

2010 Royal LePage Recreational Property Report



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Regional Summaries

NEWFOUNDLAND

Despite the short summer, Deer Park and Ocean Pond continue to be top performers in Newfoundland's recreational property market.

According to the 2010 Royal LePage recreational property survey, Atlantic Canadians ranked first as placing a premium on waterfront cottages. Buyers looking to purchase in Deer Park and Ocean Pond can expect waterfront properties (land-access) to average \$110,000, while in-land properties averaged \$77,000. Those who want the waterfront experience, but at a lower cost, will be happy to know that water-access waterfront properties average \$88,000.

Buying into these popular communities is not all about the price according to Glenn Larkin, real estate agent, Royal LePage Professionals 2000. "Properties in Deer Park and Ocean Pond are usually passed down through families. The rare opportunities REALTORS® see are from changes in a family's financial situation or real estate sales. Cottage owners in Deer Park and Ocean Pond love this area and intend to stay."

When asked about what's new and interesting in the area, Larkin commented on an upcoming development project. "Those disheartened by the lack of listings will be encouraged by a new government project where they are converting a historic prison to create new cottages."

"Cottages are a great way to vacation without airfare and hassle. It's also an investment that you can enjoy," said Larkin. His comments echoed a recent poll on potential cottage buyers. Atlantic Canadians looking to buy recreational property in the next 24 months equally stated lifestyle and avoiding the hassle and cost of airfare as the top two reasons to buy recreational property.

According to Larkin the limited waterfront properties in Deer Park and Ocean Pond means that buyers need to keep an open mind when searching for the right cottage. "Since opportunities to buy on the waterfront are few and far between, it's very important to make sure you have your financing ready," Larkin concluded.

PRINCE EDWARD ISLAND

Located on the eastern shores of Canada, Prince Edward Island is untouched, serene and spectacularly green. Canada's smallest province draws vacationers from around the country for its stunning and secluded landscape.

Like last year, the recreational property market in Prince Edward Island is stable and continues to attract a high level of buyers. "New properties are going up daily and there's a healthy level of inventory," said Ken Peters, broker/owner, Royal LePage Peters & Lank Realty.

"People are really starting to see real estate as a sound investment," Peters said. "As markets fluctuate, people are drawn to real estate as a source of secondary income."

A standard waterfront, land-access, property ranges from \$180,000 to \$200,000 and a standard in-land property averages from \$90,000 to \$95,000.

The higher prices for waterfront cottages reflect that buyers in Prince Edward Island are still most interested in properties close to water. According to Peters, the region attracts a mixed demographic of semi-retired and younger families.

“People are really starting to see real estate as a sound investment,” Peters said. “As stock markets fluctuate, people are drawn to recreational properties as a source of secondary income.”

Peters advises potential buyers to do their homework before looking into the recreational market. “Many people think you can only lease on this island, because of our government regulation for buying,” Peters said. “It’s not an arduous process and you can definitely buy property.”

NOVA SCOTIA

Escaping to Nova Scotia is like a breath of fresh air. Canada’s maritime getaway is the ideal spot for those searching for recreational properties. With its exquisite landscape, abundance of lakes, cultural attractions and an affordable market, Nova Scotia offers diverse cottage options for those seeking a lifestyle change.

“A big driver in our market is lifestyle rather than investment...there are so many activities to do here year-round.”

“A big driver in our market is lifestyle rather than investment,” said Matt Honsberger, broker/owner, Royal LePage People First. “Our market is very stable, because there are so many activities to do here year-round.”

The prices for properties in Nova Scotia range depending on location. In the Halifax/Bedford area, buyers can find a standard waterfront property with water or land access for \$190,000. Non-waterfront cottages with land access are even more affordable and can be found for \$100,000.

“Property prices on the southern shore have levelled, but they are more expensive and cost between \$400,000 to \$500,000,” Honsberger said. “Prices in the region have been very consistent in the past few years, but the northern and eastern shores have increased slightly.”

According to Honsberger, buyers are looking to cut costs this year by renting out their homes and investing in shared properties with family and friends. These are recent trends, indicating that buyers are taking advantage of the opportunities available to save financially.

Due to Nova Scotia’s unique rural surroundings, Honsberger urges buyers to do as much research on properties as possible. “It’s a different environment here. Find someone local who knows the ins and outs of the area and can tell you what’s the best fit for you.”

NEW BRUNSWICK

The lobster capital of the world and rich in Acadian history and entertainment, south-east New Brunswick residents enjoy East-Coast charm at attractive prices. Potential buyers are drawn to the region’s deep sea fishing, friendly communities, and sandy beaches.

Recreational property activity is just beginning to come alive. In the three major areas of cottage country,

there are currently listings ranging from \$199,900 to \$1,100,000 (Shediac), \$99,900 to \$585,000 (Bouctouche/Cocagne) and \$64,900 to \$179,900 (Richibucto). To date, each of these three areas has slowly begun the summer sales season with prices ranging from \$40,000 to \$207,000.

Contrary to recent news, New Brunswick is not experiencing any significant interest from U.S. buyers; in fact, the majority of buyers are from the local area. As the summer progresses, REALTORS® are confident that the recreational market will pick-up. Currently, buyers are taking their time to review the numerous choices available but almost half are looking for the perfect waterfront cottage – almost 48 per cent according to the 2010 Royal LePage recreational property survey.

“Despite some hesitancy in market activity, south-east New Brunswick still has a good inventory of homes in cottage country that are, by comparison to other parts of the country, some of the most affordable in Canada,” said Shayne Trites, sales representative and associate broker, Royal LePage Metro.

QUÉBEC

Memphrémagog

Memphrémagog is one of the most important tourist regions in the Eastern Townships (Estrie) and offers a vast choice of attractions and activities. It includes Lake Memphrémagog which stretches more than 40 km and mountains forming the Mont-Orford National Park.

As indicated by the 2010 Royal LePage survey of recreational properties, 60 per cent of buyers of recreational properties in Québec prefer a waterfront property and 59 per cent consider tranquility to be an important criterion in buying a cottage.

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“The majority of buyers begin looking for a waterfront recreational property, but they tend to change their mind when they realize the big price difference between this type of property and one near the water. Although access to a lake remains a high priority for recreational property buyers, many are interested in country-side and a few close neighbours. Proximity to a ski resort, a nearby bicycle path and a view on a lake or mountain are also high in demand”, explains Christian Longpré, chartered real estate broker, Royal LePage Au Sommet.

In Memphrémagog, the average price of a standard waterfront land-access property is \$326,000 and non-waterfront land-access properties sell for \$235,000. “The average price of recreational properties has increased and we have seen a greater number of transactions compared to the same period last year. The buyers are present on the market and sellers of recreational properties are more realistic when establishing the asking price. The selling price is thus adapted to the market reality,” explains Christian Longpré.

The Royal LePage survey of recreational properties also demonstrates 38 per cent of buyers of recreational properties in Québec believe that a cottage represents a good long-term investment, 35 percent consider the purchase of a cottage because of lifestyle and 43 per cent for its year-round utility.

“The majority of buyers consider a recreational property to be a good long-term investment. Most purchase this type of property to spend quality time with their family and relax far from the city. It’s a way for them to go on vacation at any time of year. By having a cottage or a condo outside the city, families can participate in summer and winter activities all year round”, says Christian Longpré.

Mont-Tremblant

The Mont-Tremblant region contains two mountains and three villages each with their own special features: Mont-Tremblant, Mont Blanc, Mont-Tremblant ski resort, Mont-Tremblant Village and downtown Mont-Tremblant (formerly St-Jovite). In addition, the Mont Tremblant National Park, a vast world of lakes and rivers cutting through mountains.

39 per cent of buyers in Québec would prefer a waterfront property, 16 per cent prefer a condo and 15 per cent are considering a mobile home or a recreational vehicle

The Royal LePage survey on recreational properties reveals that 39 per cent of buyers in Québec would prefer to have a waterfront property, 16 per cent prefer a condo and 15 per cent are considering a mobile home or an RV.

“Consumers buy more according to price than type of property. The most sought after features, among others, are access to a lake, proximity of a ski resort or golf course and a mountain view. Skiers, for example, are more likely to purchase a condo on a mountain. The proximity of services or a village is also an important feature,” mentions Paul Dalbec, chartered real estate agent, Royal LePage Mont-Tremblant.

The average price of a standard water-access property ranges from \$850,000 to \$1.2 million, standard waterfront land-access property varies from \$350,000 to \$650,000 land-access property (non-waterfront) ranges from \$225,000 to \$300,000.

“We are seeing a stabilization or slight price increase compared to last year. Waterfront recreational properties are always in high demand and the market favours sellers of this type of property. The low interest rates help the recreational property market, but it’s not the main reason behind sales. The main attractions are climate and location of the property. The inventory has increased relative to the same period in 2009 there are many “just listed” properties, but the market is sluggish,” adds Paul Dalbec.

According to the 2010 Royal LePage survey of recreational properties, 34 per cent of Quebecers are more likely to spend their vacation at the cottage or condo. “The owners of cottages or condos are more likely to spend their weekends or vacation at their property, but that doesn’t stop them from traveling. A recreational property can be considered a long-term investment. People like to be in their own environment, they know the village and develop a sense of belonging to the locality. Some buy a recreational property just to rent it out, but this is not the majority. Those who do so are mainly interested in a supplementary source of revenue to pay condo fees, taxes or a mortgage. This tendency is particularly evident among owners of condos near a ski resort,” explains Paul Dalbec.

Eastern Townships

The Eastern Townships are located less than an hour from Montreal and the main tourist sectors are Bromes-Missisquoi, Coaticook, Des Sources, Granby, Granit, Haut-Saint-François, Memphrémagog, Sherbrooke and Val Saint François. This is a perfect destination for outdoor enthusiasts, cyclists, hikers and snowmobilers because there are hundreds of kilometres of trails, multiple regional parks and four national parks.

34 per cent of buyers in Québec intend to buy a condo and 27 per cent are thinking of investing in a cottage within the next 24 months

The Royal LePage survey on recreational properties shows that 34 per cent of buyers in Québec intend to buy a condo and 27 per cent are thinking of investing in a cottage in the next 24 months.

“The demand for waterfront recreational properties is stable, but we are seeing an increase in the popularity of condos. I have been in the real estate business since the 1970’s, and I find it surprising that buyers

are willing to spend between \$300,000 and \$400,000 for a condo when they could obtain 15 acres of land with a farm with a great view for the same price. People want to be near Montreal and do not want to drive more than an hour, or an hour and a half to reach their cottage or condo. For this reason, places like Bromont, Lake Brome, Sutton, Magog or Owls Head are high in demand,” explains Peter Reindler, broker/owner, Royal LePage Action Courtier.

In the Eastern Townships, the waterfront properties sell on average between \$400,000 and \$500,000. Water-access properties cost on average between \$175,000 and \$225,000 and those with land access (non-waterfront) sell on average for between \$200,000 to \$250,000.

“The price of recreational properties have remained substantially the same over the last year. The price of more entry-level properties has slightly increased and that of high-end properties has decreased. Because of this decrease, we note somewhat more activity in the market for recreational properties that are normally more expensive,” says Peter Reindler.

Recreational property buyers should take certain things into consideration before starting their visits. “Some first-time home buyers insist on a peaceful residence where there is absolute silence. So they are often interested in a cottage at the end of a dirt road, at the top of a mountain or thirty minutes from the nearest convenience store. A year later, they realize that they forgot about the practical aspect. I recommend that people carefully evaluate their needs, wait to fall in love with a property, and dwell on the question of location. If the cottage is a few years old or must be renovated, the external appearance can be changed, but not the location,” explains Peter Reindler.

ONTARIO

Bruce Peninsula

Bruce Peninsula is truly a world of its own. With endless miles of shoreline, hidden coves and limestone cliffs, the region offers a perfect mix of rest and recreation. In Bruce Peninsula, you can enjoy year-round activities and artistic festivals as well as the region’s breathtaking natural beauty.

“The activity level in this region has increased, but prices have held steady since last year”

“The activity levels in this region have increased, but prices have held steady since last year,” said Paul Annett, sales representative, Royal LePage RCR Realty. “Listings have been up and we are expecting a further increase.”

Standard waterfront cottage prices in Bruce Peninsula range from \$300,000 to \$450,000 while non-waterfront prices range from \$125,000 to \$250,000. Buyers are still most interested in waterfront properties, according to Annett.

“With the current fluctuation in stock markets, people are definitely seeing real estate as a sound investment,” Annett said. “I’m also seeing younger buyers this year, in the 30 to 45 age range with families.”

This age range is a change from last year, when most people looking to buy were between 40 to 60 years of age and interested in retirement properties.

Annett also suggests that more people should realize that it’s actually a good time to buy as interest rates are relatively low and there’s a lot of selection. “Figure out your location priorities and don’t wait too long.”

East Kawarthas

Only 90 minutes from Toronto, the East Kawarthas are a charming and convenient getaway for those looking to escape the city.

The region offers a wealth of outdoor activities for those that want to enjoy the cottage lifestyle year-round. The Trent Severn waterway system connects to most lakes in the area. Making the East Kawarthas popular with boating enthusiasts, with numerous snowmobile and hiking routes providing four-season recreational options.

Among those considering purchasing a recreational property in Ontario, 45 per cent are most likely to purchase a cottage on a lake

In 2010, renewed confidence in the economy has driven up demand for recreational properties in the region. As a result, prices in most areas are up eight per cent in year-over-year comparisons.

“While listings are down from 2009, sales volume is four times higher than the same period last year,” says Barbara Criegern, branch manager, Royal LePage Frank Real Estate. She attributes the strong performance to buyers entering the market before Ontario’s Harmonized Sales Tax (HST) takes effect and while interest rates remain low.

The price of a standard waterfront, land-access property ranges from \$300,000 to \$500,000 while standard water access properties range from \$200,000 to \$400,000. Land access (non-water) properties range from \$175,000 to \$300,000.

Offering an abundance of waterfront properties, buyers often cite privacy as one of the region’s main draws. This mirrors the trend seen in the 2010 Royal LePage recreational property survey. Of those polled, 43 per cent indicated peace and quiet as one of the top three most important features of a recreational property.

For all the lifestyle benefits owning a recreational property provides, Criegern says that many buyers in the region also see real estate as a sound investment. Typical buyers include families looking to spend quality time together and those close to retirement.

Criegern’s advice to potential buyers is to “hire a REALTOR® that is well-versed in waterfront properties and can help you understand things like septic systems, wells, your shoreline and regional conservation authorities.”

Haliburton

Haliburton Highlands is a unique weekend getaway from the city lights of Toronto. The Highlands offer an amazing range of relaxing and adventurous activities including winter sports, horseback riding and canoeing.

According to Anthony vanLieshout, broker/owner, Royal LePage Lakes of Haliburton, the level of activity in the recreational property market is fairly high. “People from all demographics are eager to buy properties, especially baby boomers who are retiring soon.”

“People from all demographics are eager to buy properties, especially baby boomers who are retiring soon.”

The price range for recreational properties in the Haliburton area has increased 5 to 7 per cent from last year. For a standard waterfront (water-access) cottage, prices range from \$150,000 to \$300,000. In-land properties range from \$90,000 to \$200,000, and a waterfront cottage with land access ranges from \$200,000 to \$300,000.

“Demand has increased and consumer confidence is spilling over

from big cities like Toronto,” vanLieshout said. He sees a lot of rental activity going on, and asserts that the economic uncertainty is causing people to invest in more traditional investments such as real estate.

Despite the financial benefits, vanLieshout still doesn't see family and friends investing in shared properties. “People are not forced to share investments, buyers can still afford to purchase their own place.”

vanLieshout cautions potential buyers from depending too much on the Internet when scouting out a new recreational property. “Get a feel for the property by visiting the area and get a local agent who can get the right property for you.”

Kingston/Gananoque

In the heart of eastern Ontario's Thousand Islands area, Kingston and Gananoque boast numerous lakes and a rich history that attracts buyers from Ottawa to Toronto. Typical buyers in the region include families with children in their early teens. This year, however, a new trend has emerged – adult children partnering with their retirement-age parents to purchase a recreational property to be enjoyed by future generations.

After a slight dip in 2009, a number of economic factors have converged to bring demand back to “normal levels” in 2010.

“There is more interest in the region this year compared to last year,” said Wayne Carrothers, sales representative, Royal LePage ProAlliance Realty. “The early part of the year saw buyers itching to get into the market before interest rates go up. In addition, the new rules around mortgages for non-owner occupied homes and the HST also helped drive up demand into spring.”

Standard waterfront properties with land access range in price from \$170,000 to \$300,000 and standard water access properties range from \$180,000 to \$210,000. Land-access (non-waterfront) properties range from \$80,000 to \$110,000.

According to Carrothers, waterfront properties are the most sought after in the region. This mirrors the trend seen in Royal LePage's survey of potential recreational property buyers. Of those polled, 61 per cent of respondents indicated that having waterfront/beach access was one of the most important features in a recreational property.

While most buyers seek the lifestyle benefits owning a recreational property provides, Carrothers says that many buyers in the region see real estate as a sound investment.

To ensure the greatest returns— both personal and financial – Carrothers offers this advice for potential buyers in the region: “Find yourself an agent that is well-versed in waterfront properties. They are in the best position to advise you on a property's potable water and sewage disposal system, which can help you avoid headaches and maximize your investment.”

Waterfront access is one of the most important features in a recreational property for nearly two-thirds of Ontarians.

Meaford/ Thornbury

Situated on the southern shore of Georgian Bay, the Meaford and Thornbury area offers year-round recreational activities such as fishing, skiing, golfing, curling, sailing and cycling. Known for its small-town charm, the region is popular among 40 year-old professionals and those in – or approaching – their retirement years.

The region's recreational property market got off to a slow start in 2010 as the cold winter prevented many buyers from shopping around. With the return of warmer weather, the market is showing signs of strength as buyers are looking to purchase before Ontario's Harmonized Sales Tax (HST) takes effect on July 1.

Nearly half (47 per cent) of potential recreational property buyers cited the cottage lifestyle as their primary reason to buy.

"Though the market has picked up recently, prices in Meaford and Thornbury are level compared to 2009," said Jim Gray, sales manager, Royal LePage Locations North. "We're seeing an efficient market where supply and demand are relatively in line."

The area is mainly comprised of standard waterfront properties which are usually priced around \$400,000.

According to Gray, buyers in the region are equally concerned with a property's long-term investment prospects as they are with the lifestyle it provides. "Meaford and Thornbury attract knowledgeable buyers that see recreational properties as more than just a place to vacation or retire to," he said.

This echoes the trend seen in Royal LePage's survey of potential recreational property buyers. Of those polled, nearly half (43 per cent) of respondents indicated that they are considering buying a recreational property because it is a good investment while 47 per cent cited the cottage lifestyle as their primary reason.

Gray's best advice to those considering property in the region is to seek a local broker who specializes in recreational properties. "Your REALTOR® should know the ins-and-outs of the local area," he said. "If you like fishing, your REALTOR® should know that there are rainbow trout in some of the rivers and that they spawn every April and October."

Parry Sound

A convenient two-hour drive from downtown Toronto, the charming cultural hub of Parry Sound is the ideal bayside escape from hectic city life. The town, which sits on the Georgian Bay shore, offers a stunning view of the 30,000 islands shoreline and attracts young families and mature vacationers alike.

Though Parry Sound is especially known for drawing retirees, the market has seen a new trend emerging in the past year. "Parents are starting to buy cottages for their children as a long-term investment," said Bill Kingshott, broker/owner, Royal LePage Team Advantage Realty. "This is a fairly recent trend, which shows that buyers are really viewing recreational properties as a sound investment."

Despite an emergence of new properties in neighbouring communities, the price range of recreational properties in Parry Sound has remained fairly constant since 2009. Inventory is continuing to increase and low interest rates still play a big factor in encouraging sales.

Buyers looking for properties in Parry Sound can expect prices ranging from \$150,000 to \$2 million in some locations. "A standard waterfront with land access is \$300,000 and a non-waterfront with land access is \$150,000," Kingshott said. "There is now more interest in waterfront with water access, which costs around \$200,000."

According to Kingshott, buyers in Parry Sound are not just using their properties as investments, but as a source of secondary income. Instead of cutting costs by opting for co-ownership with friends and family, buyers are choosing to rent out their homes for a couple weeks to pay their taxes.

Though Parry Sound's recreational properties can offer great benefits, Kingshott still advises buyers to "be educated and research the various options in order to make the best long-term purchase."

Smiths Falls

Smiths Falls is situated on the Rideau Lake and offers a wide variety of recreational properties, with something for everyone. Smiths Falls attracts buyers looking for pristine waterfront properties with great access to swimming and boating for summertime enjoyment.

There has been a resurgence in the recreational property market in the early part of 2010. The warm weather arrived sooner than expected and with it came fortunate buyers who benefited from an increase in listings over last year.

“A perfect storm of factors have converged to drive up interest in recreational properties compared to last year,” said Pauline Aunger, broker/owner, Royal LePage Pauline Aunger Real Estate. “Low interest rates and a sense of urgency from new mortgage rules for non-owner occupied homes and HST have fuelled the resurgence.”

“On top of that, the great weather we’ve been having has made shopping around even easier.” Average prices range from \$220,000 to \$350,000 for a standard waterfront, land-access property. Standard water-access property ranged from \$105,000 to \$210,000 and from \$100,000 to \$150,000 for a land-access (non-waterfront) property.

Prices for all three categories have posted year-over-year increases due to the limited supply of listings for sale. Aunger attributes the lack of supply to “ageing boomers that have made the region their year-round home.”

In Smiths Falls, Aunger sees people buying recreational properties for both financial and lifestyle reasons but, for most people, the purchase is about the lifestyle. “They’re satisfying the Great Canadian Dream” she said.

To help her clients realize the Canadian Dream, Aunger offers the following advice to prospective buyers in the region: “Start looking now! The search for the perfect cottage is not a short one. If you’re looking for a waterfront property, deal with a REALTOR® that has experience with them so you can feel comfortable with your purchase.”

South Muskoka

The South Muskoka region includes Orillia and Severn Lake. Situated on the sandy shores of Lake Couchiching and Lake Simcoe, Orillia is conveniently located 90 minutes north of Toronto and is connected to the Trent-Severn Waterway system.

The recreational property market has been active in the early part of 2010 with sales up nine per cent year-over-year despite the fact that listings have remained flat.

“We’ve seen the release of a lot of pent up demand this year,” said Josie Manna, broker of record, Royal LePage Real Quest Realty Ltd. “Much of the economic uncertainty felt in 2009 has subsided and buyers are returning to the market.”

The average price of a standard waterfront, land-access property is approximately \$490,000 while standard water access properties are priced around \$340,000. Land access (non-water) properties are usually priced at about \$255,000.

While some buyers have expressed a desire to purchase before Ontario’s Harmonized Sales Tax (HST) takes effect on July 1, Manna claims she hears few concerns over expected interest rate hikes. This mirrors the

trends seen in Royal LePage's survey of potential recreational property buyers. Of those polled, 62 per cent of respondents in Ontario indicated that tax grabs by the government (such as the HST) are a concern while 61 per cent said the expectation that interest rates will rise this year does not affect their decision to purchase a recreational property.

"Much of the economic uncertainty felt in 2009 has subsided and buyers are returning to the market."

In South Muskoka, Manna sees people buying recreational properties for both financial and lifestyle reasons, with financial considerations taking a backseat to the desire of an enhanced quality of life.

While many buyers flock to the region for its abundant waterfront properties, Manna cautions that "not all are the same."

"Do your research. Be sure to let your REALTOR® know what's important to you in order to find the property that's right for you," she continued. "For those that like boating, it's crucial to know the depth of the water and the consistency of the sand to know if you can safely operate or dock your boat."

Southwestern Ontario

For stunning sunsets and the sound of gently lapping waves, look no further than the breathtaking shores of Lake Huron in Southwestern Ontario. The region is home to Goderich, Bayfield and Grand Bend, three charming towns with exquisite views of the lakeshore.

According to Fred Lobb, broker/owner of Royal LePage Heartland Realty, people are avoiding northern cottage regions and seeking properties in Southwestern Ontario. "Regions like Muskoka have become so expensive and popular that people are looking southward to beat the crowds."

The level of activity in the recreational property market is very high in all three areas. In Goderich, the price of standard waterfront properties with land access ranges from \$247,500 to \$1,000,000 and is relatively stable from last year. Prices of non-waterfront properties range from \$114,900 to \$530,000.

Bayfield waterfront properties range from \$256,000 to \$1,050,000 while non-waterfront property prices range from \$114,900 to \$385,000. Finally, in Grand Bend, waterfront properties range from \$320,000 to \$1,050,000 and non-waterfront properties range from \$180,000 to \$790,000.

Lobb describes waterfront properties as the most popular choice for recreational property buyers. In most cases however, buyers have to pick the next best option as waterfront prices are extremely high. In this region, buyers are content with "water-view" properties or subdivisions.

"In Southwestern Ontario, most property owners are middle-aged or retirees so they don't view their cottages as a long-term investment or a way to save money," Lobb said. "For them, cottages are a place to relax and vacation."

The most important advice that Lobb can offer potential buyers is "not to wait" and to invest in property before the region becomes even more popular and prices escalate.

Sudbury

The region of Sudbury is a true haven for nature lovers and outdoor enthusiasts alike. With access to more than 300 freshwater lakes and rivers, Sudbury offers a plenitude of recreational activities such as fishing and boating. The region's stunning waterfront properties are located on Lake Wahnapiatae, Lake Penage and the French River.

Due to Sudbury's relatively affordable properties, there is still a very high demand this year for recreational homes but not a lot of supply.

"You can find a standard waterfront property with water access for as low as \$165,000 and waterfront with land access for \$210,000," said Alex Dumas, broker/owner, Royal LePage North Heritage Realty. "Prices have firmed up a bit since last year."

Despite the already affordable prices of properties in Sudbury, some buyers are still hoping for a decrease in prices. "Buyers must realize that product availability is low, so prices will not go down," Dumas said. "The region isn't building anymore waterfront subdivisions, so it's not wise to wait."

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In light of this fact and low inventory levels in Sudbury, Dumas advises buyers to "buy sooner rather than later" and to take advantage of the region's current affordability.

Kawartha Lakes

Known for its 250 lakes and waterways linked by the scenic Trent-Severn Waterway, Kawartha Lakes is an outdoor playground of fresh air and nature. Kawartha Lakes is home to Carden Plain located in the Kirkfield area and is rated one of the top five bird locations in Ontario. Winter visitors can enjoy more than 166 km of groomed snowmobile tracks or ski over 600 km of trails.

"We have really seen a growing trend of multigenerational families buying properties together. Kawartha Lakes has so much to offer everyone and buyers want to pool resources with their families to buy larger properties," said Linda Duncan, sales representative, Royal LePage Kawartha Lakes Realty Inc. "However, couples in their 30s and early 40s with 2 or 3 children are the average Kawartha Lakes buyer."

Standard cottages on the waterfront average \$300,000 and in-land cottages average \$169,000. An interesting trend in sales activity is the growing number of buyers looking to rent their future cottages hoping to benefit from rental demand in the area. "However, despite the increase in buyers in this rental trend, people are not purchasing property as an investment. It really is about the family cottage experience," added Duncan. Because the cottage experience has been driving the market, low interest rates have not affected sales.

For city-dwellers researching properties online, Duncan's best advice is to step back from the Internet listings and find a good REALTOR®. "It's very difficult to get a sense of a recreational property online. When given a realistic price range, a good REALTOR® can find the best listings for a buyer to choose from."

Beaverton

On the shores of Lake Simcoe at the mouth of Beaver River, this holiday community is situated an hour and a half outside Toronto. With a popular waterfront all year round, Beaverton is especially known for its ice fishing and snowmobile trails.

Waterfront properties in Beaverton average at \$450,000 to \$500,000, while neighbouring properties range between \$200,000 and \$250,000. Property sales in Beaverton have been very active over the past year with the most activity seen in properties close to the town.

"There are two types of buyers that are active in Beaverton. We are seeing selective buyers in their 40s and 50s who are looking for property that fits in with their lifestyle and to enjoy later on with their grandchildren.

However, we are also seeing younger couples making their first purchases in-land within a short distance of the water,” said Carol Barkin, sales representative, Johnston and Daniel Division.

“With an increase of listings in the area, buyers who come here have choice. Most of the listings are close to the town as existing waterfront cottages are high in demand, but there are still opportunities on the waterfront for the buyer who is looking to build,” said Barkin.

Low interest rates have stimulated sales with younger couples purchasing in Beaverton, but are not seen as the primary reason to buy. Buyers choose Beaverton for the lifestyle and are attracted to year round activities. This is in line with potential recreational property buyers across Canada, among which, 64 per cent said the expectation that rates will rise does not affect their desire to purchase recreational property.

Advice for future Beaverton property buyers is to look for an agent that has local knowledge and knows the history of the properties in the area. “While most buyers have a priority feature they are looking for such as privacy or proximity to the water, an agent will be able to give them insight into what they need to know to purchase a property that they can enjoy for a lifetime. Of course, the best advice in Beaverton is to get as close to the waterfront as possible,” concluded Barkin.

St. Joseph Island/ Lake Huron- North Shore

St. Joseph’s Island, the largest island in Lake Huron, is conveniently located at the Canada-US border and draws visitors from both countries. Both the island and Lake Huron’s North Shore are popular cultural and recreational hubs for property owners.

Despite the region’s prime location and picturesque scenery, both markets are relatively slower than they have been in past years. “With a less preferential exchange rate, there’s been a lack of American investors coming in and buying properties,” said Carl Thomas, Royal LePage Butkovich.

“Lower interest rates are slowly giving more people access to the recreational property market,” Thomas said. “But in our region, people buy for lifestyle and not for long-term investment.”

Prices have remained stable since 2009, which was also a slow year for the region’s recreational property market. On St. Joseph’s Island, a standard waterfront property with land access costs \$145,000 while a non-waterfront, land-access property costs \$80,000. In Lake Huron’s North Shore, waterfront properties with land access averages \$140,000 while non-waterfront, land-access properties cost \$75,000.

“In general, lower interest rates are giving more people access to the recreational property market,” Thomas said. “But in our region, people buy for lifestyle and not for long-term investment.”

Thomas advises potential buyers to consult a REALTOR® with local expertise, to determine the differences between the Great Lakes. “Each Lake has something different to offer, so work with a REALTOR® to find the location that’s right for you.”

MANITOBA

Lake Winnipeg/Lac du Bonnet

In the prairies, the three most important features ranked by recreational property buyers are proximity to amenities (48 per cent), four season use (47 per cent) and waterfront access (41 per cent), according to the 2010 Royal LePage recreational property survey.

Prairie buyers say lifestyle is the biggest factor motivating them to buy (47 per cent), followed by the belief that recreational properties are a good investment (38 per cent). The most common type of properties sought are mobile homes/RVs (26 per cent).

Lake Winnipeg cottage country offers plenty of shoreline and is just an hour's drive from Winnipeg. The recreational properties are mostly on the west side of the lake, where you'll find small towns like Winnipeg Beach and Gimli, plus cottage developments.

"Typically, you're either looking at waterfront, or a property that's no more than a 10 minute walk to the beach," says Jim Muir, Royal LePage Dynamic Real Estate Winnipeg. "We have waterfront and back lots, and there is good demand for both."

Following consistent price gains since 2004, prices in the Lake Winnipeg area have leveled off. Waterfront, land-access properties range from \$250,000 to \$360,000 and non-waterfront properties range from \$100,000 to \$250,000.

The market is showing a balance between supply and demand, and properties typically sell after about two weeks. "Overpriced properties are the only ones not selling quickly," Muir says. "I've been doing this for 27 years, and these markets are as good as we've seen. But now you need to be a little more careful with pricing."

Lac du Bonnet offers lake properties in Eastern Manitoba, one-and-a-half to two hours from Winnipeg. Most properties are three-season cabins, and about one third are mixed use – meaning owners also use them as their primary residence.

Activity for this recreational property market is down compared to last year, and there are more listings than buyers. "It's a slow start to the season," says Tammy Novakoski, Royal LePage Top Producers. "May and June are usually the peak times, but the market is just starting to pick up." However, she expects buyer interest to climb in the fall, when an increase in supply is expected, bringing greater choice.

In the Lac du Bonnet area, prices for water-access properties average \$260,000. Waterfront, land-access properties average \$198,000 and non-waterfront properties sell for about \$95,000.

Although recreational property owners in Manitoba often travel south in the winter to escape the cold, many stay behind to take advantage of the province's "four-season playground" activities of snowmobiling and ice fishing.

SASKATCHEWAN

Christopher Lake and Candle Lake

The peaceful region of northern Saskatchewan is home to two popular recreational areas, Christopher Lake and Candle Lake. Both located a mere 40 km from Prince Albert, the idyllic lakeside regions offer an abundance of outdoor activities including canoeing, skiing, golfing and horseback riding. The picturesque scenery of northern Saskatchewan offers a unique experience to those seeking recreational properties.

The price range of properties differs between Christopher Lake and Candle Lake. For Christopher Lake, prices can range anywhere from \$310,000 for non-waterfront, land-access properties to \$600,000 for waterfront properties. Prices in Candle Lake are slightly lower, with non-waterfront properties costing \$247,000 and waterfront, land-access averaging \$415,000.

According to Hal Jadeske, real estate agent, Royal LePage Saskatoon Real Estate, there is still a high demand for recreational property in the area. “Prices have doubled in the past few years, so buyers are viewing properties as a long-term investment with some nice side perks.”

Further, Jadeske is noticing a new trend among buyers in the northern Saskatchewan area. With prices higher than previous years, families are beginning to invest more in shared properties. “This is a relatively recent observation, as shared investing really helps out with the mortgages.”

Recreational buyers in Saskatchewan are also looking to invest in properties they can use year-round. According to the 2010 Royal LePage recreational property survey, four-season use is one of the most important features for buyers in the province.

With this in mind, Jadeske urges buyers to remember that northern Saskatchewan is not as developed as urban areas. “People arrive with a big misconception of our amenities and are a little taken aback by the lack of infrastructure in this region,” Jadeske said. “I recommend that they prioritize their interests before investing in a property and do their homework.”

Melfort

Also known as the “City of Northern Lights”, Melfort is only a 90 minute drive from Saskatoon and three hours from Regina. Surrounded by lakes and located on Carrot River valley, most of the residential properties are waterfront and fishing is the most popular recreational past-time.

“Peak season for sales is usually in the late summer. Last year, I was busiest in October,” said Richelle Rogers, agent, Royal LePage Hodgins Realty. “Our inventory is steady and we currently have 36 waterfront properties available.”

When asked about the types of properties available, Rogers commented, “There are lots of new developments, more so than re-sale cottages.” The average listing price for a waterfront property is \$245,000. “Non waterfront properties average at \$180,000, but they don’t generate as much interest as waterfront.”

“There is so much available, potential buyers should consider properties only within a two-hour maximum commute time,” said Rogers. “The lakes are everywhere, so there’s no need to buy something really far away. However, people need to know the rules of the lake, like buying boatsheds even though they don’t own the lakefront.”

Regina

Beautiful valleys and long winding narrow rivers define southern Saskatchewan. Though cottages used to be quite humble in the region, people are now increasingly building large four-season recreational homes. Only 45 minutes from Regina, Regina Beach is always a popular destination.

According to the 2010 Royal LePage recreational property survey, 48 per cent of potential buyers in the Prairies are looking for proximity to amenities – the highest in Canada. The typical cottage buyers in southern Saskatchewan are couples in their late 30s, early 40s with children who want to enjoy the family cottage experience. Consistent with the national average, 47 per cent of recreational property buyers in the Prairies are looking to buy to enhance their lifestyle more than any other consideration including long-term investment potential.

There are great opportunities available for families in the region. “There are about 24 strictly recreational properties listed now. Confidence in the market has returned and sales here usually peak in early Spring and

Fall,” said Mike Duggleby, broker/owner, Royal LePage Regina Realty.

“Bargain hunters looking for an older property can find opportunities from the \$150,000 to \$200,000 price range but on average second or third ‘row’ non-waterfront properties sell for \$250,000,” said Duggleby. “Waterfront property averages \$385,000. At upper end, you can go over a million for luxury waterfront properties.”

ALBERTA

Spruce Grove

Located 11 kilometres west of Edmonton, the Spruce Grove and Stony Plain area, are surrounded by Parkland County including Jackfish Lake and Hasse Lake. It offers lakefront properties that are a draw for young families and baby boomers alike.

Average prices in the area range from \$375,000 to \$555,000 for standard waterfront properties and from \$275,000 to \$350,000 for land-access (non-waterfront) properties. Waterfront properties with water access can run as high as \$1,500,000.

While activity has remained steady over the past year, prices have seen a slight decline. “With the current economic situation, we have seen around a 2 per cent to 5 per cent decrease in prices for recreational properties,” said Trevor Wilhauk, broker/owner, Royal LePage Westgate Real Estate. “Over the next year, I anticipate that prices will remain steady and we should continue to see an increase in inventory over past years.”

Recreational property in the region remains a sound investment as lakefront property values continue to rise each year. Buyers in the region are looking to purchase a lifestyle with few if any properties being rented out while not occupied. “Buyers want the property for personal use,” said Wilhauk, “in the past buyers have typically been families looking for a place to spend time together. They want to be able to use the property whenever they want and we do not usually see recreational properties being rented out.”

According to Wilhauk, it is important to speak to someone who knows the region well before considering a recreational property. “There are many ins-and-outs to recreational property in the area that buyers should be aware of,” he said. “Taking the time to talk to a REALTOR® who is familiar with the recreational property market will make sure that buyers understand the differences between a recreational property and a traditional property.”

Many buyers are drawn to the area because of the privacy that it offers. However, Wilhauk cautions buyers to bring a good map. “Some buyers have had trouble finding the properties they want to see,” he jokes. “Some of our lakes are not even shown on Google.”

Pigeon Lake

With its many shores of sandy beaches and recreational activities, Pigeon Lake is a popular, high-profile resort area for families in central Alberta. Pigeon Lake is 45 minutes southwest of Edmonton near the communities of Leduc and Wetaskiwin. The lake itself lies within both Leduc County and Wetaskiwin County.

In the Pigeon Lake area, prices for standard waterfront, land-access properties range from \$300,000 to \$350,000 while prices for island properties range from \$600,000 to \$650,000. Land-access (non-waterfront) properties range from \$250,000 to \$300,000.

“Prices have softened over the past year as a result of an oversupply of listings,” said Barbara Howey, broker/owner, Royal LePage Parkland Agencies. “Demand for recreational properties is as strong as it has ever been, but buyers have more options and it is taking longer for them to find the right property.”

The three most important features ranked by Alberta buyers are four-season use (51 per cent), proximity to amenities (48 per cent) and waterfront (42 per cent), according to the 2010 Royal LePage recreational property survey.

Further, 49 per cent of Albertans believe that owning a recreational property is a good investment, down from 69 per cent at this time last year. Albertans also ranked highest among all provinces for their desire to purchase a recreational property for four-season use (51 per cent). Other financial decisions Albertans would make to ensure recreational property ownership include purchasing with friends (14 per cent) and a willingness to rent out their property (25 per cent).

When choosing a recreational property, 29 per cent of Albertans prefer a condominium at a resort property while another 14 per cent prefer a cottage on the lake.

BRITISH COLUMBIA

100 Mile House

Located less than five hours from Vancouver on the Fraser Plateau, 100 Mile House is the North American capital of log cabins. Located in the South Caribou region of British Columbia, it is noted for its many lakes, and is a popular spot for fishing, kite sailing, waterskiing and boating, as well as golf and other seasonal activities.

Recreational property prices are among the most affordable in British Columbia. Standard waterfront properties sell for an average of \$345,444, standard water-access properties for about \$220,000, and land-access (non-waterfront) properties can go for less than \$170,000.

Twelve per cent of BC recreational property buyers want a property that is eco-friendly, higher than any other region of Canada.

“In 2008, prices decreased due to the economic downturn,” said Melvyn Grahm, sales representative, Royal LePage 100 Mile Realty. “People were more conservative when buying a second property. In 2010, we have seen a large recovery in the market. Inventories have increased dramatically and we are seeing a price increase of around 4 per cent over this time last year. This has put market prices around 8 to 10 per cent below the all time high at the end of 2007.”

Most buyers are from Vancouver, but Grahm has seen a growing change in the typical buyer for the region. “A few years ago we were seeing more of the baby boomers who held a high amount of equity in their homes and were looking for an investment opportunity. This year we are seeing a mix of individuals who are more and more interested in enjoying the outdoors,” he said.

Property in 100 Mile House has become a long-term investment hedge for some buyers concerned about the unstable economy. But for most people, the purchase is about the lifestyle. “Many properties are within the \$300,000 range, and that is not out of reach for many people,” Grahm said. “Most people are buying to have their own recreational kingdom. There may be some long-term benefit, but right now it’s about enjoying the lake and having their own get away.”

The best advice, he said, is to establish a relationship with a REALTOR® who has extensive local knowledge and can help you find the right property for you.

Cranbrook/East Kootenay

Boasting spectacular waterfront cottages and a moderate climate year-round, Cranbrook's recreational property market is continuing to show steady activity over previous years. Philip Jones, broker/owner, Royal LePage East Kootenay Realty says "people are still very interested in buying recreational property in the region. Activity is not as high as it was two years ago but it has definitely increased over last year."

A recent softening of Alberta's oil and gas sector has translated into fewer buyers and slower sales in the East Kootenay area, which historically has been most popular with residents from both Calgary and Edmonton.

"The majority of recreational property buyers in this part of BC are from Alberta," said Jones. "Many of these buyers come in with a ten year plan, looking for recreational properties that they can enjoy now and then retire to when they are ready to trade life in Calgary or Edmonton for a nicer climate."

Jones noted that while lake cottages remain to be the popular choice for property buyers, he cautions that such properties are still a rare commodity. "Buyers have some choices, but there is only so much space on the water and each year our supply is limited," he said. "In general, there just isn't that much waterfront to choose from in this area. Waterfront properties don't come up for sale very often; they are usually passed down to family members.

Standard waterfront properties in the area can sell for \$450,000 to \$1 million. Prices have either appreciated or held steady, suggesting a safe investment. Standard water-access properties are available from \$300,000 to \$600,000 and buyers can find land access (non-waterfront) properties starting at just under \$160,000.

With low interest rates and a good selection of inventory, Jones believes now is a good time to get into the recreational property market. "Inventory for property on the ski hill is still quite high and prices are more than reasonable, but with no new properties being built buyers should move now while buying conditions are good," he said.

Typical buyers in the region are baby boomers who have earned high incomes in Alberta's oil and gas sector and are now looking ahead to retirement. Ski hill properties, according to Jones, typically attract more families who are looking to make the best of the mild BC winter.

According to Jones, a REALTOR® can educate buyers about compliance with the local regulations, such as rules concerning drinking water and sewage removal. "Although sophisticated buyers are more informed on what they are looking for, a REALTOR® who knows recreational properties can provide insight into specifics that buyers need to know," concluded Jones.

Kelowna

Kelowna offers the warmest, driest climate in Canada and commands some of the country's highest recreational property prices, with waterfront resort properties typically ranging from \$650,000 to \$1.5 million.

With buyers waiting for prices to drop further, and sellers waiting for a correction in pricing, the recreational property market in Kelowna has remained consistent over the last year, with prices and inventory levels nearly identical to the same time in 2009.

"Inventories will remain stable as we have seen," said Steve Gray, managing broker, Royal LePage Kelowna,

“There aren’t many new developments being built at the moment, so what we are seeing in the market right now are properties that have been built in the past five years.”

The most popular option is a resort strata condo. These waterfront properties typically include all of the amenities of a lakefront property, including docks and water access. “Most of these properties are a part of a rental pool,” Gray said. “The rental income can help with your mortgage payment, and these places offer many amenities such as restaurants, pools, gyms and even playgrounds. So they’re great for families.”

Gray does not see people buying into Kelowna’s recreational property market for the prospect of a long term payoff. “It is more of a lifestyle choice,” he said. “People who want to buy recreational property in Kelowna are doing so because it is a lifestyle that they have always wanted and are now finding themselves in a position financially where they can obtain it.”

Kelowna is an attractive market for those who are getting close to the retirement age. “We see most buyers are either retired or preparing to retire and in an economically sound position,” says Gray. “Resort strata condo properties are typically a one-bedroom, 1,000 square-foot development and we do not see many young families.”

Gray cautions that buyers should understand the marketplace in Kelowna. There are few traditional cottage style recreational properties, and he recommends that interested buyers talk to their REALTOR® to make sure that they are finding what they want.

Sunshine Coast

BC’s Sunshine Coast, a festive stretch of sun and sand, is the ideal romantic getaway for those looking to escape Vancouver.

“The Sunshine Coast consists of stunning beach communities, so people are demanding waterfront properties,” said Bill Binnie, broker/owner, Royal LePage Sunshine Coast. “Locals are really driving the market here and sales are up year-over-year.”

A standard waterfront cottage with water access on the Sunshine Coast costs around \$550,000 while a non-waterfront property with land access costs \$325,000. Waterfront, land-access properties, average around \$750,000.

“We’re seeing an increase of more permanent residents coming to the Coast,” said Joel O’Reilly, real estate agent with Royal LePage Sechelt. “Many retirees from Vancouver and other large Canadian cities, both young and old, are taking the opportunity to cash in on their current homes and make the move to the Sunshine Coast. Affordability and easy access to Vancouver continue to fuel our market.”

Access to a diversity of waterfront activities and recreational features are huge draws for potential buyers. “People are realizing how scarce waterfront properties are, so they are investing more and more in all types of waterfront on the Coast,” O’Reilly said.

Potential buyers in Sunshine Coast need to remember that even in a down market, waterfront properties maintain their value. “We have beautiful waterfront settings and the services of a large city with a small community feel,” O’Reilly adds.

Vernon

Vernon's recreational property market in the Okanagan has slowed over the past year. While inventories are increasing, prices have fallen by 5 per cent. Demand has also decreased, as buyers continue to be cautious with their disposable income.

"We've run into a situation where the high Canadian dollar has affected sales," says Riley Twyford, broker/owner, Royal LePage Downtown Realty in Vernon. "When the dollar was near par with the United States, a number of people looked to invest in Palm Springs or Palm Desert. When exchange rates become more attractive, US investors should return to the region."

Lakeshore apartments in the popular Mara Lake area range from \$237,000 to \$807,000. Predator Ridge, which features golf course cottages, offers properties in the tighter range of \$308,000 to \$380,000. While idyllic for some buyers, Predator Ridge properties come with some restrictions. "These are considered limited use properties," Twyford said. "For instance, you have to park your car and wheel your stuff in."

Waterfront properties on Mara Lake or Okanagan Lake are consistently the most sought after in Vernon, with even the lowest priced lakeside lot commanding around \$760,000. Prices, however, are now significantly lower than in past years. "Water access is big for Albertans," said Twyford. "They love to bring out their boats for a few weeks a year. These properties are typically a lock-it-up-and-leave-it style of condo or apartment and are very attractive for someone who only has a limited amount of time to spend there."

Twyford sees overall inventory staying consistent over the next year. "Inventory is up over last year and it is now a buyer's market," said Twyford. Although current low interest rates are giving sales a boost in some parts of the market, recreational properties are commonly bought with cash. "It is almost a wait-and-see situation. Low interest rates now might get potential buyers off the fence, but by June rates may be up again," he said. "More often it comes down to a cash situation."

Families with kids have traditionally represented the biggest part of Vernon's recreational cottage and lakeshore apartment markets. However, over the past year there has been an increase in Baby Boomers and empty-nesters who have decided that the time is right to enjoy the fruits of their labours. Most buyers are getting in for the first time. According to the 2010 Royal LePage recreational property survey, 49 per cent of BC residents believe that a recreational property offers them a lifestyle that they desire.

Given the area's high prices, Twyford advises prospective buyers to do their homework and take into consideration the cost of ownership. "People are often shocked at the cost of ownership. Strata fees, rental pool costs, and upkeep can add up," he cautioned. "Consequently, people are often disappointed with their money-in, money-out situation. It is best to do your homework and understand the total costs of what you are buying."

Buyers in BC rank water or beach access (53 per cent), four-season use (44 per cent), quiet (40 per cent) and proximity to amenities (40 per cent) as the most important features to have in a recreational property.

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