section at the bottom of the page. As well, to view past articles, go to the search link and type in **Joseph Marovitch**.

Have a great week!

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## **State of the market**

In a recent Royal LePage market study it was determined that second home purchases are on the rise. Quebec has been enjoying a period of prosperity, households appear to have more disposable income than in the past, and real estate values have been on the rise. These are all signs of a growing economy and in a growing economy people purchase larger ticket items such as country homes.

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Quebec has one of the least expensive real estate markets for second homes and, as of late, there have been more purchases. Buyers, both national and international, have realized that our market still presents opportunity, as compared to other parts of Canada, and are investing in luxury homes, meaning second homes, as both a way to enhance their lifestyle and as a good place to park funds for future use. These signs also indicate that the second home market will cause prices to rise slowly over time.



Image: Matthias Volnuardsen from Pexels

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**Joseph Marovitch** has worked in the service industry for over 30 years. His first career was working with families from Westmount and surrounding areas, hosting children between the ages of 6 to 16 as the owner and director of Camp Maromac, a sports and arts sleep away summer camp established in 1968. Using the same strengths caring for the families, such as reliability, integrity, honesty and a deep sense of protecting the interests of those he is responsible to, Joseph applies this to his present real estate broker career. Should you have questions please feel free to contact Joseph Marovitch at 514 825-8771, or [josephmarovitch@gmail.com](mailto:josephmarovitch@gmail.com)



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