



BUYER INFORMATION PACKAGE

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A structured guide for prospective purchasers

Updated September 2026

YOUR SHAG END PURCHASE

From first enquiry to closing

Property Snapshot

Item	Details
Lot / PID	[Insert lot number and PID]
Asking price	CAD [insert price or range] plus applicable taxes, if any
Lot size	[Insert m ² / acres]
Water access	[Deeded access / direct waterfront / community access / other]
Zoning	[Insert zoning classification and source date]
Services	Private well and septic; power, internet and road access are lot-specific

Purchase Process

Step	Action	Responsible party
1	Select property and request lot-specific information	Buyer / Shag End
2	Review covenants, title, survey, access and site conditions	Buyer / legal counsel
3	Submit offer and deposit	Buyer / broker / lawyer
4	Complete due diligence, tax review and financing	Buyer
5	Satisfy conditions and prepare closing	Legal counsel
6	Closing, registration and owner onboarding	Legal counsel / Association

INDICATIVE ACQUISITION COSTS

Current planning guidance for purchasing a Shag End lot

Taxes and Closing Costs

Cost item	Current indicative basis
Harmonized Sales Tax (HST)	Nova Scotia HST is 14% from 1 April 2025. It applies only where the transaction is a taxable supply. Confirm the treatment for the specific lot and seller before signing.
Municipal Deed Transfer Tax	HRM currently charges 1.5% of the value of the property transferred. Confirm the rate at closing.
Non-Resident Provincial Deed Transfer Tax	10% for agreements signed after 31 March 2025, calculated on the greater of purchase price or assessed value and multiplied by the non-resident ownership interest. Residential vacant land can be included.
Legal fees and disbursements	Plan approximately CAD 1,200-1,900 for a standard purchase; complexity, financing and additional documents may increase the amount.
Association entry fee	Shag End planning allowance: approximately CAD 1,500-1,700. Confirm the current amount and applicable HST directly with the Association.
Title insurance	Common planning range: approximately CAD 250-400; premium varies with value, insurer and coverage.
Registration and incidentals	Allow for land-registration documents, tax certificates, courier charges and property-tax adjustments. Obtain a closing statement from legal counsel.
NON-RESIDENT BUYERS	The 10% provincial tax is not simply a tax on citizenship. It applies to ownership interests transferred to persons who are non-residents of Nova Scotia, subject to statutory criteria and exemptions. An individual who moves to Nova Scotia within six months may qualify for an exemption, but proof is required.

All taxes and fees are subject to transaction-specific legal and tax review. The values above are planning guidance, not a closing quotation.

SITE PREPARATION & UTILITIES

Preliminary allowances for an undeveloped coastal lot

Typical Site Preparation Ranges

Work package	Indicative planning allowance / basis
Drilled well	CAD 20,000-35,000 as a broad planning allowance. Depth, casing, pump, water yield, treatment, access and bedrock materially affect cost. Use a certified Nova Scotia well contractor.
On-site septic system	CAD 25,000-40,000 as a broad planning allowance. System category, bedroom count, soil, slope, shoreline constraints, engineering and imported fill can materially change cost. A recognized professional and installer are required.
Driveway and access	Preliminary allowance: approximately CAD 250-350 per linear yard of driveway length, assuming a typical single-lane width. Clearing, culverts, drainage, rock excavation, imported aggregate and finish can materially change the quote.
Clearing, grading and drainage	Lot-specific. Include tree removal, grubbing, excavation, erosion control, stormwater measures and potential rock breaking in the contractor scope.
Preliminary total before house	Use CAD 60,000-120,000+ as a high-level allowance for well, septic, driveway and basic site work, excluding extraordinary rock work, retaining structures and power costs beyond utility allowances.

Power Connection

Connection item	Current planning guidance
Overhead line allowance	Under normal circumstances, Nova Scotia Power provides up to 92 metres of overhead pole and service-line installation from an approved attachment point at no charge. The allowance is subject to utility requirements and does not make every connection free.
Additional connection costs	There is no dependable published flat rate per foot for the excess. Distance beyond the allowance, underground service, tree clearing, temporary power, easements, inspections, rock removal and pole conditions require a lot-specific Nova Scotia Power estimate.

Before waiving due-diligence conditions, request a marked service route and written estimates from Nova Scotia Power and the relevant contractors.

HOME CONSTRUCTION & OPTIONAL POOL

Market benchmarks - not project quotations

House Construction

Category	Current planning guidance
Indicative Shag End planning range	Approximately CAD 350-500 per sq. ft. (about CAD 3,770-5,380 per m ²). This range is limited for preliminary budgeting and is not a contractor quotation.
What the benchmark excludes	Land, site preparation, design, engineering and HST. Landscaping, specialty glazing, coastal detailing, energy targets and premium finishes can also increase total cost.
Shag End budgeting approach	Obtain a lot-specific concept, specification and contractor estimate. Do not multiply floor area by a single rate until inclusions, basement/garage areas, decks and allowances are defined.

Optional In-Ground Pool

Item	Current planning guidance
Complete backyard pool project	A Halifax-area pool contractor currently indicates approximately CAD 125,000-250,000+ before tax for complete in-ground projects.
Typical scope behind the range	Design and permits, excavation, pool structure, equipment, decking/access, electrical, fencing/safety, lighting, heating/automation and surrounding landscape may be included depending on proposal.
Shag End site factors	Rock excavation, crane access, slope, drainage, wind exposure, salt environment and distance from trades may push a project above the published range.
Recommended planning reserve	Until surveys, concept plans and contractor proposals are available, carry a separate design/engineering allowance and a construction contingency. Confirm whether every quote includes permits, HST, landscaping and utility work.