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OCTOBER 2021

## HALIBURTON COUNTY REAL ESTATE

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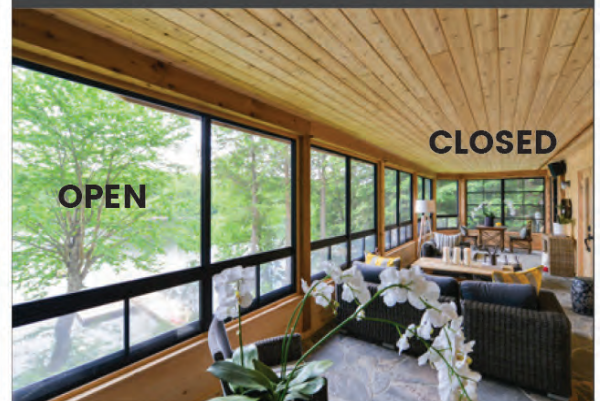


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### Harburn Road



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## NEW LISTING!

### Kawagama Lake



Stunning south views across the lake. This property has a fantastic shoreline of mixed sand/gravel gradual entry to the water. Hydro is at the lot line and there is good cell service. This is easily accessible from either marina on the lake. Enjoy this affordable lot in the summer while you make your plans for your new cottage. Great fishing year-round and fantastic snowmobiling in the winter. **\$279,000**

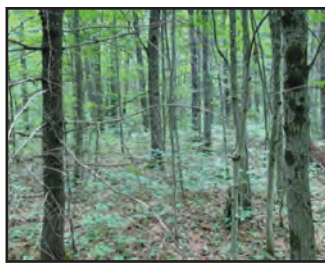
### Stills Road



This beautiful 1.2-acre building lot is located in the heart of Eagle Lake. Driveway installed & building site is cleared & ready for your year-round home or getaway. Many apple trees throughout the property. Stunning park-like setting. Surrounded by mature trees in a quiet neighbourhood. Paved year-round municipal road. Walking distance to Eagle Lake Country market, Eagle Lake public beach, & boat launch. Stop dreaming and start building your dream home or cottage. **\$149,000**

## NEW PRICE

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This stunning 99+ acre parcel is surrounded by mature trees and provides excellent privacy. This secluded property is the perfect location for the avid hunter and an excellent spot to ATV. Enjoy the great outdoors while camping off grid. Access by ATV only through Crownland. **\$119,900**

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- South Drive | 2.34 Ac | \$65,000 | **SOLD**
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Based on 2020 residential transactions sides. Source: CREA, RE/MAX

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# What to do with the cottage?



After the death of a parent, there are few decisions that can cause as much acrimony between siblings as what to do with the family cottage.

■ KIRK WINTER

Experts suggest that succession planning begin long before the reading of the will, and all siblings be involved. There are also often costly financial considerations, such as the paying of capital gains, which could have an impact on the next generation's ability to even keep the cottage. These considerations need to be discussed and prepared for.

## Get legal advice

Haliburton County lawyer Bram Lebo, of Lebo Law, was asked why decisions about the disposition of the family cottage can be so acrimonious.

Lebo said, "This might be better answered by a psychologist but from my experience the reason is that people become so attached to a cottage and property because of the experiences they have had there. It is somewhere formative experiences happen ... and because each individual is different, children within the same family can experience the exact same thing differently,

adding to differences in opinion about the importance of a cottage and how it should be managed."

Lebo recommends that the family discussion about the fate of the cottage begin when the children are young adults and have a sense of what they want in life. It is even better if the children have started their own families and can look far enough ahead to when they might inherit.

Lebo suggests clear communication may limit hard feelings later.

"I recommend that (parents) first speak to their children and find out if they even want the cottage. It can be expensive to keep up. Many don't like the cottage lifestyle or have moved far away. Inheriting a cottage can be a huge headache for someone who isn't interested in it, especially if it is a joint inheritance where one owner may not necessarily be able to sell his or her share. Maybe the cottage needs a lot of work. Who

is going to pay for that when mom and dad are gone?"

Lebo was asked what advice he would give parents if one of the siblings has no interest in the property. Lebo said usually he would advise parents to leave the child something else, or cash of equivalent value, if that is possible. If not, because people don't have that much in other assets, it would be a good idea to discuss the issue with all children to determine what would be fair. Lebo said that perhaps one child might be capable of paying the others for their shares, immediately or over time.

When asked if a contract between the siblings that clearly lays out the duties and responsibilities for a shared cottage owning experience is a wise idea Lebo said, "Absolutely. Robert Frost said that good fences make good neighbours, and good contracts make good partners. When everyone has agreed to a certain set of expectations and duties, there is much less



room for misunderstanding. One important and often over-looked question is what happens when a sibling with a shared cottage dies and their surviving partner re-marries? The remaining siblings could find themselves sharing with unrelated people, or people they haven't even met. How does one sibling get out of joint ownership, or leave their share to their own children? What if someone wants to renovate or sell and the others don't? Many scenarios like these can be anticipated and dealt with in a cottage sharing agreement."

Lebo's advice of open and constant communication across the family unit may go a long way to avoiding conflict between siblings, but often the cottage still ends up being sold to strangers, not because siblings want it to be but rather have not prepared for the capital gains bill which can exceed \$150,000 at the time of the property transfer to the new owners.

## Talk to an accountant

A local CPA, who requested anonymity because their business is unable to take new clients, was asked to address the financial issues that many potential inheritors of the family cottage know little about.

He was asked to address the scenario below that is not untypical in the Haliburton Highlands where cottage prices have skyrocketed in the last decade.

How much capital gains tax would be paid on a family cottage (which is not the primary residence) that was bought for \$70,000 and is now worth \$700,000?

The CPA said, "Capital gains are half-taxed. Half of the gain, \$315,000, is added to the seller's other taxable income in the year of the sale."

That additional income typically generates another \$150,000 in unpaid income tax that either comes out of the liquid assets in the estate or is paid by the sibling or siblings taking ownership of the property.

We asked the CPA if there was a legal way to reduce the amount paid in capital gains such as proof of property improvements and were told, "Sellers will need to have bills. Capital items need to be significant enhancements like installing a basement or building an addition, not routine repairs and replacements. Replacing anything like a water tank is not normally a capital improvement."

The CPA also made clear that in all but a few very specific scenarios, such as the seller taking the mortgage back on the property, the entire tax penalty has to be paid in one taxation season.

What if some parents are transferring the property while they are still alive to pay the capital gains themselves and ensure family harmony and a smooth transition of the cottage later at the reading of the will?

"It's a mixed bag," the CPA said. "Some parents want to have all the dust settled while they are in the picture. However, that means having to pay the tax early. Based on the scenario we have been using of a \$700,000 cottage, that could result in \$150,000 in additional taxation owing. Not all families have that kind of cash. Even for those who do, does the next generation really want or use the property enough to justify paying the capital gains tax? Having multiple children in the next generation to share the property is seldom smooth."

Clearly, the transfer of the family cottage from one generation to the next is a complicated and emotional issue. Communication is a key to success. Talk to your children when planning your estate so they have time to think and plan for the future of the cottage. Find a lawyer and a CPA you trust and make sure you get all your questions answered in language you understand. Then, perhaps, you will be able to avoid the anguish and hard feelings that so often accompany the transfer of the cottage to new ownership.



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# HOT PROPERTIES

## STYLE INSIDE AND OUT



You'll have stunning views over Soyers Lake from this cottage – but the interior design might impress even more. There are five bedrooms and three bathrooms here – so plenty of room for guests – plus there's a sauna and steam room, and bonus loft area. This home sits on over five acres of forest, and access to the 158 of lake frontage is an easy slope. As well as the walk-out basement, this home has a bunkie and double garage. Boat for miles from the dock through the five-lake chain to Haliburton Village. More info from Troy Austen, sales representative, at [teamhaliburtonhighlands.com](http://teamhaliburtonhighlands.com). \$2,895,000.

## SUNSET VIEWS

There's a chance to buy a south-west exposure on Kennisis Lake with this Viceroy-style cottage. This home makes the most of that view with full lakeside windows, a large wrap-around deck and a gentle slope to the extensive dock. This three-bedroom cottage comes fully furnished, so you can move with ease. A screened gazebo is the perfect spot to watch the sunset, safe from the bugs. Kennisis Lake has miles of boating and is perfect for fishing and swimming. More info from Chris Smolarz, salesperson, at [royallepagelakesofhaliburton.ca](http://royallepagelakesofhaliburton.ca). \$1,499,000.



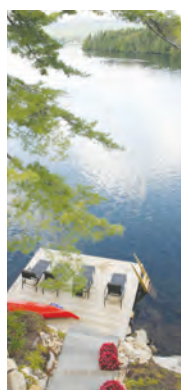
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## 1306 PARSONS RD., EAGLE LAKE \$949,900



**JUST LISTED!**

Adorable turn-key cottage on this beautiful highly desirable two lake chain! 109 ft of shoreline with gradual entry & Southern exposure. Located on a year round township road. Enjoy this 3 bdrm, 1 bath open concept living/kitchen/dining as the perfect retreat & getaway from the city. Propane fireplace for chilly evenings & the convenience of ductless air conditioning for comfortable summer sleeping. Walk out from the living room to the screened in Haliburton Room located on the lakeside. Excellent location just mins to grocery/butcher, liquor/beer store, Sir Sam's Ski and Bike & just 15 mins to the Village of Haliburton. Make family memories that will last a lifetime. Roast marshmallows by the fire on this beautiful level lot overlooking the lake. Fantastic boating, fishing & swimming on Eagle & Moose Lakes! You don't want to miss this opportunity!

## 1418 HALIBURTON LAKE RD.



**LISTED AND SOLD BY THE TEAM**

Modern bungalow great for a starter or retirement home about 10 minutes to Haliburton on a year round township road. Custom Kitchen with all appliances included. Open concept design with large view windows & fireplace. Master with 2 pc ensuite. Main floor laundry. 3 pc bath. Attached 210 sq ft screened sunroom with a wood stove ready to be installed. Great space to entertain & enjoy nature. All nestled on a well treed 4.6 acre lot for extreme privacy & lots of room for kids to roam & play. Septic is approved for 4 bdrms offering future home expansion. Exterior generator plug in place. Location speaks for itself as it is minutes to Eagle Lake for swimming & boating, skiing & mountain biking at Sir Sams Ski Resort, Eagle Lake Grocery, Liquor & Beer Outlet, cross country skiing all just minutes away.

## ANGEL RD. \$319,900 + HST



Build your Dream Home on this well treed 2.3 acre lot with driveway already in. Building site cleared. Just minutes to Sir Sam's Ski and Mountain Biking Resort. Level building area, Hydro available. Grab your towel and enjoy summer fun at the Municipal Beach at Eagle Lake just minutes away! Great location for year round entertainment and fun. Just 15 minutes to Haliburton and 5 minutes to grocery, liquor and beer shopping. Snowmobile trails just minutes away. *Price is plus HST.*

## YORK STREET 169,000 + HST



Commercial building lot in downtown Haliburton.  
Town sewers available. Drilled well. Great opportunities.

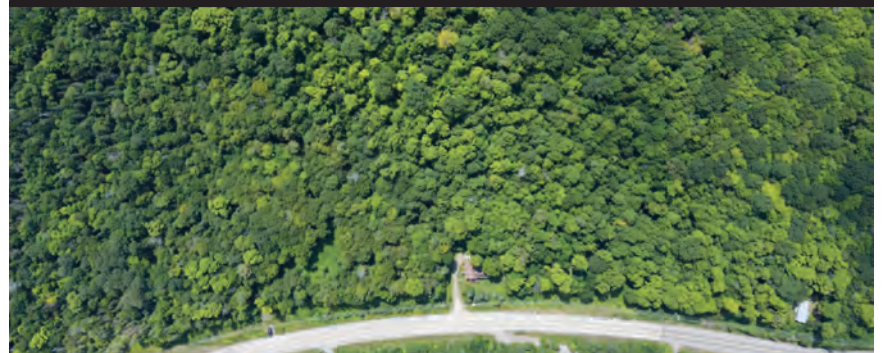
## BRADY LAKE 839,000



**LISTED AND SOLD BY THE TEAM!**

218 ft of water frontage with gradual sandy entry, level 1.3 acre private lot, perfect for entertaining the entire family or to enjoy in retirement. Sunken living room with cozy woodstove and walk out to deck and screened in room. Open concept kitchen with island, dining and living room. Oversized foyer closet (potential to move laundry to the main floor if desired), three main floor bdrms and two three piece baths.

## HWY 35



**LISTED AND SOLD BY THE TEAM!**

THE MARKET IS  
**HOT**



RE/MAX Professionals North, Brokerage Independently Owned & Operated 191 Highland St., Haliburton

**RE/MAX PROFESSIONALS NORTH**

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A FREE PROPERTY  
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