

MUSKOKA SEASONAL READINESS CHECKLIST

BY COCKS INTERNATIONAL REALTY INC., BROKERAGE

1. Road Access & Winter Maintenance

The first thing to understand is how you'll get to and from the property, especially between November and April.

- Road type: Municipal / Private / Unassumed
- Plowing arrangement: Who does it, what it costs, and contact info
- Driveway conditions: Steep grades, turnaround space, parking for deliveries
- 911 signage: Visible from the road in winter conditions

Why it matters: Private and unassumed roads often require owner-funded plowing arrangements. Steep driveways can become impassable without proper maintenance. Emergency services and delivery trucks need adequate access and visible signage.

2. Water Systems (Well or Lake Intake)

Water systems in cottage country vary widely, and problems usually don't show up on a sunny July showing.

- System type: Drilled well / Dug well / Lake intake
- Winterization details: Heat trace cables, insulated lines, interior shutoffs
- Treatment equipment: UV filter, water softener, sediment filter
- Known freeze risk areas: Pump house, crawlspace, exposed lines

Why it matters: Frozen pipes and failed pumps are among the most common (and expensive) issues in cottage country. Knowing where the vulnerabilities are allows you to plan accordingly.

3. Septic Health & Access

Septic systems require regular maintenance. More importantly, you need to know whether service trucks can reach them year-round.

- Septic type: Conventional bed / Holding tank / Other
- Location: Marked on a site sketch or survey
- Last pump-out date (if known)
- Winter access: Can a pump truck reach the tank when there's snow?

Why it matters: Septic access affects maintenance schedules and costs. Properties with difficult winter access may require off-season pump-outs or alternative arrangements.

4. Power & Backup Systems

Power outages happen in rural Ontario. A basic backup plan turns a potential crisis into a minor inconvenience.

- Service type: Overhead / Underground
- Outage history: Frequency and duration (owner-reported)
- Generator: Portable / Standby / None
- Transfer switch: Installed and functional (yes/no)
- Fuel type: Propane / Gas / Diesel
- Main shutoffs: Location of electrical panel and water shutoff

Why it matters: Extended outages can affect heating, water pumps, and refrigeration. Knowing what backup systems exist and how to use them protects the property and your peace of mind.

5. Internet & Cell Reliability (Muskoka Cottage Checklist Must-Have)

This is increasingly a dealbreaker for buyers who work remotely or have kids who expect reliable streaming.

- Internet options: Starlink / Fibre / DSL / LTE / Other
- Speed and reliability: Owner-reported or speed test on-site
- Best cell carrier: Rogers / Bell / Telus / Other
- Weak zones: Areas of the property with poor signal

Why it matters: Rural internet has improved dramatically with Starlink and expanding fibre networks, but coverage varies by location. Confirming options before you buy prevents disappointment later.

6. Shoreline & Ice Safety

For waterfront properties, the shoreline affects safety, enjoyment, and long-term maintenance.

- Shoreline type: Rock / Sand / Muck / Mixed
- Slope and depth: Gradual entry or steep drop-off
- Dock type: Permanent / Floating / Pipe dock
- Winter dock plan: Removal, storage, or ice-resistant design
- Known hazards: Shallow rocks, currents, springs, pressure cracks
- Safe entry points: For swimming, kayaking, and shoulder-season use

Why it matters: Shoreline conditions affect insurance, dock maintenance, and how you use the water. Ice safety is especially important for families with children or pets.

7. Heating, Safety & Ownership Basics

What happens to the property when you're not there? This section covers the basics of keeping a cottage safe through the cold months, plus a few ownership items you should confirm early.

- Primary heat source: Furnace / Propane / Electric baseboards / Wood
- Backup heat: Secondary system or portable heaters
- Minimum thermostat setting: Recommended temperature when vacant
- Crawlspace and insulation: Any known vulnerabilities
- Property check plan: Neighbour, caretaker, or property management service
- Past claims or issues: Owner-reported history
- Woodstove or fireplace: WETT inspection status (if applicable)
- Erosion or flooding history: Owner-reported observations
- Insurance considerations: Any known concerns or requirements

Why it matters: Freeze damage is often preventable with a simple plan. Many insurance policies require regular property checks during winter months. Additionally, confirming items like claims history, WETT status, and insurance requirements can reduce surprises during the conditional period or after closing.

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