



CEDAR WINDS

— DESIGN  BUILD —

Renovate or Rebuild? Resolve Your Cottage Conundrum

A guide to help you determine when a
cottage tear-down is a better investment.

www.thebetterwaytobuild.com



For long-time cottage owners, the idea of renovation and/or addition often comes up. Whether it's adding a screened-in porch, expanding with an extra bedroom or two, raising low ceilings, or converting the space into a four-season retreat, the possibilities are endless and can be tempting.

However, in many cases—especially with cottages over 30 years old—starting fresh with a new build can make more sense both practically and financially. If your renovation plans involve expanding the footprint of the existing structure, then rebuilding may offer better long-term value.

While a rebuild often requires a higher

upfront investment, it offers the opportunity to completely reimagine the space—solving old problems and tailoring the design to your lifestyle and needs. Renovations, by contrast, can be expensive without delivering a dramatic transformation. It's not uncommon to invest heavily in an addition, only to be left with lingering issues such as an uneven floor in areas, or a cramped and poorly lit kitchen for example.

With a demolition and rebuild, you'll end up with a low-maintenance, modernized cottage designed for long-term enjoyment. A new build also typically results in a significant increase in property value.



This guide will help you work through the pros and cons of renovation versus rebuilding. Your decision will depend on your property, your budget and your overarching vision. The first part provides facts about renovation realities. The second part is a handy assessment tool that will help you sort out whether renovation is possible on your cottage property. It is important to understand all of the options available to you to make a proper assessment of how to move forward. If you have any questions along the way, don't hesitate to reach out to the Cedar Winds team directly.



\$0.45

of every renovation dollar
goes to investigating
possibilities & deconstructing.

Managing Expectations:

Myths and Realities of Renovation

When considering a renovation, many homeowners start with high hopes—often shaped by popular home improvement shows or overly optimistic timelines and budgets found online. These sources can create a false sense of simplicity and affordability that rarely aligns with reality, especially for cottages that are decades old.

In truth, renovating an older structure comes with a host of challenges: outdated materials, hidden damage, limited layouts, and building code compliance, to name a few. While renovations may appear to be the cheaper option up front, unexpected complications can quickly drive up costs, often without delivering the dramatic transformation clients are hoping for.

Here are a few common myths to be aware of:

#1 Myth #1: Renovations Are Always Cheaper Than Rebuilding

While a renovation can sometimes be less expensive than a full rebuild, that's not always the case—especially when structural changes, additions, or system upgrades (electrical, plumbing, insulation, and septic) are involved. If the scope of work is large, the cost difference between renovating and rebuilding may be smaller than you think. On average, for every dollar you spend on a renovation, ~45% is spent investigating the feasibility of the renovation plans, careful demolition of the existing areas, and remediation of existing concerns. For example, you could renovate and have an addition on your existing cottage, or you can spend ~45% more and have a brand-new cottage. In the end, the decision may come down to the quality of home you truly want, the budget you have to spend, and/or the long-term value you hope to achieve.

#2 Myth #2: You'll Get Exactly What You Want by Renovating

Older cottages often come with structural and design constraints—low ceilings, awkward layouts, aging infrastructure, and uneven floors—that can be costly or impossible to correct without a major overhaul. Renovating within these limitations may mean compromising on design, flow, or functionality, leaving you with a result that still feels like a “patched” version of what you truly envisioned. Cedar Winds recommends budgeting at least 20% extra for unexpected discoveries such as asbestos, poor insulation, rotted subfloors, or outdated electrical systems that no longer meet code. These surprises are common—and they can quickly shift a renovation budget unexpectedly.

Cedar Winds Design~Build recommends budgeting at least 20% extra to allow for unexpected discoveries that can arise during renovation.

20%
ADDITIONAL

Myths and Realities of Renovation **continued**

#3

Myth #3: It's Wasteful to Tear Down an Existing Cottage

This concern is understandable—many owners feel reluctant to remove something that already exists. However, older cottages often fall short of today's safety, structural, and energy-efficiency standards, and the cost to bring them up to code can be substantial. A new build provides the opportunity to start fresh, using sustainable materials, modern construction techniques, and high-performance systems that reduce long-term maintenance and operating costs. In many cases, salvaging and repurposing materials from the original structure can also help minimize waste while creating a new home with sentimental components from the original that's safer, more efficient, and built to last.

#4

Myth #4: Renovations Are Quicker Than a New Build

While it might seem faster to update what's already there, renovations often take longer due to hidden complications behind walls, beneath floors, or within outdated systems. Once demolition begins, previously unseen issues—such as structural deficiencies, rot, or outdated wiring—can lead to delays and added costs. A new build, on the other hand, offers a clear starting point, predictable scheduling, and smoother coordination between trades. In some cases, starting fresh can actually bring you into your new cottage sooner than an extensive renovation would.



THE CEDAR WINDS TAKEAWAY

Renovations can be a smart choice for certain cottages—particularly when the structure is sound and the updates are modest. However, if your vision is extensive and the existing building is aging, a full rebuild may provide a more practical and lasting solution. Partnering with a team like Cedar Winds ensures you have the guidance, experience, and craftsmanship to make the right choice for your property. From assessing the existing structure to designing and building your dream cottage, we help you balance cost, quality, and long-term value—so your investment is one you'll enjoy for decades to come.

The Cedar Winds **ASSESSMENT**

This section of the guide is designed to help you assess the renovation potential of your property. Every site and structure is unique, so it's important to gather professional input before making decisions. We recommend consulting multiple builders—just remember that some may make the job sound easier than it truly is. An honest, experienced perspective can save you from costly surprises later.

≈ **FOUNDATION** Walk around your cottage and inspect the foundation. Are there visible cracks? Do doors or windows scrape when opened, suggesting the structure shifts with frost? Significant renovations may not be a wise investment if the foundation is unstable or compromised.

≈ **MOULD AND MOISTURE** A musty smell in basements or other enclosed areas usually indicates trapped moisture. While mould remediation is possible, it can be expensive, time-consuming, and pose health risks. Persistent moisture issues may signal deeper structural or drainage problems that should be addressed before investing in renovations.

≈ **STRUCTURE'S AGE** If your cottage was built before 1980, it may be difficult—or impossible—to achieve the energy efficiency and comfort of a modern build through renovation alone.

- Wall thickness: Older 4" exterior walls provide only about two-thirds of the insulation value of today's standards.
- Mechanical systems: Replacing outdated heating, plumbing, or electrical systems often requires tearing out and rebuilding walls.
- Maintenance: Problem areas in aging structures rarely disappear entirely—renovations can mask issues, but not eliminate them. In many cases, an older structure simply wasn't designed to support the efficiency, comfort, and technology expected in today's homes.

≈ **SPATIAL LIMITATIONS** Before planning an addition, review your property's legal boundaries and zoning regulations. Expanding your footprint may require a minor variance—permission to build closer to a lake, road, or property line than current bylaws allow.

If you're considering building upward, height restrictions or shoreline setback rules may limit what's possible. Cottage country bylaws can be complex and can vary based on the municipality you are building in. Working with an experienced builder familiar with local regulations is essential.



Is your cottage built on piers? If so, you are not allowed to build a second storey, according to the Ontario Building Code.



THE BIG PICTURE

There are certainly situations where renovation makes sense. The key is to research all possibilities with more than one builder and to think long-term:

Will you use the cottage after retirement?

Do you want it to comfortably host family for generations?

What is financially feasible both now and down the road?

Any builder you're considering should provide high-level estimates for both a renovation and a full rebuild—allowing you to make an informed, confident decision. Partnering with Cedar Winds means gaining a team that will help you evaluate every option with transparency, experience, and a clear understanding of your goals.

READY TO GET STARTED?

Call 705-457-3744 or
email info@thebetterwaytobuild.com
to book your initial consultation.



CEDAR WINDS
— DESIGN  BUILD —

www.thebetterwaytobuild.com