THE·LAND·BUYER'S·SURVIVAL·GUIDE

Survival guide to buying vacant land in Simcoe County

What to check before you commit, straight from a local custom builder.

Prepared by Jonathan Wallace
Faris Team Real Estate Brokerage
In conversation with Steve Feheley, Jameson Homes

Introduction

Vacant land looks simple on paper. A price, a size, a location. What it doesn't show you is what's underneath it, how water moves across it, or what it will actually cost to build on.

I sat down with Steve Feheley of Jameson Homes, a custom builder working across Midland, Tiny, Tay and Penetanguishene, to put this guide together. Steve builds year-round in this market and has seen what separates a smooth build from an expensive one. This is his advice, distilled.

If you're looking at a lot right now, read this before you make an offer.

ABOUT·THE·BUILDER

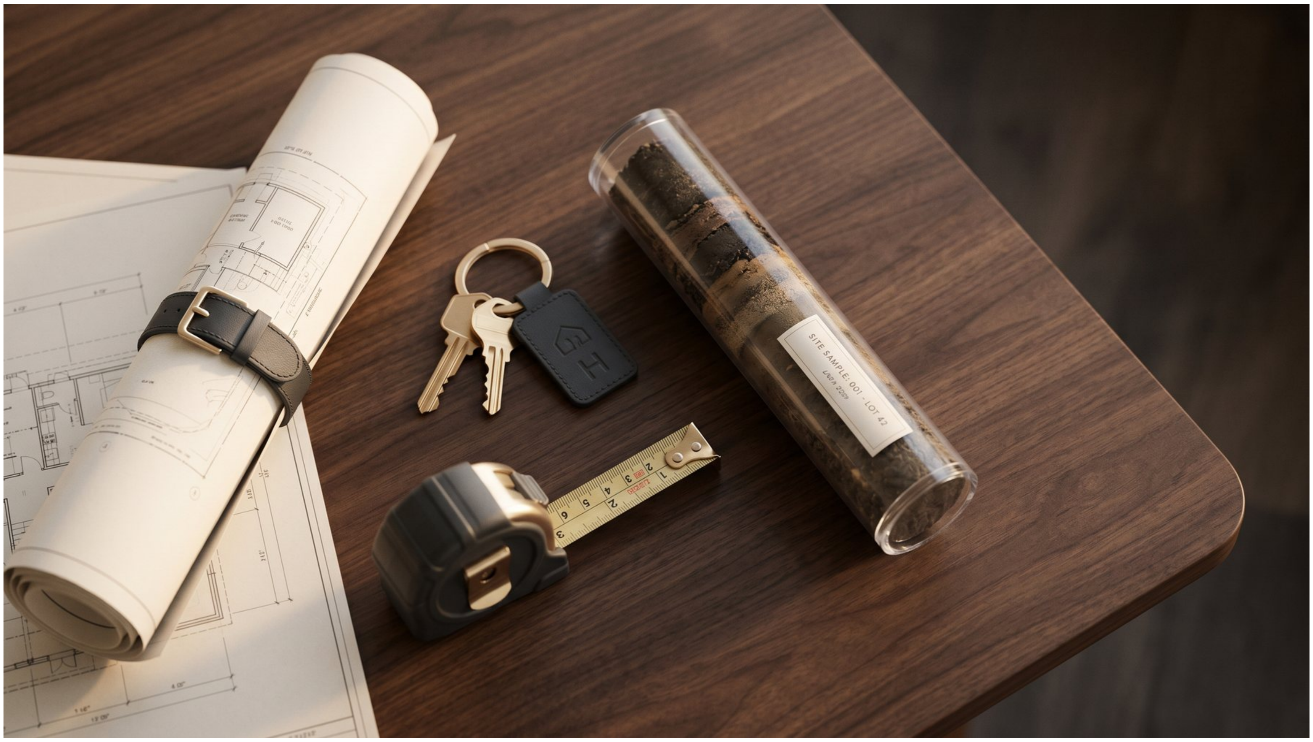
Steve Feheley, Jameson Homes

Steve has a deep track record building across this area. His work runs the full range, from prestigious one-acre custom homes, to waterfront shoreline builds, to in-town subdivision-style waterfront communities. He knows the soil, the townships, and the trades here because he has built through all of it.

Jameson Homes Co. · 705-796-4638
jamesonhomesco.ca · info@jamesonhomesco.ca

"If I was looking to build in Tiny, Steve would be my first call, without question."

Jonathan Wallace



Do your homework before the offer goes in.

SECTION·01

Get a test hole before you close

This is the single biggest piece of advice in this guide. Build a test hole into your offer as part of the conditional due diligence period, done at your expense if you can arrange it. It's a small cost that can save you six figures, and doing it while you still have a condition in place means you can walk away if the soil tells you to.

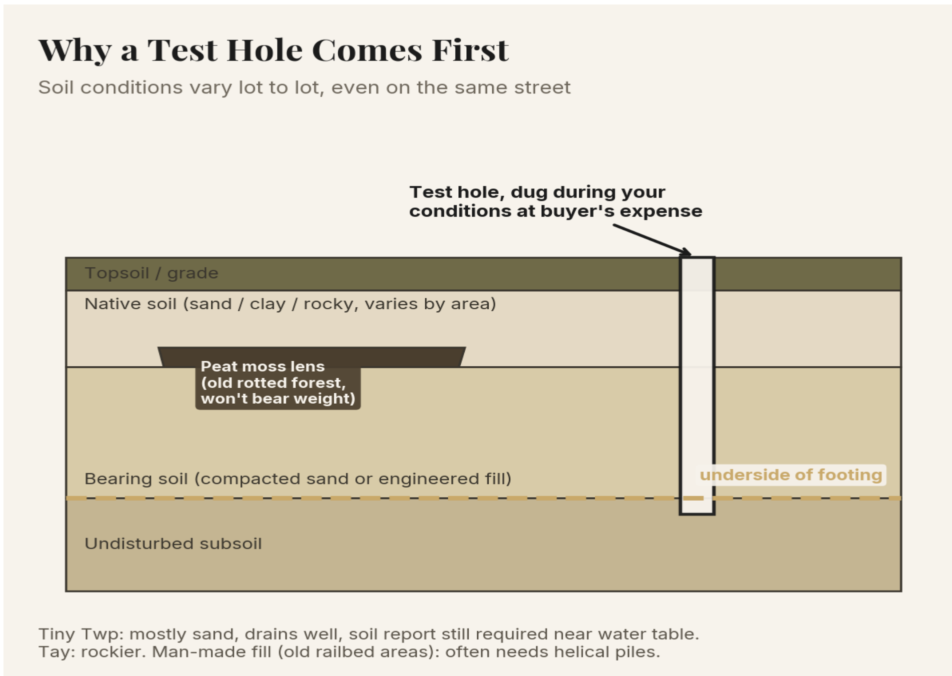
Soil in this area is not uniform, even within the same street. Steve has run into:

- Layers of peat moss show up in certain spots around Midland and the surrounding areas. Peat moss is essentially an ancient forest, rotted down, and it has no bearing capacity. If it sits below footing elevation, removal and engineered fill may be required, adding to the overall cost of the build.
- Steve has built several homes on the Dock Lane peninsula in Port McNicoll. That area is man-made, where the old railway once ran. The ground there is soft fill, not native soil, and every house on it sits on helical piles. That's roughly $100,000 added to the budget before the foundation can be poured.

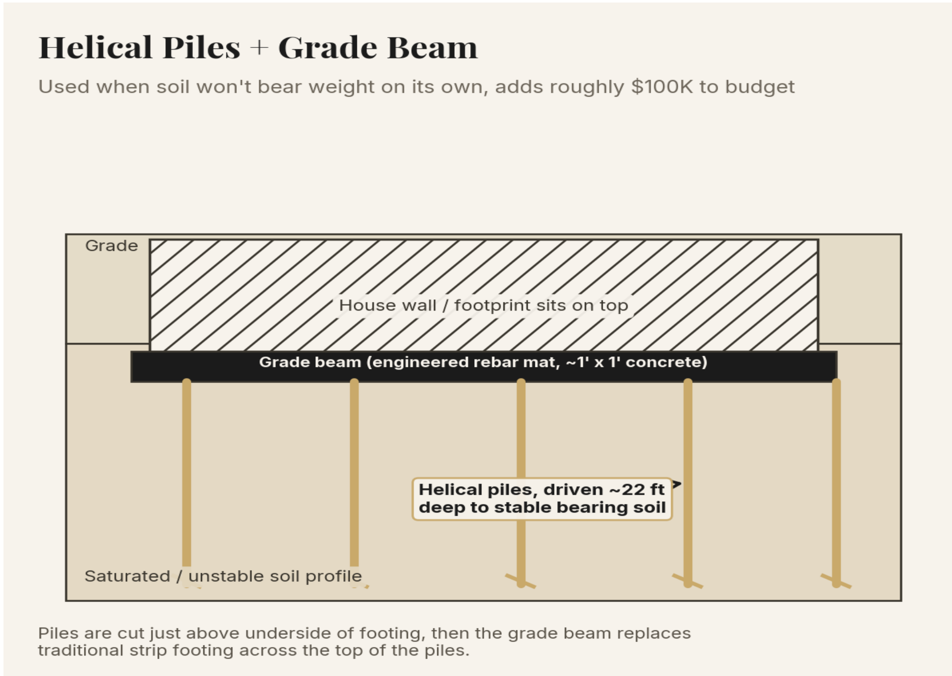
By township, here's the general pattern:

- **Tiny Township** is mostly sand. It drains well and has fewer of the rocky conditions you'd see in Tay Township and elsewhere, but a certified soil report may still be required, as the water table can sit quite high in many areas.
- **Tay** tends to be rockier than Tiny.

A test hole tells you what you're actually buying before you own it.



Why a test hole comes first



What it looks like when soil requires helical piles and a grade beam

SECTION·02

Trees cost more to remove than people expect

If you're clearing a lot, the cheapest route usually isn't hiring an excavation company to do it all. Steve works with an old-school arborist who takes hardwood and large pine at a reduced rate, because he can sell the timber and turn the tops into mulch. That lowers the labour cost for everything that follows. The arborist takes the trees, the excavator comes in afterward to pull stumps.

Two things to keep in mind:

- **Give yourself more room than feels necessary.** Steve once kept a building envelope tight to preserve trees around a spec house. By the time the house was framed, every remaining tree near the build had equipment scars on it. You're better off giving yourself space and planting new trees once construction is finished, that's typically the last step anyway, alongside final grading and landscaping.
- **Don't bank on keeping excess firewood.** A build can take anywhere from nine months to a year or more. Even stored properly, good hardwood for burning only stays usable for two to three years before rot sets in. If you're not going to use it, clear it and keep the site clean.

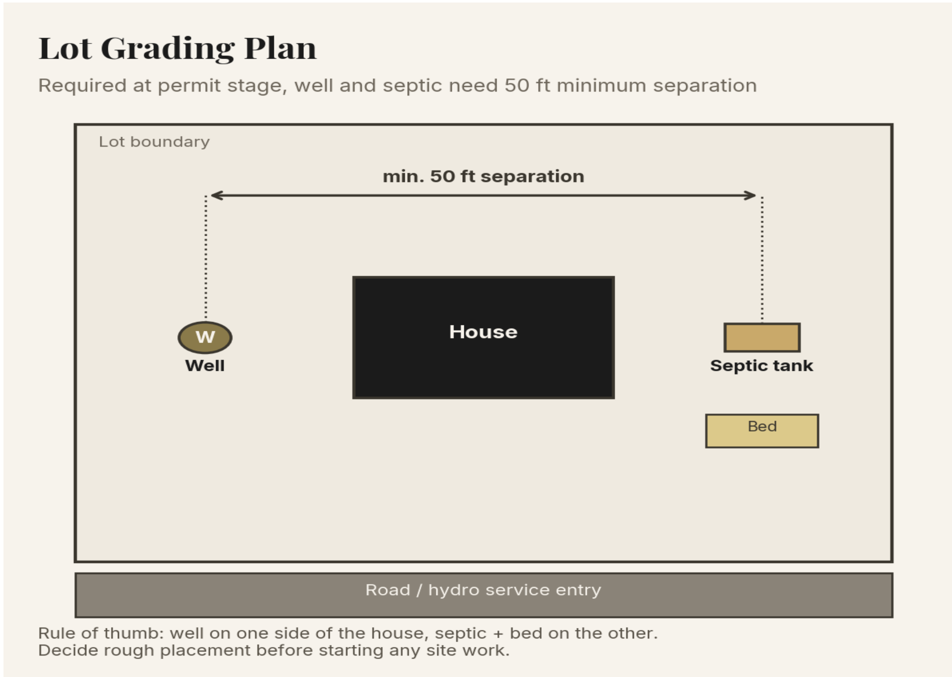
SECTION·03

Lock in well and septic location early

Your permit application requires a lot grading plan, which shows where your well and septic are located.

The rule of thumb: well on one side of the house, septic on the other, with a minimum 50-foot separation between them. That can get tight on smaller lots where a neighbouring septic system is already close to the line, so it's worth checking before you fall in love with a floor plan.

For the well itself, a local well company will estimate depth based on the wells already in the neighbourhood. It's still a guess. Steve has seen one neighbour with an 80-foot well and another down the road at 180 feet. Work with a professional to determine locations for both well and septic before any site work starts, not after.



A typical lot grading layout

SECTION·04

Know what services the area offers

Services vary a lot from one pocket to the next around here, and they shape both your day-to-day life and your resale value. Sort out what's available before you commit to a lot, not after.

- **Water.** Some areas have municipal water, some don't. Know whether you're tying into a town connection or drilling a well before you buy.
- **Cell service.** There's nothing worse than building somewhere with no signal. Check coverage standing on the actual lot, not just nearby.
- **Heat source.** Is natural gas available at the road, or will you be on propane? That affects both your build cost and your ongoing bills.
- **High-speed internet.** What are the real options, fibre, cable, fixed wireless, or nothing yet? For a lot of buyers this is a dealbreaker.
- **Schools.** Which school district and catchment does the lot fall in? If you have kids, that matters as much as the house itself.
- **The beach and the setting.** What's the local beach like? Build where the sand is pristine. A better setting lifts the value of the finished home.

A local agent who knows these pockets can save you from a lot you'd regret. The services and the setting are baked into your resale value long before the house is finished.

SECTION·05

Watch for “soup bowl” lots

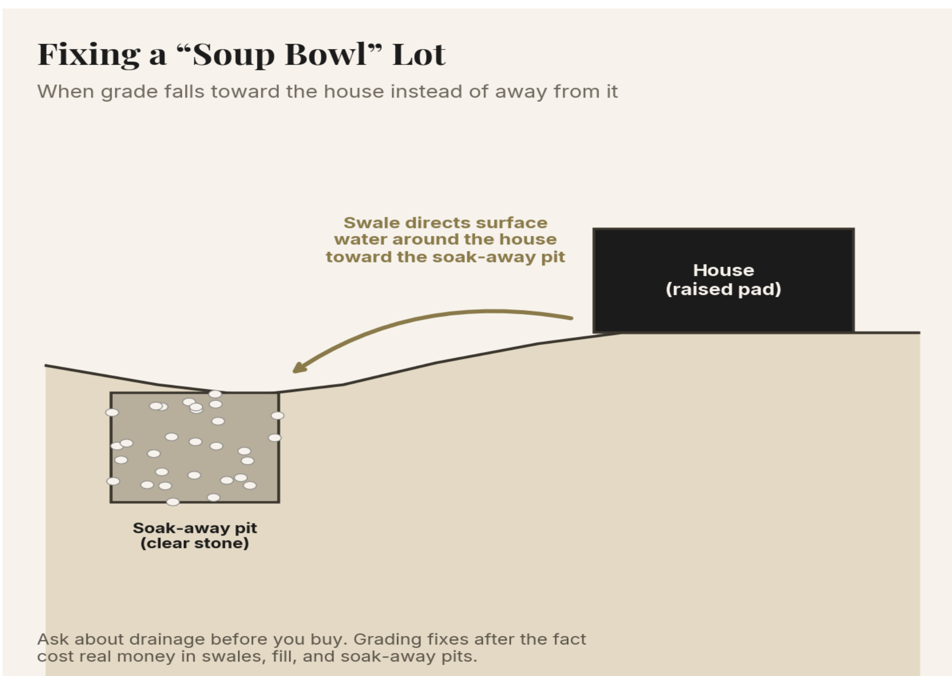
Grading is one of the most common places a budget goes sideways. A “soup bowl” lot is one where the land dips down toward the middle instead of falling away from the house, sometimes the entire perimeter of the lot sits higher than the building area.

If you end up with a lot like this, sandy soil helps because it won't pool water, but you'll still likely need:

- A raised driveway
- Swales along the sides to collect and redirect surface water
- A soak-away pit, essentially a large hole filled with clear stone, to give collected water somewhere to leach into the ground

Ask about drainage and grading before you buy. Fixing it after the fact is a real cost, not a minor one.

One question worth asking up front: is there a topographical survey for the lot? A topo survey maps the grade and elevation, which tells you what drainage and fill work the lot really needs before you own it, not after.



Correcting drainage on a soup bowl lot

SECTION·06

Know what realistic costs look like

A realistic all-in build cost right now runs **$400 to $500 a square foot**, heavily dependent on soil conditions, structural elements, and the quality of finishes.

Out-of-town builders are increasingly quoting **$250 a square foot** to win the job. That number usually leaves out:

Item	Typical Cost
Well	$20,000 – $30,000
Septic system	$20,000 – $25,000
Development & application fees	~$40,000, varies by build size

Once a homeowner has anchored on the lower number, the real budget shows up in pieces halfway through the build. Ask for a complete, itemized budget before you sign anything, and compare apples to apples, not just a price per square foot.

One more question worth asking about the lot itself: have the development fees already been paid? On some lots they have, which is real money already covered and worth thousands off your total. On others you're on the hook for them, so confirm it before you budget.

SECTION·07

Ask who you're actually hiring

Steve's honest take: there should be no real surprises in a build if the buyer has done their due diligence and the builder has laid out a full budget up front.

Where budgets blow up hardest is at the structural stage, soil conditions, piles, grade beams, engineered fill. Beyond that, most cost control comes down to choices the homeowner is actually part of.

This is also where a local, TARION-registered builder earns their keep. A builder who works in these communities day in and day out already has built relationships with the staff at the local cities and townships. They know the inspectors, they know how each municipality likes things done, and that goodwill keeps a project moving. TARION registration also means your build is backed by Ontario's new home warranty, so you're protected on the work itself.

A few things worth asking a prospective builder directly:

- **Are they a local, TARION-registered builder?** A builder who works in these communities already has established relationships with the staff at the local cities and townships. They know the inspectors and how each municipality operates, and TARION registration means your build is covered by Ontario's new home warranty.
- **Do they have local township relationships and a track record of passing inspections?** Builders unfamiliar with the area sometimes skip steps or don't understand local requirements, which creates real problems that surface much later, after framing and siding are already done.
- **Do they mark up your extras?** Many builders add 15 to 20 percent or more on top of every upgrade you choose, without disclosing it. If you decide to add fifty pot lights, that markup adds up fast, and you'll likely never know exactly how much the builder made on your build. Every dollar spent should be allocated and documented, and shared between client and builder on a regular basis. That keeps you informed and your builder accountable throughout the build.
- **Are they an open-book builder?** Steve works off a forecasted budget with a fixed percentage charged on top, no markup on materials or trades. If the client adds extras throughout the build, that price change goes straight through to them, not through a builder markup.
- **Are your expectations aligned with the builder?** Check local references, speak with past clients, and walk through a home your prospective builder has constructed when you can.

Workmanship matters as much as materials. A builder working on thin margins tends to hire the cheapest available trades, and the difference shows up over time, not on day one. On flooring specifically, Steve uses Canadian-milled engineered hardwood at roughly $10 to $11 a square foot. Imported alternatives can look identical from a few feet away but use a harder, more brittle finish that scratches easily within the first year.

SECTION·08

What's changing in new builds

A few trends Steve is seeing right now:

- **Hydronic radiant in-floor heat** is rising in popularity, largely driven by rising energy costs. It raises the upfront budget but lowers operational utility costs after closing.
- **Heat pump and propane combinations** are increasingly common for rural builds. The heat pump replaces the typical air conditioner and handles both heating and cooling efficiently until outdoor temperatures reach extreme lows, at which point the propane furnace takes over.
- **Low-pitch, single-slope rooflines** are showing up more, often brought up from urban markets. They look modern, but they carry more snow load in this region and are worth a structural conversation with your builder before committing to the style.

Modern finishes, done right, are what buyers remember.

SECTION·09

Have a second source of financing ready

Construction loans and mortgages release funds in stages tied to build milestones. The amount released at each stage doesn't always cover the costs you'll incur before the next draw arrives.

Have a backup source ready, a line of credit, a family loan, or a private lender, so a temporary gap between draws doesn't stall your build. Before you commit to building, make sure the full picture is affordable, not just the headline construction cost. Building gets you the exact floor plan, lot, and finishes you want. It is not automatically the cheaper path compared to buying something already built.

Build it right, and the payoff is a home made exactly for you.

A final word

None of this is meant to talk you out of building. It's meant to help you go in with your eyes open. The buyers who have the smoothest experience, and the most enjoyment along the way, are the ones who hire the right people, test the soil, get a full written budget, ask hard questions about their builder, and have their financing lined up before the first shovel goes in the ground.

One more thing worth saying: work with a local agent who lives and sells here. Someone rooted in the area usually has far more insight into the right neighbourhoods and the quiet pitfalls of each pocket, which lots flood, which pockets hold value, where the good builders already work. That kind of local knowledge is hard to get from a listing photo or a map.

If you're looking at land in Midland, Penetanguishene, Tiny, Tay or Wasaga Beach and want a second set of eyes on a specific lot, reach out. I'm happy to help you think it through.

Jonathan Wallace
Realtor, Faris Team Real Estate Brokerage

This guide reflects the experience and opinions of Steve Feheley, Jameson Homes, shared in conversation with Jonathan Wallace. It is intended as general information for buyers considering vacant land in the Georgian Bay area and is not a substitute for professional soil, engineering, or legal advice specific to your property.