FULLER
DEVELOPMENTS

2026 MUSKOKA *CUSTOM HOME* COST GUIDE





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WHAT DOES IT REALLY COST TO BUILD IN MUSKOKA?

Building a custom home or cottage in Muskoka is about more than a price per square foot. Your lot, site conditions, access, servicing, design, finishes and construction timeline can all affect the final cost.

This guide is designed to give you a realistic starting point, so you can understand the numbers before you buy land, start designing or begin construction.

CURRENT MUSKOKA CONSTRUCTION COSTS

For Fuller Developments, the current planning figure for custom home construction is approximately $635 per square foot, plus HST.

This is a starting point, not a fixed quote. Pricing develops with the design and changes based on the specific project and site.

For example, a 2,000 sq. ft. home at $635/sq. ft. represents approximately:

$1,270,000 + HST

Important: *Construction pricing does not include the cost of your lot. A smaller home may also have a higher price per square foot because many costs like kitchens, bathrooms, mechanical systems, permits and design do not decrease proportionally with the size of the home.*



WHY MUSKOKA COSTS ARE DIFFERENT

Muskoka is not a typical building environment.

ROCK

Canadian Shield granite can mean blasting or specialized excavation, along with additional foundation engineering.

WATERFRONT

Shoreline conditions, setbacks, access and environmental requirements can add complexity and cost.

SEPTIC & SERVICING

Many Muskoka properties are not connected to municipal services. Septic, well, hydro and other servicing requirements are determined by the specific property.

ACCESS

Steep, remote or difficult-to-access lots can require additional site preparation, equipment or specialized solutions.

SEASON

Muskoka's shorter effective construction season can affect scheduling, particularly on difficult or waterfront sites.

The result: Two homes of the same size can have very different final budgets.





WHAT'S INCLUDED AND WHAT ISN'T?

Understanding your construction price is just as important as knowing the number itself. A price per square foot only tells part of the story — knowing what that price covers helps you build a more realistic budget and avoid unexpected costs later.

STANDARD FULLER HOME FEATURES INCLUDE:

- **ICF foundation**
- **TJI engineered floor system**
- **Engineered hardwood flooring**
- **Quartz countertops**
- **Custom kitchen and bathroom cabinetry**
- **Low-E argon vinyl windows**
- **Nine-foot ceilings**
- **200 amp underground service**
- **HRV**
- **On-demand hot water heater**
- **In-floor hydronics in the basement**
- **Continental gas fireplace**
- **LP siding**
- **Composite decking**
- **Gravel driveway**

GENERALLY NOT INCLUDED:

- **The lot**
- **HST**
- **Non-standard site conditions**
- **Unusual rock excavation**
- **Extended driveway requirements**
- **Additional septic or hydro runs**
- **Finished basement**
- **Upgrades beyond the standard package**
- **Selections above applicable fixture budgets**

Every project and lot is different, so the final scope and pricing will depend on your specific plans and site. Always confirm exactly what is included in your specific project price before you begin.

WHAT ROCK EXCAVATION CAN DO TO YOUR BUDGET

Rock is one of the biggest variables when building in Muskoka. A standard excavation assumes you can dig through typical soil.

On a rock-heavy lot, excavation may require blasting, specialized equipment and additional engineering. That means the cost isn't simply:

HOUSE SIZE × PRICE PER SQUARE FOOT

Due to the different types of land on every lot, your site can add significant costs before construction of the house itself even begins.

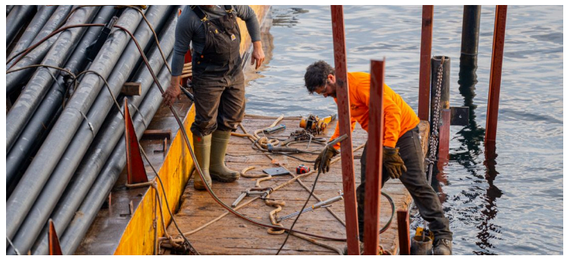
WATERFRONT, SEPTIC & SERVICING

Your lot's location and existing infrastructure can make a major difference. Potential project costs can include:

- **Septic system or septic upgrades**
- **Well**
- **Hydro servicing**
- **Utility trenching**
- **Driveway and access improvements**
- **Rock removal**
- **Grading and site preparation**
- **Engineering and surveys**
- **Waterfront-related approvals and requirements**

These costs are highly site-specific. A serviced inland lot can have a very different budget from a remote waterfront property.





WHY EVERY MUSKOKA BUILD IS DIFFERENT

There is no universal price for a Muskoka build. Even two lots close to each other can have different:

- **Grades**
- **Rock conditions**
- **Access**
- **Servicing**
- **Views**
- **Setbacks**
- **Approvals**

A custom home should respond to the lot, not force the lot to accommodate a predetermined plan.

That is why Fuller develops pricing alongside the design. As the plans become more specific, the project price becomes more specific too.

HOW LONG DOES A CUSTOM BUILD TAKE?

A typical Fuller custom build moves through four stages:

CONSULT → DESIGN → BUILD → HANDOVER

DESIGN
Approximately **2–3 months**

CONSTRUCTION
Approximately **6–8 months**

TOTAL
Approximately **8–11 months** from the beginning of design to handover.

The timeline can vary depending on the site, weather, approvals and how quickly selections and decisions are made. A difficult waterfront or rock-heavy site may take longer than a serviced inland lot. *This is why planning early matters.*

HOW TO BUILD A REALISTIC PROJECT BUDGET

Before you start designing, think beyond the house itself. Your preliminary budget should consider:

LAND
What will the lot cost?

CONSTRUCTION
What is the estimated cost of the home itself?

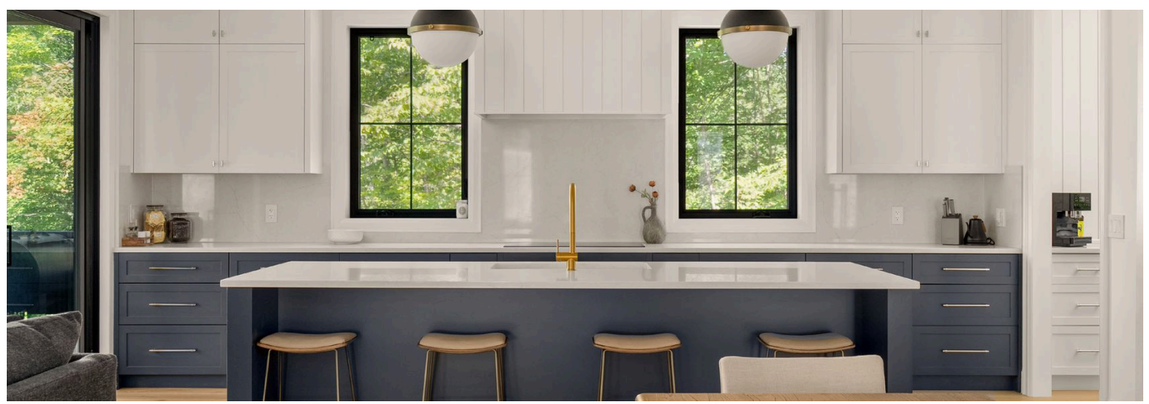
SITEWORK
Will you need excavation, rock removal, grading or access improvements?

SERVICING
What will septic, well, hydro and other services require?

DESIGN & APPROVALS
What engineering, drawings, permits and approvals will be required?

FINISHES & UPGRADES
Which selections are included, and which will increase the price?

TAX
Remember to account for HST and determine whether you may qualify for an applicable rebate..



YOUR MUSKOKA BUDGET CHECKLIST

Before moving forward, make sure you can answer:

☐ **What will my lot cost?**

☐ **What is the current construction cost per square foot?**

☐ **What site conditions could increase my costs?**

☐ **Is the property serviced?**

☐ **What will excavation and rock removal involve?**

☐ **What is included in my construction price?**

☐ **What is not included?**

☐ **What upgrades or selections could increase the price?**

☐ **How long will design, approvals and construction take?**

☐ **What is my realistic all-in project budget?**

THE BOTTOM LINE

DON’T START WITH A HOUSE. START WITH THE NUMBERS.

The right budget starts with understanding the land, the construction, the site and everything in between.

If you’re considering building a custom home or cottage in Muskoka, the earlier you understand those numbers, the easier it is to make confident decisions.

READY TO TALK ABOUT YOUR PROJECT?

Bring us your lot, your ideas and your budget. We’ll help you understand what’s possible.





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