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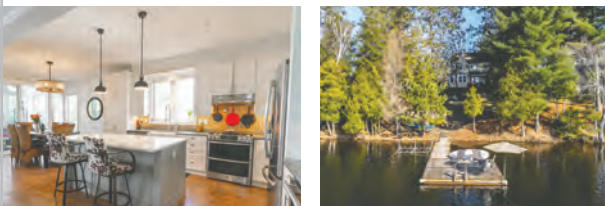
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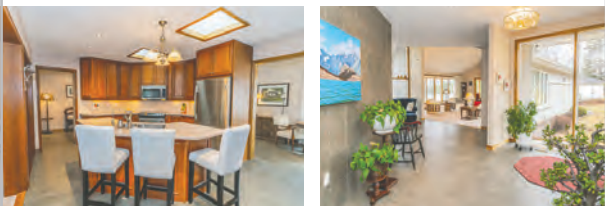
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# Building dreams on vacant land



Vacant land is a hot commodity in Haliburton County these days

■ BY LISA HARRISON

■ PHOTOS BY LISA HARRISON

Despite rising inflation, product costs and lending rates, vacant land prices in Haliburton County are still heading upward. The good news for buyers is that Highlands real estate is predicted to be a good investment for years to come.

In the face of soaring prices for existing builds, many buyers are trying to realize their dream home or cottage at the best possible price by creating it themselves on vacant land. But the increasing demand for land keeps raising that possible price.

One vacant lot sale in the spring had 45 showings. Offers were withheld for one week.

“We had seven offers on it and it sold for about 60 per cent above asking price,” said Anthony vanLieshout, Broker of Record with Trillium Team / Royal LePage Lakes of Haliburton.

While sales of other property types have tripled over the past six years, vacant land sales have probably gone up six times, he added. Insufficient inventory is largely to blame.

“I don’t envy the buyer’s position at all,” said vanLieshout. “Even if you want to get into the market and you see a piece of vacant land and you’re qualified and all the rest of it, now you’re competing against multiple offers and, ‘how much above asking do I go?’ and it just becomes a guessing game. I don’t think I’ve been wrong more in my 37-year career than I have been in the last year-and-a-half. It’s really, really hard to gauge, and it’s really, really hard to counsel buyers with regards to what a reasonable offer would be.”

In March, the average sale price for vacant land in the County was \$292,000 year-to-date versus \$240,000 in 2021, a 21.7 per cent increase in under 12 months, according to Jeff Strano, sales representative with Parish & Strano / RE/MAX Professionals North. By May 9, the average price had reached \$312,000, a 30 per cent increase over 2021 in under 12 months.

Nevertheless, there’s still light at the end of the tunnel for those who have the stamina to get there.

## Look on the bright side

“Even if we pay 100 or 150 or 200 or 250 [thousand dollars] ... it’s a lot, but that leaves a lot of money still to build something,” said vanLieshout.

“Buying vacant land and building is a fantastic option, but one that a buyer needs to budget for and weigh out carefully before taking the plunge,” advised Strano.

Here’s what’s in the tunnel.

Purchasing land and building on it is more difficult from the start, as interest rates to borrow on vacant land are higher and purchases are typically subject to larger down payment requirements. Then there’s the cost of construction and the costs associated with the extension of timelines due to the pandemic’s influence on materials production and supply.

“Of course construction costs have gone through the roof ... both for the materials and for the labour, so you know that can be a little bit eyepopping for potential buyers,” noted vanLieshout.



“[I ordered] windows for a project that I’m personally working on and the delivery time for those windows is 16 to 20 weeks ... I’ve got contractors lined up to work on my project, but they don’t have the supplies and there’s nothing for them to work on, so I can see that putting them in a real pickle as far as trying to coordinate their schedules ... and that affects the whole chain of services scheduled to come in.”

“Most reputable builders are booking two to three years out,” noted Strano. “Where will you live while [your dwelling] is being built?”

### But wait – there’s more

Buyers also need to consider the cost of adding infrastructure and finishing touches, said Strano.

“How far away is hydro service from the lot line? How far is it from the building site? What about a driveway and clearing the property? Any building permit requires approval for a septic system, and you will need a well to supply water. What about landscaping after your new home is built? All of these are big-ticket items that add up quickly.”

Soil conditions can also affect costs, vanLieshout advised. “If you want to put in a foundation, do you need to blast rock to do that, or can you actually get a foundation in without blasting?”

Buyers need to locate their property lines and research whether the property has been contaminated, although such issues may be more likely with larger parcels of land, according to vanLieshout. Buyers also need to learn about any rights-of-way that may allow neighbours and even the general public to cross the land to access another property. This is also more likely on larger land parcels.

Zoning, easements and the history of the property must be determined. A local lawyer can help buyers learn about these and any restrictions and help them get deeded access before they sign an offer. Landowners are advised to have a comprehensive contract with the builder completed before construction starts and work with a local insurer to learn about the type of specialized insurance that will best suit them during construction.

### To buy or not to buy

So, how long will this market continue, and does it still make sense to invest here?

“From ‘90 to ‘97, property values dropped 30 per cent,” recalled vanLieshout. “From ‘97 to 2007 they went up 300 per cent. From 2007 to 2015, they stayed level and now they’ve gone up another 300 per cent ... the market does change. There will be a softening ... and stabilization in the market. Whether or not prices go up or down, I’m not smart enough to know the answer to that. But certainly, history will repeat itself and there will be a change in the market.”

“That being said, Canada is a very strong country ... the forecast is that in the next 10 years we’ll need another one-and-a-half million homes. Last year was a record year for home builds and that was 75,000 homes across Canada, so we need to double our record year of last year over the next 10 years to just stay up with the demand.”

“[Real estate] in the long-term I think is going to be very, very strong. Canada is a wonderful place to invest in, and I think for all the obvious reasons of COVID and the Internet and technology and accessibility and all those kinds of things, Ontario has become a very attractive option. So in the long run, I think Haliburton County real estate is a great investment.”

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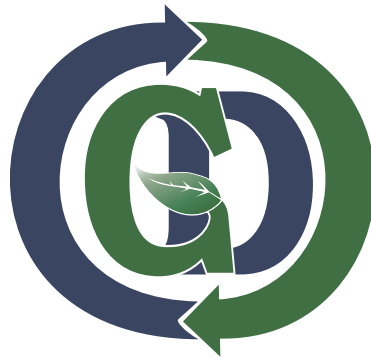
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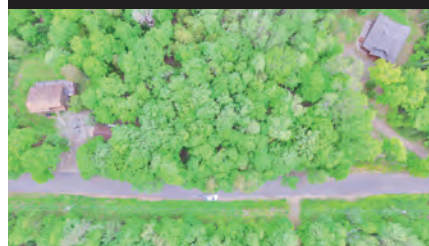
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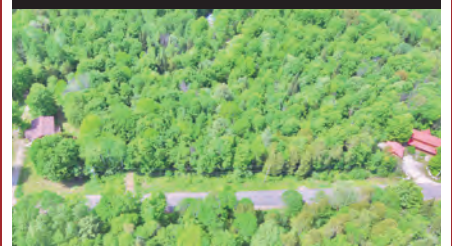
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