



# 2012 Royal LePage Recreational Property Report

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# Regional Summaries

## Prince Edward Island

From its stunning landscapes to its sandy east coast beaches, PEI is an ideal vacation destination for Canadians of all ages. Not only is PEI home to some of Canada's oldest historical monuments, but the province offers many cultural and adventurous activities all year round.

"PEI's recreational market is off to a good start this year," said Ken Peters, broker/owner, Royal LePage Peters & Lank Realty. "Unit sales have increased slightly from this time last year and we expect this figure to grow in the coming months as more people enter the marketplace."

Average prices for a standard in-land property in PEI range from \$80,000

- \$140,000, whereas a standard waterfront, land access property sells for approximately \$120,000 - \$200,000.

Peters notes that although the majority of buyers purchase recreational properties for lifestyle opportunities, many are increasingly looking for properties from which they can draw a secondary income. "Both younger families and semi-retirees make up the large majority of our buyers. These buyers are looking for properties that they can not only enjoy for themselves, but use as a secondary income stream."

According to Peters, there is a misconception that recreational properties can only be leased in PEI for out of province buyers. "Although

“Buyers are increasingly looking for properties they can use as a secondary income stream.”



## Approximately 22 per cent of Canadians living in Atlantic Canada use their recreational property as a retirement property and live there part-time

there are a few regulations that out of province buyers might have to adhere to, in the vast majority of sales these regulations do not apply.”

For those interested in purchasing in the Prince Edward Island area, Peters recommends that buyers do their homework. “It’s important to find the right real estate agent that knows the recreational market and can help you find a property that best suits your needs.”

### Newfoundland

Newfoundland is an ideal destination for anyone wanting to get back in touch with nature. Surrounded by 29,000 kilometers of coastline, the province is filled with lush forests, sweeping barrens and ancient rock formations. The seasonal temperatures in the region also make it a great vacation destination all year round.

The average price for a standard waterfront property, with water access, costs \$106,500, while a standard property, with waterfront and land access, costs \$132,000. The average price for a standard non-waterfront property in the province is \$93,500.

Glenn Larkin, agent with Royal LePage Professionals 2000, notes that prices for recreational properties have increased by 10 per cent from 2011, while inventory levels have decreased slightly from last year. “We had a very mild winter, which prompted our selling season to begin sooner than usual,” states Larkin. “Overall, market activity is fairly active and we are seeing that buyers are still very much interested in purchasing a recreational property in Newfoundland.”

According to Larkin, many buyers are drawn to the area because there are many recreational activities, including

whale watching, iceberg exploring, boating, skiing, music festivals and cultural events.

“The majority of buyers are locals in their late 30s or 40s, who are looking for a vacation home to enjoy with their families,” states Larkin.

When asked about a common misconception among buyers searching for a recreational home, Larkin states that many people are not aware of the recreational market and what properties typically sell for. “Many buyers don’t match their wants with their budgets. Many expect that they can get a great ocean view property for a bargain. My best advice for those who are interested in purchasing in the area is to work with a trusted REALTOR® who can provide you with accurate market information.”

### New Brunswick

The New Brunswick area is as renowned for its spirited Acadian culture as it is for its beautiful marine wonders, mountainous landscapes and sandy beaches. Situated on Canada’s east coast along the Atlantic Ocean, the province is easily accessible by the Trans-Canada Highway, making it an easy drive from Ontario and Québec.

“The recreational property market in New Brunswick is beginning to ramp up as we enter cottage country season,” said Carla Bouchard, broker/owner, Royal LePage Metro. “Inventory levels across most property types are up this season and will likely increase throughout 2012.”

Waterfront properties continue to be in high demand – this is especially true among buyers, between the ages of 40 and 50, who are looking for a four-season property they can enjoy with their children. “Many families who buy recreational properties in New Brunswick do so

because they view their purchases as a sound real estate investment, and want to invest in a property they can enjoy throughout the year.”

Bouchard notes that the average price of standard waterfront property with land access costs \$110,000, while a standard water access property costs \$170,000. In-land properties (non-waterfront) are also available and have an average price of \$65,000.

For those looking for a property in the area, Bouchard advises that buyers research the area and become informed about all the costs and maintenance required with owning a recreational property.

## Quebec

### Eastern Townships

No need to drive for hours to get away from the urban lifestyle. Less than an hour drive from downtown Montréal, Eastern Townships bring a whole new lifestyle dimension to recreational property living. This popular vacation spot offers a variety of outdoor, cultural and gourmet activities to satisfy any buyer.

“Potential buyers in our area are interested in finding a recreational property that meets their lifestyle needs. Ideally, they are looking for a second home where they can relax with their family and loved ones,” says

Robert Charbonneau, a real estate agent with Royal LePage Action. “We see a lot of professionals and young families looking for a quiet place or a vacation spot that will bring them a piece of mind. These buyers are also interested in finding a property where they can take advantage of the area’s many activities, which are offered all year-round.”

Waterfront properties and those with access to nearby ski slopes are in high demand in the Eastern Townships. “Upscale recreational properties represent a very interesting market. Buyers would be surprised by the good deals they could find there,” states Charbonneau.

Almost all (98.6%) of current owners and intended buyers surveyed in Atlantic Canada agree that a recreational property is a great way to bring family together



Year-over-year prices have increased slightly from last year. On average, waterfront properties sell for approximately \$300,000 to \$1,000,000, while properties with water access range from \$350,000 and \$1,000,000. Land access (not waterfront) properties sell for between \$170,000 and \$300,000 on average.

## Memphrémagog

Located in the Eastern Townships region, Memphrémagog is a favourite tourist destination among Canadians. The view of Lake Memphrémagog covers more than 40 kilometres, and the mountains forming Mont-Orford National Park and Mont-Orford are a magical destination for visitors. Prospective buyers will be also pleased with local attractions; in fact, visitors can enjoy Memphrémagog getaways on the Grand Cru luxury boat that will take them to the majestic Lake Memphrémagog, the new Memphrémagog Library, which is built in a former church, as well as a rest area and a tourist office currently being built along highway 100 at exit 115.

“The main reason people come to settle in Memphrémagog is to enjoy regional activities. Young families are looking for recreational properties to have as a secondary residence to enjoy and where they can get away from urban life,” explains Christian Longpré, a certified real estate agent with Royal LePage Au Sommet.

Recreational property buyers have many different needs and

## 77 per cent of owners and intended buyers living in Quebec feel that purchasing a recreational property gives a larger return on investment than the stock market

this region features properties to suit most desires. “But there’s one feature that’s clearly the most popular among buyers in the region: tranquility,” states Longpré. “Our buyers are looking for a quiet property in a resort area. They want to be able to take advantage of the region’s attractions and spend quality time with their family and friends.”

The average price of recreational properties has remained stable when compared to the same period last year. The average price of a standard waterfront property with land access is around \$230,000 and that of a standard waterfront property is approximately \$336,000.

## Mont-Tremblant

Mont-Tremblant is very busy in both summer and winter and the mountain’s reputation as a recreational getaway has stood for generations. This resort is the perfect place to spend holidays. Skiing, biking, hiking, golf and relaxation enthusiasts, just to name a few, will enjoy the vast selection of activities and events in the region. In addition,

the next five years will see the Ironman Mont-Tremblant, a triathlon race, take place in the heart of the region. With so much to do and see, Mont-Tremblant remains very popular with recreational property buyers.

“Buyers always hope to get a great deal when they come to see us and often, their planned budgets do not correlate with market prices. That being said, agents are able to find recreational properties to suit most budgets and needs,” says Paul Dalbec, a certified real estate agent with Royal LePage Région Mont-Tremblant. “These days, buyers want to buy recreational properties to relax in while also enjoying the numerous attractions offered by Mont-Tremblant. We are very proud to have the IronMan Mont-Tremblant for the next five years. There is no doubt that this sporting event will attract thousands of visitors and will only reinforce the mountain’s reputation as a great place for sports and outdoor activities.”

Waterfront properties and condos located at the heart of Station Mont-Tremblant are always in demand. “People want a hideaway that will be close to ski slopes or the lake,” explains Dalbec, who added that “we are noticing that buyers want to own recreational property so that their family and friends can enjoy it. As a result, renting is becoming increasingly less common in the region.”

## 69 per cent of Quebec residents value peace and quiet and rate this as an important feature for a recreational property

“People want a hideaway that is close to ski slopes or the lake.”

The average price of a standard waterfront property is approximately \$750,000, that of a standard waterfront property with land access is around \$475,000 and that of a property with land access (in-land) is \$275,000.

### Lanaudière

Lanaudière is a colourful region offering a variety of activities to suit all tastes. With its wide open and wild spaces, as well as its 10,000 lakes and rivers, the region is, without a doubt, an outdoor paradise. Located on the outskirts of Montréal, Rawdon, Saint-Donat, St-Jean-de-

Matha and St-Gabriel-de-Brandon are beautiful areas of Lanaudière, which harmoniously combines nature and culture. This region has a lot to offer to recreational property buyers.

“People tend to think that it is possible to find a large waterfront recreational property, isolated from neighbours, for \$100,000 in the Lanaudière region. That’s not exactly the case,” explains Guylaine Pelletier, certified real estate agent with Royal LePage Harmonie. “Still, the area’s many amenities and wide price ranges mean that buyers are able to find what they’re looking for in Lanaudière.”

According to Pelletier, typical buyers in Lanaudière are “young families with children that want to be able to enjoy nature and the many cultural activities offered in the region.” Pelletier noted that while some buyers rent out their properties to increase affordability, this practice is becoming increasingly less common.

The average price of a standard waterfront, water-access property is between \$125,000 and \$400,000. The price of a standard waterfront property with land access is between \$80,000 and \$225,000. The price of a property with land access (in-land) is between \$80,000 and \$200,000.

### Ontario

#### Bruce Peninsula

With over 500 miles of majestic shoreline, Bruce Peninsula offers



## Approximately 82 per cent of current recreational property owners in Ontario do not rent out their property to offset their mortgage or other property costs

vacationers an all-season destination. The area's rich culture and natural beauty makes it an ideal recreational area for young buyers with small children and adults between the ages of 40 and 60 who are thinking about retirement.

"The Bruce Peninsula area is a great place for buyers who want to escape the city and get back in touch with nature," said Paul Annett, sales representative, Royal LePage RCR Realty. "There are many adventurous and leisurely activities available for the entire family, including hiking, scuba diving, snowmobiling, skiing, horse shows, village fairs and much more."

Annett explains that activity levels for recreational properties are similar to 2011. Inventory levels are also stable but year-over-year prices have decreased slightly. "Prices for standard waterfront, land access properties in the area range from \$225,000 to \$400,000, and land-access, non-waterfront properties range from \$125,000 to \$250,000," said Annett.

Annett suggests that if buyers find a property they like, they should not hesitate to put in an offer. "It is a very good time to buy since there is a good selection of properties for sale and prices are very reasonable. We are approaching our busy selling season and don't expect properties to last on the market for long."

### East Kawarthas

Surrounded by white waters and rocky islands, the area of East Kawarthas is the perfect recreational spot for a variety of buyers, including retirees, young families and mature couples. The region is home to the majestic Stoney Lake and Clear Lake areas and offers visitors an endless amount of leisurely fun all year long.

Bruce Switzer, manager of Royal LePage Frank Real Estate, explains that market activity is very strong for this time of year. "We had a very mild winter which prompted our spring selling season to begin earlier than usual. Because of this, year-over-year market activity is up slightly and we have a good selection of inventory on hand since many sellers listed their properties earlier this year," states Switzer.

Standard prices for a 3 bedroom, 1,000 sq. ft waterfront property with land access ranges from \$300,000 to \$450,000 and a standard island property (3 bedrooms, 1,000 sq. ft) ranges from \$250,000 to \$350,000. Those looking for a standard non-waterfront property (3 bedrooms, 1,000 sq. ft) can expect to pay between \$150,000 and \$250,000.

"These prices reflect properties that are suitable for three-season use," explains Switzer. "Buyers can expect to pay more for prime waterfront properties or a four-season home located around the Stoney Lake and Clear Lake areas, as these

recreational properties are harder to come by."

For buyers interested in finding out about what the areas of East Kawarthas has to offer, Switzer recommends potential buyers work with a local REALTOR® who has extensive rural and cottage-country knowledge.

### Haliburton Highlands

Located in south central Ontario's beautiful cottage country area, Haliburton offers an amazing range of relaxing and adventurous activities for people of all ages. From its famous Algonquin Provincial Park, pristine lakes and dog sleigh trails, Haliburton is a great destination all year round.

The region's recreational property market got off to a slower start this year but Anthony vanLieshout, broker/owner of Royal LePage Lakes of Haliburton, explains that interest among buyers is still very strong.

"Sales are down slightly compared to this time last year, but we are seeing a variety of buyers enter the market now that the spring weather is upon us," explains vanLieshout. "We have a good selection of inventory available that can meet the wish list of any buyer."

vanLieshout explains that prices in the area have remained stable with figures from 2011 and the average cost for a recreational property ranges from approximately \$150,000 to \$350,000 in price.

"Buyers can expect properties with waterfront views to be on the higher end of the spectrum," said vanLieshout.

For buyers interested in investing in a recreational property, vanLieshout offers the following advice: Set realistic goals that work with your



budget. In order to get the most out of the buying process, work with a local agent who can educate and counsel you every step of the way.

### **Kawartha Lakes**

With over 250 beautiful lakes, pristine wilderness and winding rivers, Kawartha Lakes is the perfect getaway for those wanting to escape the city lights. Located just 90 minutes northeast of Toronto, Kawartha Lakes offers visitors a wealth of leisurely activities all year round. From agricultural fairs to seasonal festivals and trails designed specifically for canoeing, hiking, biking, skiing and snowmobiling, Kawartha Lakes is truly a family-oriented and memorable destination.

Property sales in Kawartha Lakes have been similar to levels in 2011 with the most activity seen in properties close to the water. A standard waterfront property, with land access, costs approximately \$350,000, while in-land cottages have an average listing price of \$180,000. Waterfront, water-access properties have an average cost of approximately \$150,000.

“Inventory levels are on par with levels from last year and we expect our supply of inland properties to increase now that the spring selling season has officially begun,” said Linda Duncan, sales representative, Royal LePage Kawartha Lakes Realty Inc. “Many of the buyers who enter the market are in their late 30s

or 40s and are married, with young children. We also have a large retiree population who are interested in finding a property to settle into during their retirement years.”

According to Duncan, buyers in Kawartha Lakes are searching for properties to meet their lifestyle needs. “Many of our buyers want to live the ‘Great Canadian Dream’ and find a vacation home with a prime lakefront view.”

For people looking to purchase a recreational property in the area, Duncan offers the following advice: “Be sure to find a REALTOR® who is familiar with the area and who understands your needs and wants. It may also be in your best interest to speak to neighbours and locals to find out everything there is to know about the area.”

### **Kingston and Gananoque**

Situated in the heart of eastern Ontario’s Thousand Islands area, Kingston and Gananoque has a unique landscape and vibrant city core which attracts buyers from

The majority of recreational property buyers in Ontario prefer to buy a property that is completely renovated and requires no major work

Toronto and Ottawa. Typically buyers in the area include young couples and families with children in their early teens.

Market activity has increased slightly since 2011 and agents in the area are seeing a growing interest for waterfront properties among buyers. Standard prices for waterfront, land access properties range from \$185,000 to \$325,000 and island properties range from \$175,000 to \$210,000. Those looking for a non-waterfront property, the average price ranges from \$75,000 to \$99,000.

“Inventory levels are consistent with figures from last year, providing a healthy selection of properties for buyers,” said Wayne Carrothers, sales representative, Royal LePage ProAlliance Realty. “We have many new subdivision properties being constructed throughout the area. For those seeking a place on the waterfront, inventory is more limited so buyers should be mindful of this when searching.”

For those interested in purchasing a property in the Kingston and Gananoque area, Carrothers offers these words of advice: “Be patient – establish a wish list and work with an agent who can find you your dream property and educate you on everything you need to know about recreational property living.”

### Land O’ Lakes

With over 5,000 lakes in the region, Land O’ Lakes is the perfect getaway for folks looking to connect with nature. Located in Eastern Ontario, Land O’ Lakes is well known for its endless adventure and family fun activities. Everything from hiking, ice fishing, cycling, golfing, kayaking, boating and snowmobiling is available. The region is also home to several services including medical centres, clinics, grocery stores, farmers markets as well as marinas and boating shops.

Chris Winney, broker with Royal LePage ProAlliance Realty, explains that market activity in the region is healthy and on par with levels from

last year, while inventory levels are up slightly. “We are seeing a number of prospective buyers, including families and couples, enter the marketplace for different reasons. Many are looking for a property they can enjoy with their loved ones and throughout their retirement years, while others are interested in purchasing a recreational property before interest rates climb.”

Prices for a standard waterfront, land access three bedroom cottage in the area cost approximately \$285,000, while island properties have an average listing price of \$175,000. Land-access, non-waterfront properties have the most affordable price point, with properties starting at around \$150,000.

“Buyers in the area are most likely to purchase recreational properties that are completely renovated and require no major work – these properties typically carry higher price tags depending on the lot size and interior work,” explains Winney.

She also notes that many recreational owners from the region live in nearby city centres that are approximately 2-4 hours away by car. For people interested in finding out more about the Land O’ Lakes area, Winney suggests that “potential buyers work with a knowledgeable REALTOR® who can educate you about the area and answer all of your recreational living questions.”

### Meaford, Thornbury and Collingwood

Situated on the southern shore of Georgian Bay, the areas of Meaford, Thornbury and Collingwood offer a variety of year-round recreational activities to meet the needs of any Canadian. Skiing, golfing, hiking and cycling are popular past-times for nearby residents. The area is a popular destination among folks from the Greater Toronto Area and typical



“Many are looking for a property they can enjoy with their loved ones and throughout their retirement years.”

buyers include young families and middle aged professionals, as well as retirees.

“Our recreational market is well suited for people who enjoy an active lifestyle,” said Desmond von Teichman, broker/owner of Royal LePage Locations North. “Many of our buyers are looking for properties that are close to their favorite amenities – such as ski hills, waterfronts and golf resorts – and many are willing to pay a premium for such features.”

In 2012, average prices for standard inland condos range from approximately \$125,000 to \$200,000 depending on the development and community, while standard waterfront, land access cottages/ chalets typically sell for an average price of \$500,000 - \$1,000,000. “We also have a number of high-end properties priced at over \$1,000,000 currently on the market,” added von Teichman.

von Teichman explains that market activity and inventory levels have remained stable compared to 2011. “The level of activity has been very healthy this year, and we are finding that people are still very much interested in owning a recreational property.”

For those interested in purchasing in the area, von Teichman explains that the community is constantly growing. “There are several new events and features in our area – everything from expanded ski and hiking trails, festivals, equestrian events and

recreational events such as the Centurion cycle race are available for residents.”

### Muskoka

Lined with the glorious pink granite rocks of the Canadian Shield, the district of Muskoka is only a two-hour drive north from Toronto. The area is home to the cherished towns of Bracebridge, Gravenhurst and Huntsville and the townships of Lake of Bays, Georgian Bay and Muskoka Lakes. Filled with natural beauty, pristine lakes and majestic forests, Muskoka offers many city-like amenities, while upholding the charming lifestyle of a small community.

“Muskoka’s unique culture attracts a variety of buyers, including singles, young families and retirees,” said Don Evans, sales representative with Royal LePage Lakes of Muskoka. “The area has an abundance of things to see and do all year long. Everything from fishing, boating, canoeing, tubing, swimming, golfing, shopping and fine-dining can be enjoyed throughout our region.”

Recreational property prices in the Muskoka region are among the most expensive in Ontario, with high-end and luxury properties being priced anywhere between \$1 million and \$3 million, depending on the area and lake size. For those looking for a standard waterfront cottage, with land access, situated on a large lake, the average costs is approximately \$500,000 to \$600,000, while a standard in-land cottage costs

\$190,000 to \$220,000. Buyers looking at standard island properties can expect to see prices in the \$290,000 to \$390,000 range.

Evans explains that the recreational property market is fairly balanced. “Year-over-year prices are stable and are expected to stay that way throughout 2012.” Evans also adds that unit sales are up slightly this year – a trend that has been occurring since 2010.

### Parry Sound

If you are looking for an outstanding vacation destination or a great community to call home, Parry Sound is the right place for you. Located on the shores of Georgian Bay and approximately two hours north of Toronto by car, Parry Sound offers an endless amount of activities throughout the seasons for both the adventurer and the vacationer. This quaint town is rich in culture, arts and heritage and is home to the international chamber music summer festival, the Festival of the Sound.

Buyers will be optimistic this spring as prices and inventory levels have remained stable with figures from last year. “Our spring selling season is doing very well as a number of buyers and sellers entered the market early this year,” said Bill Kingshott, broker/owner, Royal LePage Team Advantage Realty. We have a nice variety of properties on the market, including several million dollar luxury waterfront and cottage properties.”

In Parry Sound, buyers can expect prices for standard waterfront, land access properties to average around \$300,000, while prices for island properties are approximately \$250,000. Land-access (non-waterfront) properties typically sell for approximately \$175,000.

Kingshott notes that there is a wide variety of buyers entering the marketplace. “Everyone from young families, mature couples and empty nesters are interested in finding out what Parry Sound has to offer. We are also seeing some buyers invest in properties with their families. This is a great way to help offset higher prices and living expenses,” explains Kingshott.

### Rideau Lake

The Township of Rideau Lake boasts an abundance of beautiful waterfronts. From its flowing rivers, island-studded lakes and rustic landscapes, Rideau Lake offers buyers an excellent backdrop for a number of summertime activities, such as canoeing, sailing, boating and fishing. The area is also home to several festivals and fairs, which are held year-round.

“Activity in our recreational market started earlier than usual this year and was partly due to the mild winter we experienced here in Rideau Lake,” said Pauline Aunger, broker/owner, Royal LePage Pauline Aunger Real Estate. “Because of the high demand, inventory levels are lower than what is typically expected for this time of year.”

Prices for recreational properties in the area have increased slightly since 2011. The average price for a standard waterfront property, with land-access, costs \$265,000 to \$400,000, while a standard water-access property ranges from \$175,000 to \$350,000. In-land properties average around \$150,000 to \$200,000 in price.

“Many of our buyers are baby boomers looking for a property to enjoy either as a permanent residence or throughout the summer

months. Younger families also represent a good part of our market and typically use their cottages during the summer and winter holiday months,” said Aunger.

To help her clients realize the dream of recreational property ownership, Aunger offers the following advice to prospective buyers: “Determine your needs and work with a REALTOR® to find out all there is to know about waterfront and non-waterfront recreational properties in the Rideau Lake region.”

### South Muskoka and Lake Country

Nestled on the picturesque shoreline of Lake Couchiching and Lake Simcoe, South Muskoka is the perfect getaway for Canadians of all ages. The region includes the breathtaking areas of Orillia and Severn Lake, also referred to as Lake Country, and is an ideal spot





\$300,000 to \$450,000 in price. Prices of non-waterfront properties range from \$200,000 to \$250,000.

“Waterfront properties in Bayfield and Grand Bend typically range on the higher end – we have several luxury recreational properties on the market that are listing at \$1,000,000 and above,” said Lobb. “Since waterfront properties continue to be the most popular choice for recreational property buyers, many younger buyers are deciding to rent out their cottages for weeks at a time to help manage living expenses.”

According to Lobb, people are very much interested in seeking properties in Southwestern Ontario. “Our area is easily accessible by several major highways, making it a go-to vacation destination for residents from Kitchener, Toronto and other major city centers in Ontario.”

When asked about the type of buyers that are scouting the area, Lobb states that “our clients are very diverse – we are seeing baby boomers selling their homes in the city to own a home on the lake, and young couples looking to buy something they can enjoy with their families and friends. These buyers view recreational real estate as a sound investment that also meets their lifestyle needs.”

For those who are interested in owning a recreational property Lobb’s offers these words of advice: “Determine the distance you are willing to drive and choose a location from there. Make sure your property is up to building standards and most importantly, that it matches your lifestyle needs.”

### St. Joseph Island & Lake Huron

St. Joseph Island and Lake Huron is a favorite travel destination among tourists. Located in the centre of

for a number of seasonal activities, including water sports and cross-country skiing.

South Muskoka’s recreational property market has been active in the early part of 2012 and remains on par with levels from last year. “Buyers are still very interested in owning a recreational property,” said Stewart McNeely, broker, Royal LePage Real Quest Realty Ltd. “Typically, our clients are young professionals, married with young children. Many buyers are from the Greater Toronto Area and appreciate the fact that we are only a 90 minute drive from downtown Toronto and Pearson’s International Airport.”

McNeely notes that inventory levels have increased slightly from last year, while prices have remained stable. The average price of a standard waterfront, three bedroom property, with land-access costs approximately \$250,000, while a standard non-waterfront, three bedroom property retails for \$125,000. Standard waterfront properties with water-access properties are also available throughout South Muskoka and have an average listing price of \$175,000.

“The majority of our clients purchase recreational properties for personal enjoyment but we are seeing a small segment of buyers purchase properties because they see real estate as a sound investment,” explains McNeely.

### Southwestern Ontario

With its glorious sunsets, pristine Lake Huron waters and natural landscapes, Southwestern Ontario is an idyllic setting for recreational living. This region is home to Grand Bend, Goderich and Bayfield – three charming areas that feature all the amenities of city living combined with the lovely views of lakeshore and land.

The level of activity in the recreational property market is normal in Southwestern Ontario, but is expected to increase now that the selling season has begun. Prices and inventory levels are also consistent with figures from 2011.

According to Fred Lobb, broker/owner of Royal LePage Heartland Realty, the average price for a standard waterfront property with land access in the area ranges from

the Great Lakes at the mouth of the St. Mary's River, the area offers an endless amount of things to do and see – from its winter carnivals, annual corn harvest, public beaches and summertime concerts, you're sure to have no problem making memories of a lifetime.

Inventory levels and prices for recreational properties in the area have remained stable in comparison to last year. The average price for a 1,000 sq. ft. seasonal, waterfront cottage with land access is \$140,000, while the average price for a standard 1,000 sq. ft. in-land cottage is \$90,000. A waterfront, water-access cottage carries an average listing price of \$100,000. "Year-round waterfront residences are also a popular option among buyers and fetch prices of \$200,000 and above," explains Carl Thomas, Royal LePage Northern Advantage broker/owner.

According to Thomas, market activity is up from 2011 and we are still seeing much interest among buyers. "A variety of buyers are entering the market, including retirees, middle aged couples with older children and young families. Typically, these buyers are looking for a vacation home suitable for four-season use," said Thomas.

Thomas notes that low interest rates are a motivating factor for some buyers. "We are seeing more people enter the market in order to take advantage of attractive rates, while others are mostly driven by their lifestyle needs."

In order to avoid any recreational buying pitfalls, Thomas educates all his buyers on the area and on the responsibilities that come with owning a cottage. "Many buyers are not aware of the financial costs and time required to maintain a recreational property. Things such as taxes, maintenance costs, water

## 59 per cent of intended buyers in Ontario have delayed purchasing a recreational property due to economic uncertainty

hook up and winterizing are not often top of mind when buyers are searching for their dream cottage."

Thomas agrees that buyers should work with a local REALTOR® who knows the area well and can educate you each step of the way.

### Sudbury

The region of Sudbury is a true haven for nature lovers and outdoor enthusiasts alike. With over 300 freshwater lakes and rivers, Sudbury is the ideal destination for families and retirees.

Alex Dumas, broker, Royal LePage North Heritage Realty, states that year-over-year market activity in Sudbury has increased slightly. "Our recreational market has been active this year with no major changes in inventory levels," states Dumas.

Dumas explains that the average price for a standard waterfront property with water access ranges from \$165,000 to \$185,000, while a standard waterfront property with land access ranges from \$210,000 to \$240,000. Standard in-land cottages are also very popular among buyers and have an average listing price of \$150,000 to \$175,000. "Waterfront properties located on Lake Wahnapiatae, Lake Penage and the French River are a popular option among buyers who enjoy fishing and boating," adds Dumas.

While recognizing that a recreational property can provide a good financial return on investment, many buyers view their purchase primarily as a lifestyle choice. According to Dumas, buyers are more interested in purchasing a property that allows them to escape the grind of everyday life and get back in touch with nature.



## Manitoba

### Lake du Bonnet

From its endless rivers and lakes, solid granite hills and lush forests, Lake du Bonnet is one of the most desirable recreational property areas in Manitoba. Located only one hour from Winnipeg, Lake du Bonnet offers residents an endless number of activities all year round including swimming, fishing, golfing, snowmobiling and cross country ski trails.

“Inventory levels have increased from 2011 and we expect this to remain stable throughout 2012,” said Tammy Novakoski, real estate agent with Royal LePage Top Producers Real Estate. “Buyer activity has been slower than what is usually expected for this time of year, creating more of a buyer’s market.”

The average price for a standard recreational property (waterfront, water access) costs approximately \$200,000, while a standard waterfront land access property goes for an average price of \$300,000. Inland properties offer a more affordable price point for buyers at an average listing price of \$160,000.

There are a variety of buyers who seek out recreational properties in Lake du Bonnet area, including young families with children, couples in the 40s and 50s and retirees. Novakoski notes that older Canadians typically search for higher-end waterfront properties that they can enjoy with their families and one day live in permanently. “Many of these clients view recreational properties as a sound investment. Since it’s a buyer’s market, people are purchasing now in case prices rise in the future.”

When asked about the advice she would offer buyers, Novakoski explains that it is important buyers have their finances in place and take their time when searching for a property. “Be patient and don’t be afraid to comparison shop so you can find your dream property.”

### Lake Winnipeg

With its shallow waters and pristine shorelines, Lake Winnipeg is one of the most sought out recreational properties for summer and wintertime fishing. Only an hour’s drive from Winnipeg, the area is home to several small towns, including Winnipeg Beach and Gimli, and attracts a variety of buyers.

“Market activity is fairly stable with levels from last year,” said Jim Muir, Sales Representative of Royal LePage Dynamic Real Estate Winnipeg. “Inventory levels are down slightly,



**90 per cent of owners and intended buyers living in Manitoba and Saskatchewan agree that a cottage is a good long-term investment**

# “Consumers should consider things such as taxes, maintenance costs, water hook up & winterizing when searching for their dream cottage.”

but we expect this number to grow now that the recreational market has officially begun. With a balanced market in place this season, buyers can certainly find the recreational property of their dreams.”

Year-over-year recreational property prices in the Lake Winnipeg have remained stable. Waterfront, land-access properties cost an average of \$300,000 and non-waterfront properties are listed at an average price of \$125,000.

When looking for a property, Muir encourages potential buyers to understand the differences between recreational properties and urban-style homes. “Wells and waste issues like garbage disposal and septic tanks aren’t necessarily top of mind in city centres, and can therefore be very easily overlooked when purchasing a recreational property.”

## Saskatchewan

### Christopher & Candle Lake

Whether you enjoy the heat of summer or the adventure of winter sports, northern Saskatchewan’s recreational property markets of Christopher Lake and Candle Lake offer Canadians the perfect cabin getaway all year round.

“Many buyers who come to the area are looking for a home that meets their lifestyle needs,” says Hal Jadeske, real estate agent with Royal LePage Saskatoon Real Estate. “We have a variety of properties available, including vacant non-waterfront lots

to high-end, million dollar waterfront cottages.”

Jadeske notes that standard non-waterfront, land access cabins are listed at an average price of \$225,000 and standard waterfront, land access cabins typically sell for around \$450,000.

Buyers in their late 30s to early 50s are the typical buyer, but Jadeske explains that the area’s affordable price point is an attractive feature for younger families as well. “We have folks who are entering the market for the first time and some buyers who are looking for a recreational property where they can one day retire in.”

For those interested in finding a property in the Christopher Lake and Candle Lake regions, Jadeske offers these words of advice: “Be sure you are prepared for rural living. Some people who are not use to this lifestyle can be a little taken aback by the prospect of having a well and septic tank instead of a sewer system.”

Despite the remote setting, Jadeske notes that there are many businesses and health centres in the area with extended hours – providing additional peace of mind for recreational property users in the area.

### Melfort

Often referred to as the “City of Northern Lights”, Melfort is situated in the heart of Saskatchewan’s great

North-East – a tranquil area filled with rich farmland and an array of forests, lakes and beaches. With a population of just under 6,000, Melfort is a growing community that offers a variety of recreational properties for buyers.

The average price for a standard waterfront, water access cottage costs approximately \$320,000, while a standard waterfront, land access cottage is \$290,000. An inland cabin (non-waterfront, land access) has an average price of \$250,000.

“Market activity is healthy and has picked up slightly from this time last year,” said Joline Ozeroff, sales associate with Royal LePage Hodgins Realty. “Prices and inventory levels have also remained in line with figures from 2011.”

Ozeroff explains that many buyers in the area are purchasing properties that can also be used as a source of income. “Although the majority of our buyers purchase due to lifestyle, many are becoming more open to renting out their properties during for a few weeks a year to help cover extra costs, such as land taxes.”

Couples and families between the ages of 40 and 50 years old are the typical recreational property buyer in the Melfort area. Ozeroff notes that many buyers are also purchasing properties with family and friends. “This has been quite common over the past few years. People are looking for a property to share with their loved ones and often times, decide to invest together.”

Ozeroff advises buyers in search of a recreational property to become familiar with the area and understand everything there is to know about recreational living. “In addition to this, be sure you work with a REALTOR® who can help you find a property that meets all your wishes and who can educate you every step of the way.”

# More than one quarter (32%) of intended buyers living in Manitoba and Saskatchewan would move into a smaller, more affordable primary residence in order to purchase their dream recreational property

## Regina

The recreational properties market of southern Saskatchewan is a favorite among young professionals and established families from surrounding areas and neighbouring cities like Calgary. The area, which is a short, easy distance from Regina, is home to big-city amenities, winding rivers, placid lakes and the ever-popular Regina Beach.

Currently, prices for recreational properties in the area remain stable with figures from last year. The average price of a waterfront property with land-access is \$450,000, while inland properties average around \$175,000.

“Market activity is quite slow for this time of year,” says Mike Duggleby, broker /owner of Royal LePage Regina Realty. “Severe flooding hit several of our recreational towns in 2011 and as a result, potential buyers may be holding out due to the uncertainty around springtime flooding conditions.”

Duggleby explains that the area has not experienced any flooding this year. “Flooding in southern Saskatchewan is a reality. Many buyers who come to the area are aware of this and take the necessary steps to safeguard their property. By choosing a smart location and knowing what the high water levels are, you can easily mitigate the risk.”

For buyers interested in purchasing a recreational property in the area, Duggleby explains that there is

a great selection of waterfront and inland properties available to meet any budget. Buyers should also be aware of the financial and time commitments associated with maintaining a recreational home. “Sometimes, buyers let their emotions take charge when searching for their dream properties and forget about the financial elements involved with maintaining a cabin.”

## Alberta

### Glennifer Lake

Glennifer Lake is one of Alberta's newest reservoirs and has become a favorite recreational spot for families and retirees. Located just 90 minutes away from both Calgary and Edmonton, Glennifer Lake offers vacationers a great escape all year round.

Standard waterfront water-access properties (3 bedrooms, 1,000 sq. ft) in the area sell for approximately \$389,900, while standard waterfront properties with land access have an average price of \$349,900. Inland (non-waterfront) properties are also available and cost approximately \$250,000.

Year-over-year prices have decreased slightly in the region, while inventory levels have increased compared to last year.

“The current level of activity in the Glennifer Lake area is increasing as economic confidence among buyers continues to grow,” said

Kerry Towle, associate broker, Royal LePage Weber. “Low interest rates and a stable provincial economy have driven demand for recreational properties in the area.”

According to Towle, the average buyer in the region is looking to enjoy their recreational property with their extended family, rather than use their property to generate rental income.

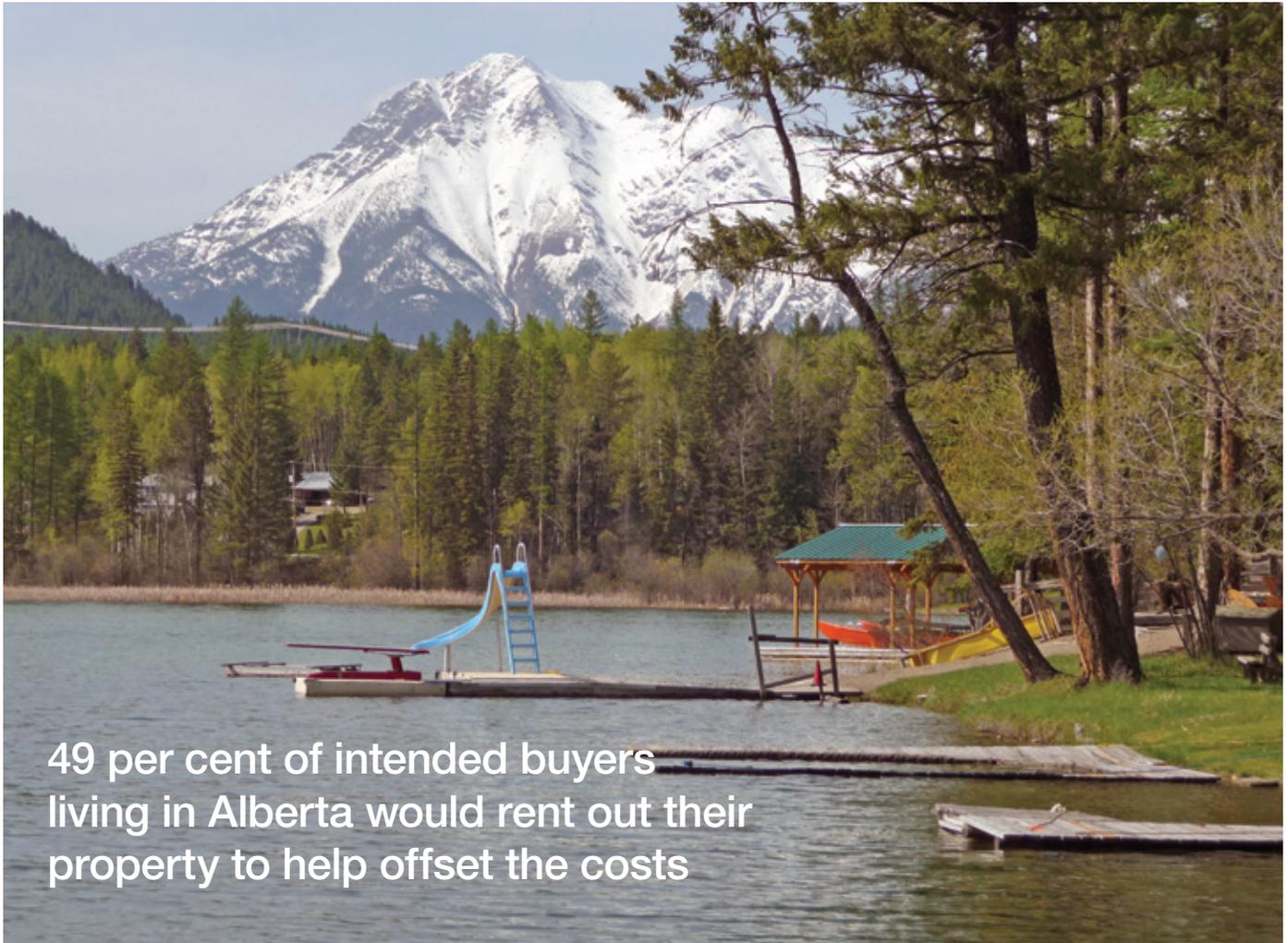
“To increase affordability, we're seeing a trend of families investing together to get more bang for their buck.”

### Pigeon Lake

Pigeon Lake is a popular holiday destination for families. Its location between Calgary and Edmonton makes it ideal for urban buyers looking for a recreational property close to the city. The area is also ideal for single families and Baby Boomers looking for a summer retreat or a retirement home to settle into. With its easy accessibility and full range of recreational activities and services, Pigeon Lake is full of non-stop fun all year-round.

“In 2011, we had an oversupply of properties available for sale and few buyers,” said Barbara Howey, broker/owner of Royal LePage Parkland Agencies. “As we move into our 2012 season, we are witnessing a bit of an increase in activity, though supply continues to outweigh demand.”

Howey notes that prices in the Pigeon Lake region have continued to decline in 2012, and seem to



## 49 per cent of intended buyers living in Alberta would rent out their property to help offset the costs

have leveled at approximately 20 per cent lower than last year. While the region doesn't feature any island properties, prices for standard waterfront, land access properties range from \$450,000 to \$650,000, while land-access (non-waterfront) properties typically sell for \$250,000 to \$350,000.

"It's a buyer's market and those looking for recreational properties will be able to get a great price," said Howey, adding that executive waterfront properties typically range from \$850,000 to \$900,000.

For those interested in purchasing a recreational property, Howey cautions buyers to do their research before they begin looking. "Be sure to work with a local REALTOR® who

can advise you on the type and cost of servicing required to maintain your recreational property throughout the year."

### Pine Lake

Situated in a wooded valley just 20 minutes southeast of Red Deer and 90 minutes north of Calgary, Pine Lake has remained a popular vacation destination for several generations. Swimming, water skiing, boating, golfing, hiking and fishing are just a few of the many recreational activities available in the area.

According to Kerry Towle, associate broker, Royal LePage Weber, families with older children are the most active buyers in the marketplace. "Now that our selling season is

officially underway, we are seeing interest from buyers who are looking for a recreational property they can enjoy with their extended families," explains Towle.

The average price for a standard waterfront recreational property with land access is approximately \$300,000, while a standard waterfront, water-access property is \$349,900. Standard cottages (non-waterfront) have an average listing price of \$224,900.

According to Towle, the area is ideal for buyers with an eye for potential. "There are several bare lots available for buyers who are interested in constructing their own recreational property," explains Towle.



## 15 per cent of residents from British Columbia rate 'eco-friendly' as an important feature for a recreational home

For those interested in purchasing a cottage in the Pine Lake area, Towle advises buyers to choose a location that offers the amenities that suit your needs and is likely to have good resale value.

### British Columbia

#### 100 Mile House

Known as the 'Handcrafted Log Home Capital of North America,' 100 Mile House's rustic charm is a favorite among recreational buyers. Located in the South Cariboo region of British Columbia, only four hours away from the Greater Vancouver Area, 100 Mile House is famous for its beautiful lakes, plentiful outdoor activities and unique history.

"100 Mile House remains among the most affordable recreational property in B.C.," said Melvyn Grahn, sales representative, Royal LePage 100 Mile Realty. "Market activity is very healthy this year as eager buyers continue to enter the market. Like last year, many buyers are purchasing properties due to lifestyle needs, however, we are seeing many more people purchase because they view real estate as a sound long-term investment."

Standard water-access properties sell for approximately \$185,000, while land-access (non-waterfront) properties sell for an average price of \$132,600. Standard waterfront properties carry the highest price tag and have an average price of \$261,200.

"Prices for recreational properties in the area have dropped around 15 to 20 per cent over the last five years. Inventory levels are relatively high this quarter, making it a very attractive time for buyers."

Grahn notes that prospective buyers in the area tend to be between the ages of 40 to 65. "Many of these buyers are looking for a place they can enjoy with family and friends and eventually, call their permanent residence when they retire."

Grahn recommends that interested buyers align themselves with a trusted REALTOR® who has extensive local knowledge. "Be sure to communicate your needs so your agent can make recommendations and help you find the right property."

## Cranbrook

Located on the west side of Kootenay River, Cranbrook is the largest urban centre in the East Kootenay region. Known for having the most sunshine hours in all of British Columbia, Cranbrook provides residents with spectacular waterfront views and is an outdoor haven for sporting enthusiasts.

Prices for standard waterfront properties in the area sell for an average price of \$500,000, while standard land access (non-waterfront) properties are available at around \$300,000.

“Currently, our market is experiencing a slowdown,” said Philip Jones, broker /owner, Royal LePage East Kootenay Realty. “We expect this downturn to pick up in the next few months, especially now that the province of British Columbia has announced changes in HST regulations – as of April 1, 2012, buyers may now be eligible for a provincial grant for sales of certain recreational properties.”

Jones notes that inventory levels are stable with figures from last year, but certain properties are harder to come by. “Buyers can expect to pay more for an executive waterfront property in certain areas. Average prices for these properties can be as high as \$1 million,” explains Jones.

The Cranbrook area is home to a variety of buyers, including young families, couples and retirees. “A large number of buyers are from Alberta or Saskatchewan and are looking for a recreational property that is an easy commute from Calgary or Edmonton,” Jones added.

A common trend among buyers is to invest in properties with families and friends. Jones also notes that many buyers, who originally searched for recreational properties in the U.S.,

## 63 per cent of intended buyers in British Columbia have delayed purchasing a recreational property due to economic uncertainty

are now exploring other options north of the border. “The best advice for those looking to buy here is to take advantage of the current market and find a property that fits their lifestyle.”

### Kelowna

Cradled in the Okanagan Valley, the community of Kelowna offers tourists and residents a recreational lakeside paradise that’s filled with breathtaking views and mountain scenery. Whether you’re planning a holiday or looking for a recreational property to call home, Kelowna offers superb amenities.

First time buyers are the most active market segment, but Kelowna also attracts young families, middle aged couples and retirees from British Columbia and surrounding provinces. Many buyers who purchase in the area see real estate as a sound investment while a small fraction enter the marketplace purely for investment purposes.

“Market activity is fairly similar to levels from last year,” notes Steve Gray, Managing Broker of Royal LePage Kelowna. “Inventory levels are very healthy and reflect levels from 2011. Prices have also remained stable over the past year.”

Non-waterfront condominiums carry an average listing price of \$210,000 to \$230,000, while waterfront resort properties start at approximately \$400,000 and may fetch as much as \$1.3 million.

Despite the high prices, Gray has a clear message to people considering purchasing property in the area. “Whether you’re looking to get into the market for recreational purposes, as an investment, or both, now is an excellent time to buy, especially since interest rates remain very low.”

### Sunshine Coast

Sunshine Coast is one of the province’s most affordable options for owning waterfront recreational property. Located just 40 minutes away from Vancouver by ferry, the area has plenty of outdoor activities, festivals and events all year long.

A standard waterfront cottage with water access on the Sunshine Coast costs approximately \$550,000, while a non-waterfront property with land access costs approximately \$325,000 to \$400,000. Waterfront, land-access properties average \$800,000.

“Sunshine Coast real estate prices are on par with figures from last year,” says Joel O’Reilly, real estate agent with Royal LePage Sunshine Coast. “Inventory levels are about the same as last year and will likely remain stable throughout 2012.”

O’Reilly notes that there is more confidence in the marketplace this year, so many of those who have put off the idea of owning a recreational property are now making the move. “Our stable pricing represents an incredible buying opportunity. We’ve had a busy few months and if this spring is any indication this year

should surpass 2011 as far as sales activity.”

Families and couples between the ages of 40 and 60 and retirees still dominate the marketplace. “We have a variety of properties available to meet the needs and budget of any buyer. Everything from small cottages in the woods to million dollar waterfront properties are available.”

O’Reilly explains that the Sunshine Coast has undergone many changes in recent months, including improvements to the local airport and full-service hospital, which add to the area’s desirability. “This is a very exciting time for the Sunshine Coast as we have experienced significant growth over the past year.”

### Vernon

Nestled in the grassland hills of the Okanagan Valley, Vernon is home to hundreds of small fishing lakes, world renowned golf courses and the famous Silver Star Mountain Resort. With its city-like amenities and

numerous cycling and hiking trails, Vernon is an attractive destination for both residents and tourists alike.

“A large percentage of Vernon’s recreational property market is made up of buyers from neighbouring regions, including Alberta, where approximately 14 per cent of our buyers come from,” says Riley Twyford, Broker/Owner, Royal LePage Downtown Realty in Vernon. “Currently, prices and market activity have dropped off slightly when compared to figures from last year. In 2012, we’ve seen less interest from Alberta buyers, and as a result, we expect inventory levels to increase throughout the rest of 2012 creating more of a buyer’s market.”

The average price for an inland property in the Mara Lake, Silver Star Mountain Resort and Predator Ridge Resort areas is approximately \$400,000.

“Similar to last year, we are seeing some buyers purchase properties with family and friends to help offset the costs of owning another

“We are seeing some buyers purchase properties with family and friends to help offset costs.”

property,” explains Twyford. “The area has also seen several fractional properties being constructed, which is another option for buyers looking to enter the recreational property market but at a lower price point.”

For those interested in purchasing a recreational property in Vernon, Twyford recommends that prospective buyers do their homework. “Understand the costs of ownership and make sure you find a property that suits your lifestyle needs.”



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