



2013 ROYAL LEPAGE **RECREATIONAL PROPERTY REPORT**

ROYAL LEPAGE

100
YEARS
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REGIONAL SUMMARIES

Nova Scotia

Known for its stunning landscapes, extensive wildlife and rich history and cultural heritage, Nova Scotia has long been a favourite among recreational property buyers. Wrapped with thousands of kilometres of coastline and the world's highest tides, its beauty is simply unmatched. When it comes to outdoor activities, Nova Scotia is home to thousands of kilometres of hiking trails and world-class cycling routes. On the marine front, the province is the surfing, sailing, fishing, and whale watching capital of Canada's east coast.

According to Matt Honsberger, broker, Royal LePage Atlantic, overall activity in the region's recreational property market has slowed slightly in the last year. "This is primarily the result of a moderate slowdown across the residential real estate market, combined with increased buyer difficulty pulling together a down payment. Slight reductions in home values combined with the new mortgage rules have decreased the amount of equity people can pull from their primary residence to finance a second property."

A standard waterfront property with land-access currently sells for an average price of \$180,000, while a standard in-land property goes for approximately \$135,000. Standard waterfront properties with water-access are harder to come by and come in at a higher price point of \$195,000.

Approximately 86% of intended buyers surveyed in Atlantic Canada plan on purchasing a recreational property somewhere in Canada

21% of recreational property owners in Atlantic Canada bought vacant land and built their property at a later date



Honsberger explains that the region remains highly popular among couples with children and retirees alike, who view the properties as a source of enjoyment and leisure first and foremost, investment second.

Over the past five years, Honsberger has observed a trend away from owners utilizing recreational properties as a source of secondary income. "The market has evolved and tourism trends have changed, including fewer vacationers from the U.S. coming in and renting the properties."

When asked about common misconceptions he observes among new buyers, he states that people assume their property can be rented out, when in fact the rental market has softened. He also notes that many buyers overestimate how much equity they can pull out of their primary home. Honsberger recommends that interested buyers ensure they have financing in place, as they would with a traditional home, before falling in love with a property.

Prince Edward Island

Known for its beautiful coastlines,

stunning landscapes and calming pace, Prince Edward Island is the perfect place to spend quality time with family and friends. Though small, the province offers an endless array of options for fun or relaxation, with over 90 different beaches, 30 golf courses, a vibrant arts scene and an abundance wetland and forest trails.

"After a slower start due to bad weather and an extended winter, the 2013 recreational property market on the island is now taking off," says Ken Peters, broker/owner, Royal LePage Peters & Lank Realty. "We anticipate a continued increase in showings and inventories now that the spring market has truly come into play."

Prices for standard in-land cottages range from \$75,000 to \$150,000, whereas standard waterfront, land-access properties demand a slight premium, with prices ranging from \$125,000 to \$300,000.

Peters notes that while buyers recognize the sound investment potential of recreational properties, their primary motivation is the lifestyle appeal. "Buyers are above all else taken with the

peace and tranquility of this region and the stunning scenery across the province." Young families and semi-retirees continue to make up the majority of buyers in this market.

For those looking at purchasing a recreational property in the area, Peters recommends that buyers do their research and work with a REALTOR® who has a specific expertise in the local market.

New Brunswick

Situated on Canada's timeless east coast, New Brunswick is home to breathtaking coastlines, sandy beaches and mountainous landscapes. Known as the seafood capital of the world, the province is home to some of the nation's most beautiful marine wonders and warm salt water escapes. The province is also easily accessible via the Trans-Canada highway, making it a destination of choice for residents of Ontario and Quebec.

"This is one of the most dynamic and cost-effective regions in which to buy a recreational property," says Norah Higgerty, broker, Royal LePage Oceanfront and Tidal properties.

"Buyers here experience the best of all worlds—pristine waterfront properties that are within close proximity to vibrant communities, family activities and stunning views."

Higgerty notes that the New Brunswick recreational property market has picked up from 2012, with activity remaining the highest for waterfront properties. The typical price range for a standard waterfront property (land-access) in the region is \$175,000 to \$180,000, while a standard waterfront property (water-access) ranges from \$130,000 to \$160,000. In-land properties now come in at an average price of \$125,000.

Another trend among recreational property owners is that more and more of them are using their properties as a secondary income. "We have spoken with a lot of owners who rent their properties and with prospect buyers with similar plans. We also get

a lot of people from Ontario and Quebec who purchase vacation properties and use them for a couple weeks of the year, and then rent them out for the remainder of the season."

For those interested in purchasing a recreational property in New Brunswick, Higgerty recommends that buyers do their homework and work with an agent who specializes in the region. In particular, she notes the importance of working with a REALTOR® who is familiar with the provincial rules and regulations surrounding recreational property usage and the region-specific factors that affect purchase decisions, such as the high tide line and characteristics of surrounding beaches.

Newfoundland

Newfoundland, the province where the sun rises first, is a land of rich history and natural wonders—and home to some of the friendliest people one will ever meet. Surrounded by thousands

of kilometres of coastline, the province is filled to the brim with beautiful wildlife, lush forests, mountainous landscapes and some of most incredible skylines in the world. With its temperate climate and abundance of outdoor activities, Newfoundland is the perfect getaway all year round.

Glenn Larkin, a real estate agent with Royal LePage Professionals 2000, notes that recreational property prices have increased in the last year. "The combination of a continued low interest rate environment, an increase in demand and a shortage of inventory has continued to push prices up," explains Larkin. "The market in Newfoundland remains very active, with no sign of slowing down."

The typical price for a standard waterfront cottage with water-access is \$250,000, while a standard waterfront property with land-access, costs \$150,000. Standard non-wa-



Over 30% of Quebec residents use their recreational property for sport and hobby purposes

terfront properties in the province typically come in at a more affordable \$100,000.

When asked about common misconceptions among people searching for recreational homes, Larkin explains that many people perceive properties to be less expensive than they actually are. He recommends that potential buyers ensure they have financing in order—as would be done with a traditional property—and work with an experienced REALTOR® who is well-versed in current recreational property values and market conditions.

Quebec

Eastern Townships | It is practically a tradition to aspire to a recreational property, and more and more people seek a vacation spot near their main residence where they can enjoy memorable outdoor, cultural and gourmet activities. Located less than one hour from Montreal, the Eastern Townships will entice a wide variety of people with its breathtaking landscapes and its many attractions and activities. Professionals and young families who want to enjoy the great outdoors and leave the hectic pace of urban life behind by acquiring a recreational property will be enchanted.

"What we see is that potential buyers are looking for a secondary property to improve their quality of life, while at the same time enjoying a unique experience and easy access to Montreal, whether to spend week-ends with family and friends or for vacations," according to Robert Charbonneau, broker, Royal LePage Action Courtier.

Spring's late arrival slowed the market down at the start of the year, but it is slowly catching up to its normal pace. "Considering that there hasn't

been a large increase in the value of secondary residences, and that the inventory is relatively stable, it remains an interesting market for buyers," adds Mr. Charbonneau. "People are remarkably well informed and have a very good idea of what they want in a recreational property, and the offer in the Eastern Townships will enable them make their dream of finding a property at the right price come true."

The average price of recreational properties has remained relatively stable this year. The average price of a standard waterfront property with land-access is between \$300,000 and \$1,000,000. The average price of a standard waterfront property with water-access is between \$350,000 and \$1,000,00. The average price of a standard property with land-access (in-land) is between \$170,000 and \$300,000.

22% of Quebec residents with a recreational property visit at least once a week

Lanaudière | Lanaudière is a large, colourful area that proposes a variety of choices for buyers seeking a recreational property in the heart of nature. With its wild, wide-open spaces and its many lakes and rivers, the area, located at Montreal's doorstep, is without a doubt one to discover and adopt.

"We are seeing a bit more activity at the level of recreational properties in

the north of Lanaudière, as you move closer to the Laurentians. People are buying a secondary residence here mainly for vacations and to enjoy nature close to the big city," says Guylaine Pelletier, certified broker, Royal LePage Harmonie. "We are seeing several buyers who, with just a few years before retirement, are seeking a property to live in it year-round in the short term.

Recreational residences in the region offer many advantages found elsewhere at a higher price, whether it is tranquility, proximity to the city, magnificent woods, an abundance of lakes, and leisure and cultural activities that will please both children and adults," adds Mme. Pelletier. "Considering the inventory, the area is well worth a second look by those looking for a recreational property. A broker will certainly help them discover what they're looking for."

The average price of a standard waterfront property with land-access is between \$125,000 and \$500,000. The average price of a standard property with land-access (in-land) is between \$80,000 and \$200,000.

Memphremagog | Memphremagog is an important tourist area that is much sought-after by buyers of recreational properties. The view of Lake Memphremagog stretching out over more than 40 kilometres and of the mountains that make up Mont-Orford National Park, not to mention Mont-Orford itself, make it a magical destination.

Amenities in Memphremagog are increasing year by year, and are proof of the area's appeal. Over and above the recent new features, such as cruises on Lake Memphremagog aboard the

luxurious vessel "Grand Cru" or the Memphremagog Library, this year marks the opening of a rest area and tourist office along Highway 10, at exit 115. Added to these, is the extension of the Orford Express tourist train, which now travels from Coaticook to Eastman, as well as the new dock at Lake Memphremagog beach.

"Attractions like these make the area a choice destination not only for tourists, but also for buyers of recreational properties who, moreover, are relatively motivated and active at this early time of the year. We even see a greater interest in secondary properties at this early time of the year over the same period last year," explains Christian Longpré, certified broker, Royal LePage Au Sommet.

13% of recreational property owners in Quebec purchased a fixer-upper

"In fact, people are looking for a property that will offer a guaranteed get-away from the city, by providing a touch of freshness and well-being. It's the ideal location for families with young children, although we are seeing more and more people who are planning their retirement and are looking for an environment that will enable their extended family to relax and enjoy leisure activities," adds Mr. Longpré.

Buyers have different needs and the area offers a variety of recreational properties that will satisfy their expectations. "Future buyers should carefully determine their needs and the activities they want to enjoy before buying, since this will guide the broker in finding that rare jewel," states Mr. Longpré. "Some people seek tranquility while others want a property near the mountain to ski or near a lake to

swim and enjoy water sports. What is important is to offer buyers the best experience so they can take full advantage of their secondary residence."

The average price of a standard waterfront property with land-access is between \$220,000 and \$500,000. The average price of a standard property with land-access (in-land) is between \$100,000 and \$250,000.

Mont-Tremblant | Mont-Tremblant's reputation is well established and it has quickly become a favourite year-round location for a diverse clientele hailing from Quebec, Canada, the United States, and Europe. This resort is a top vacation spot for skiing, biking, hiking, golfing, and relaxation enthusiasts, as well as for true-blue fans of racing thanks to the Mont-Tremblant circuit. Aside from the Mont Tremblant Ironman Race, returning this year with an even more spectacular second edition, the summer period is extremely active and our lakes are in fantastic condition. To the great delight of many, there is no road construction in the area this year, given the completion of the roundabout.

"New features will also be announced this fall and winter, adding appeal to the area, to the advantage of several owners and visitors. Mont-Tremblant will without a doubt remain the top attraction for buyers of recreational properties," emphasizes Paul Dalbec, certified broker at Royal LePage région du Mont-Tremblant. "Mont-Tremblant offers a quality of life and more than enough choices in terms of activities to ensure years of fun for all buyers.

Increasingly, we note that people are buying a well-priced secondary property for their own use, and not simply as an investment or for rental purposes," says Mr. Dalbec. "Demand is currently stable and similar to last year, with a definite interest for more affordable attractive properties. The market will pick up over the summer, to the advantage of the buyer, but that won't last forever," he warns.

Waterfront properties and condominiums at the Mont-Tremblant ski resort are still popular. "A buyer who identifies his or her needs well with his broker will certainly be rewarded, as said broker will be better able to advise him, since inventory and price range vary widely. One thing is certain, the buyer who is looking for a secondary property near a lake, a forest or a ski hill will be thrilled with this area," states Mr. Dalbec.

The average price of a standard waterfront property with land-access is approximately \$755,000. The average price of a standard waterfront property with water-access is approximately \$600,000. The average price of a standard property with land-access (in-land) is approximately \$300,000.

Ontario

Bruce Peninsula | Only 2.5 hours northwest of Toronto, the Bruce Peninsula offers recreational property owners a majestic escape from the city. Blessed with natural beauty and a cornucopia of parks, outdoor activities and festivals, the peninsula is an ideal retreat from the bustle of downtown living. Those with an active lifestyle will be particularly attracted to the great hiking, scuba diving, fishing and skiing available on the peninsula.

"Beautiful Bruce Peninsula is an enchanting sanctuary for couples and families looking to enjoy nature and escape the city," says Paul Annett, sales representative, Royal LePage RCR Realty. "Visitors can explore our numerous forests, lakes and parks, including Fathom Five National Marine Park, Canada's first National Marine Conservation Area."

Annett explains that activity levels for recreational properties have quickened markedly after a slow start to the year. Demand is strong for cottages in the region, but prices, which range widely depending on location, have remained fairly stable year-over-year. Annett states that "Prices for land-access properties with waterfront generally range from \$370,000 to \$600,000,



Approximately 85% intended buyers in Ontario agree that interest rates factor into their decision to purchase a recreational property

and water-access properties range from \$250,000 to \$300,000."

"Certain elements that are extremely popular with the new breed of buyer in the Bruce Peninsula, include good swimming access and a level lot," adds Annett. "With more young retirees coming to the area, a non-elevated property on the rugged peninsula can demand a premium."

Annett suggests that prospective buyers should have a good sense of what they want before starting the process. "Simple things like knowing what you want in terms of privacy, water-access and local amenities can help you find your dream home faster. And if you find something you like, don't hesitate for too long as the demand for properties in the area outstrips supply."

East Kawarthas | Family-friendly East Kawarthas offers a stunning locale for working couples and retirees looking to fulfil their dreams of owning a recreational property. The region is home to numerous lakes and waterways, and offers visitors access to outdoor activities year-round.

Bruce Switzer, manager, Royal LePage Frank Real Estate, explains that there

is high demand for properties in the area, especially those with waterfront access. "Waterfront properties are hot commodities right now. Sellers have adjusted their pricing to a more realistic level, which is creating competition amongst buyers," states Switzer.

Standard waterfront properties with land-access, with three bedrooms and 1,000 square feet, range from \$350,000 to \$400,000, while a standard island property of similar size ranges from \$200,000 to \$250,000. A standard non-waterfront property can be had for between \$150,000 and \$175,000.

"These prices are indicative of the cost for three-season recreational properties, which are common for the East Kawarthas," explains Switzer. "Prices do vary widely, however, and buyers looking for year-round use or properties around popular Stoney Lake and Clear Lake should expect to pay above average prices."

Switzer recommends that buyers interested in a recreational property in the East Kawarthas should seek out a local agent to help them. Using someone with local expertise will help potential buyers find the property that

makes most sense for them based on their individual desires and lifestyle.

Haliburton Highlands | Conveniently located 2.5 hours from Toronto and four hours from Ottawa, Haliburton Highlands is one of Ontario's most breathtaking getaways. Sometimes referred to as "A Natural Work of Art," the area is home to more than 600 lakes, streams and rivers, and offers an abundance of activities from water-skiing to golf to camping.

"Sales have been a bit slower and prices are down slightly compared to 2012, but this can largely be attributed to the longer-than-average winter that we experienced this year," explains Anthony vanLieshout, broker of record, Royal LePage Lakes of Haliburton. "Moving into the warmer months, this is not a trend that we expect to continue."

vanLieshout explains that prices in the region have been fairly stable in recent years, and average prices range from \$150,000 to \$350,000, depending on whether the property has access to the water or not. "Waterfront properties that have land-access are usually found at the top end of this price range," adds vanLieshout.



Buyers in the region often view a recreational property as part investment and part pleasure. vanLieshout points out that unlike other investments, you get to enjoy the benefits of a cottage with your friends and family while you own it. There are small but growing contingents of individuals who are buying in Haliburton for strictly investment purposes.

When looking to purchase a property in the region, vanLieshout says that buyers should "make sure to work with someone they trust and do their homework before they get started." They should also be flexible and open-minded during the process, as they'll often fall in love with a place totally different from their original vision.

Honey Harbour | Honey Harbour is a spectacular hideaway situated on beautiful Georgian Bay, approximately two hours due north of Toronto. The area is dotted with islands and winding waterways, which makes it an ideal location for boating. Despite its small size, Honey Harbour is home

to a number of annual art, music and holiday festivals.

"Activity in Honey Harbour has been busier this spring compared to last year, as buyers flock to the area," says Laurie Belsey, broker, Royal LePage Four Seasons Real Estate Centre, Brokerage. "While some homes can get up into the millions of dollars, standard waterfront properties with land-access range from \$370,000 to \$600,000, and standard water-access properties generally range from \$250,000 to \$300,000.

At the same time, Belsey states that there is a large amount of inventory on the market in the area. Many sellers priced their properties too aggressively last year, which is responsible for the increased inventory. According to Belsey, Honey Harbour is a sanctuary for families and mature couples who own their property. The majority of properties available in the area are water-access only, which makes them less appealing to renters.

For those looking for a property in the area, Belsey recommends that they consider a water-access property. He states that "If you're on a tighter budget, the water-access properties are the best bang for your buck. They are generally larger and many are perfect for swimming."

Kawartha Lakes | The Kawartha Lakes region is one of Ontario's true treasures, with charming communities situated amongst immaculate forests and hundreds of gorgeous lakes and rivers. Only 90 minutes from Toronto, the Kawarthas have something for everyone in the family to enjoy, whether it is outdoor activities, cultural events or just sitting dockside.

"The market for properties in Kawartha Lakes has been fairly consistent with what we saw last year," says Linda Duncan, sales representative, Royal LePage Kawartha Lakes Realty Inc. "A standard waterfront property, with land-access, costs approximately \$325,000, while in-land cottages have an average listing price of \$175,000. Waterfront, water-access properties have an average cost of approximately \$150,000."

Duncan states that the main buyers coming to the area are couples in their 30s and 40s with children. "The majority of buyers coming into the Kawartha Lakes are families that plan to use the property, rather than investors," adds Duncan.

According to Duncan, the region may very well be a buyers' market for the next few years as senior cottage owners consider selling their property. Diminishing family use and maintenance costs are key contributing factors.

Duncan advises potential buyers to "find a REALTOR® who knows the area who can give you solid advice on prospective properties, especially whether there is good swimming available there." In addition, talking to the neighbours can provide some invaluable insight before making a purchase.

Over 48% of Ontario recreational properties owners use their properties for boating activities



Kingston | Kingston is the gateway to the 1,000 Islands region, an area known for its marked beauty, fantastic fishing and, of course, the innumerable islands that dot the western reaches of the St. Lawrence River. Conveniently situated halfway between Toronto and Ottawa, the region attracts visitors who enjoy boating, golfing, cycling, sightseeing and plain, old fashion leisure time.

Market activity is starting to pick up and has been consistent with 2012, which was a particularly good year for recreational real estate in the region. 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 \$80,000 to \$110,000.

"Inventories should remain fairly stable with last year, as sellers who are not getting their desired price are being patient and taking their properties off the market rather than selling at a dis-

count," says Wayne Carrothers, sales representative, Royal LePage ProAlliance Realty. "Waterfront properties, however, remain in high demand with would-be recreational property buyers, making that market more competitive."

According to Carrothers, the region is particularly popular with retirees, who are attracted to the inexpensive cost-of-living. These buyers are often living in the properties year-round and use it to bring their children and grandchildren together.

For those interested in purchasing a property in Kingston, Carrothers encourages buyers to make sure they select an agent who is familiar with the region, and who is knowledgeable about the idiosyncrasies of buying and owning a rural property.

Land O' Lakes | Land O' Lakes, as the name implies, is home to an abundance of picturesque lakes, big and small. But this Eastern Ontario gem offers potential recreational property buyers much more than the

water to enjoy. In addition to world class fishing, canoeing, kayaking, and boating, visitors can also camp, hike, cycle, snowmobile and ski to their heart's content.

Chris Winney, broker, Royal LePage ProAlliance Realty, explains that market activity in the region has had a slower start compared to last year as a result of the long winter. While spring activity has been less active than in previous years, she expects things to pick up quickly as the weather improves.

Winney says that prices for a standard waterfront, land-access three bedroom cottage in the area are on average between \$250,000 and \$300,000, while island properties range between \$170,000 and \$190,000. Land-access, non-waterfront properties are generally the most accessible for those looking for a recreational property, usually ranging between \$150,000 and \$170,000.



"Buyers are coming to Land O' Lakes for an opportunity to relax and spend quality time with family and friends. It's a good investment for their health and peace of mind," says Winney. "At the same time, the ability to garner secondary income is becoming a more important aspect, which means some buyers are looking for properties with rentability."

The most important thing potential recreational property buyers can do is "go local." This means consulting a local REALTOR®, using a local lawyer and reading the local paper. Learning about Land O' Lakes beforehand will help ensure buyers get the cottage of their dreams.

Meaford, Thornbury and Collingwood | Just a stone's throw from the Greater Toronto Area, Meaford, Thornbury and Collingwood offer the ultimate year-round getaway for city dwellers. Located on the southernmost shores of Georgian Bay, this region offers the best summer and winter activities for people who enjoy an active lifestyle.

"We've really seen a stable market so far this year, with first quarter sales in the area up 3 per cent," says Rick Crouch, broker, Royal LePage Locations North. "The local property market is performing well, both for single family homes and condominiums, which are purchased as secondary homes for recreational properties."

According to Crouch, prices this year have been fairly consistent with those from 2012. The area offers a diverse range of recreational properties, including ski chalets and condominiums near Blue Mountain, waterfront properties on Georgian Bay and everything in between. As such, prices range widely depending on your preferred activity and proximity to the hill and water.

The average price of a standard waterfront property, with land-access is \$500,000, while a standard in-land property (non-waterfront) averages at \$300,000.

Crouch says that they typical buyers tend to be two-income families with

Almost 25% of Ontario recreational property owners plan to use their recreational property as a full-time residence upon retirement

kids, who want to escape from Toronto for the weekend. These people have dual reasons from coming to the region: they are joining ski and golf clubs and plan to enjoy the property with the family, but many also see it as a future year-round home once they retire.

For those considering purchasing a recreational property in the area, Crouch cautions that he doesn't expect to see a softening of prices. There is a finite supply of quality properties near the hill and on the water, so people hoping to wait out for a great deal in these premium properties very well may be disappointed. He adds that consulting a local agent will help them understand the intricacies of the local market.

Muskoka | Muskoka, just a two hour drive from Toronto, is classic cottage country. Muskoka is a vast area that stretches from the shores of picturesque Georgian Bay on the west and majestic Algonquin Provincial Park on the east. In between are some of the country's most gorgeous towns, lakes and getaways. There is something to do here for everyone – one could visit a museum, swim in pristine waters, get in a round of golf and unwind on a dock – all in the same day.

"Certain areas in Muskoka can be pricy, with luxury cottages running into the millions of dollars," says Don Evans, sales representative, Royal LePage Lakes of Muskoka. "Buyers can expect prices for standard road access waterfront properties on the Big Three Lakes to average between \$525,000 and \$625,000, while prices for island properties range from \$290,000 to \$385,000. Land-access (non-waterfront) properties typically sell for \$150,000 to \$195,000.

Evans adds that the market for recreational properties in Muskoka is generally balanced and has been relatively stable for several years. While he says that it might be a slight buyer's market, the area remains quintessential cottage country, and that there will

always be a demand for recreational properties in the region.

For generations, Muskoka has been one of the most desirable destinations for families looking to get away for the weekend. Evans says that this remains the case today, with the typical buyer being families with kids looking for their own sanctuary.

Using a regional broker that knows the area is important for potential buyers, suggests Evans. Local representatives are the best resource to ensure buyers get all that they are looking for out of the property.

Parry Sound | Parry Sound is a stunning locale cut in-land on the eastern shores of Georgian Bay. Due north of Toronto, the region draws recreational property owners up highway 400 year after year. Dotted with islands and blessed with provincial parks and nature reserves, the region calls a siren song for adventurers looking to get away from it all. Parry Sound is also rich in arts, culture and heritage, and is home to the Charles W. Stockey Centre for the Performing Arts and the renowned summer chamber music festival, the Festival of the Sound.

"The market has been fairly consistent with last year's market, despite the longer than average winter. It really has been the status quo," says Bill Kingshott, broker/owner, Royal LePage Team Advantage Realty. "Prices have been level or down slightly, depending on the property, as there is more inventory on the market right now. But this is fairly common at this time of year, and we expect this inventory will be snapped up."

According to Kingshott, buyers looking in Parry Sound can expect standard waterfront land-access properties to sell for as much as \$425,000 and non-waterfront land-access properties as much as \$250,000.

Kingshott notes that he sees a lot of buyers with children looking at recreational properties in Parry Sound because it is so family-friendly. There are a few buyers he's seen who look at the area as a way to produce a second income, but for the most part, people are buying here to enjoy everything that Parry Sound has to offer.

The biggest piece of advice Kingshott has for potential buyers is to tap into a REALTOR® from the area, who can advise them on the region's amenities,



desirable spots and other conveniences. Relying on the Internet only for information is a recipe for disappointment, he says.

Rideau Lake | The Township of Rideau Lakes is blessed with geography diversity. It is home to rugged cliffs, pastoral areas, 500 kilometres of shoreline and an abundance of lakes, all of which call out to visitors to explore. The Township sits nestled between Kingston and Ottawa, with Highway 15 and the scenic Rideau Waterway running through its centre. More than anything, Rideau Lakes is a place where visitors can really go to get away from it all and enjoy your favourite pastime, be it boating, shopping, fishing, golfing, hiking or swimming.

"The market is very busy now after a slow first quarter. But once the good weather hit, people moved quickly to find recreational properties in the Rideau Lake region," says Pauline Aunger, broker/owner, Royal LePage Pauline Aunger Real Estate. "On the top of the list of 'must haves' for most buyers is a great swimming spot followed by a level lot."

Prices for recreational properties in the area vary widely, depending on what you're looking for and whether you want to be close to a community, explains Aunger. The average prices for properties in the area have been stable compared to last year: 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.

Aunger says that there isn't really a "typical" buyer in the Rideau Lakes area. They are seeing many young retirees, but the region is still very attractive to young families. Those coming to the area are using their recreational properties to enhance their lifestyle, and the fact that the properties are a good investment is a secondary consideration.

To help prospective buyers find the recreational property of their dreams, Aunger suggests that they get a sense of what they're looking for in advance. Several considerations need to be taken into account, including type of shoreline, elevation of property, proximity to nearest town and level of privacy desired. She suggests consulting a local agent to help set your priorities and find the right property for you.

Orillia and South Muskoka | If escaping Toronto for the weekend is your goal, you can't do it any quicker than by visiting Orillia and South Muskoka. In 90 minutes visitors from downtown enter one of Ontario's most scenic regions, which is filled with exquisite lakes, rolling hills, historical sites and world-class entertainment. Lake Country, which includes areas of Orillia, is a year-round destination with a bounty of outdoor adventures, festivals, and winter and summer sports.

"The region's recreational property market has been very active in the past year and there has been mild year-over-year price appreciation," says Ward Tomlin, broker, Royal LePage Real Quest Realty Ltd. "Right now there are fewer properties on the market than willing buyers, which is helping push market prices upward."

According to Tomlin, the average price of a standard waterfront, three bedroom property with land access costs between \$300,000 and \$400,000, while a similar non-waterfront property retails for approximately \$175,000. Standard waterfront properties with water access are also available and have an average listing price of \$200,000.

While a variety of demographics are attracted to the region, Tomlin says he sees a lot of young couples and young professionals flocking to Orillia and South Muskoka.

For people looking to buy recreational properties in the area, Tomlin warns them to be realistic about what is

available in their price range. While properties can be had in a variety of price points, cottages with all the bells and whistles in this region tend to draw premium prices.

Southwestern Ontario | Southwestern Ontario is home to a number of quaint cottage towns scattered along stunning Lake Huron, which offer the amenities of city life, but retain the charm and feel of a small lakeside community. Destinations for recreational properties abound in the region, from Grand Bend to Bayfield to Port Elgin, with many points in between.

The level of activity in the recreational property market has been busier this year than last in Southwestern Ontario. Prices and inventory levels are also consistent with figures from 2012. According to Fred Lobb, broker/owner, Royal LePage Heartland Realty, the average price for a standard waterfront property with land-access in the area ranges from \$300,000 to \$400,000. Prices of non-waterfront properties cost upward of \$175,000.

"Southwestern Ontario is a stable market but also a specialty market, meaning that prices are heavily dependent on the uniqueness of the property. Waterfront properties in Bayfield and Grand Bend typically range on the higher end. For instance, we have several luxury recreational properties on the market that are listing at \$1,000,000 and above," says Lobb.

According to Lobb, the people looking for properties in Southwestern Ontario are more focused on using them with their friends and family, rather than as an investment. There is no typical buyer in the area. The cross-section of people looking for recreational properties in the region is broad, from young families to empty nesters to retirees.

For would-be recreational property owners, Lobb recommends they "seek a REALTOR® who knows and understands the area, and can give them sound advice."



St. Joseph Island & Lake Huron | Head east from Sault Ste. Marie and you'll soon find yourself on picturesque St. Joseph Island, a popular cottage getaway in Ontario's north. Located at the mouth of the St. Mary's River in the northwestern part of Lake Huron, St. Joseph Island is home to many seasonal recreational properties, particularly concentrated near Richards Landing and Hilton Beach. Those who make the journey will find beaches, cultural festivals, charming shops and restaurants, and miles of scenic country roads to explore.

According to Carl Thomas, broker/owner, Royal LePage Northern Advantage, market activity is matching that of last year, despite a slow start. At the same time, the inventory and prices of recreational property have been remarkably stable.

"On the island there is a strong demand from buyers for waterfront properties, which can fetch high prices, and on average go for around \$125,000," says Thomas. "Land-access properties that are not on the water can usually be purchased in the neighbourhood of \$90,000.

"We are seeing a variety of people, including married couples with children and retired couples, come to the area for their weekend or summer retreat," continued Thomas.

Thomas's best pieces of advice to potential buyers are to check out the waterfront on the property and get a good home inspection before making an offer.

Sudbury | The region of Sudbury, with its multitude of lakes, parks and forests, is an adventurer's dream. While downtown Sudbury offers all of the urban comforts that one could ask for, venturing into the wilderness reveals Sudbury's true splendour. The region offers four-season activities for recreational property owners, from beaches and boating in summer to cross-country skiing and snowmobiling in winter.

Alex Dumas, broker, Royal LePage North Heritage Realty, states that market activity in Sudbury has been stable, but interest in properties remains high. "Prices for recreational properties have appreciated slightly year-over-year," says Dumas.

Dumas explains that the average price for a standard waterfront property with land-access ranges from \$175,000 to \$300,000, while a standard waterfront property with water-access ranges from \$125,000 to \$200,000. Standard in-land cottages have an average listing price of \$100,000 to \$150,000.

Recreational properties in the region are mostly used for personal use, rather than as an income-generating rental, according to Dumas. Buyers are often families with children, and tend to be between 35 and 60 years of age.

Dumas's suggestion to potential buyers is not to wait too long if considering a recreational property in the region, as Sudbury is about to get much more accessible from southern Ontario. The widening of Highway 69, he says, "may very well lead to price appreciation."

Manitoba
Lac du Bonnet | Known as a four seasons playground, Lac du Bonnet is one of the most desirable places in Manitoba for both work and play. From its endless rivers and lakes, to

47.6% of recreational properties owners in Manitoba and Saskatchewan own a property on a lake

its granite hills and lush forests, the region lends itself to a wide range of outdoors activities and pure, old fashioned, relaxation. Only a one-hour drive from Winnipeg, Lac du Bonnet is easily accessible, making it an in-demand location for recreational property ownership.

"Prices here have remained on par with last year and inventory remains high, making it an ideal time to consider a recreational property purchase in this region," says Tammy Novakoski, REALTOR®, Royal LePage Top Producers.

The average price for a standard waterfront cottage with water-access is \$250,000, while a standard waterfront property with land-access averages at \$370,000. In-land properties offer a more affordable price point at an average price of \$150,000.

According to Novakoski, the typical profile of buyers in the region are married couples in their late 30s and 40s with children, with the majority purchasing properties for personal use and lifestyle versus investment or secondary income purposes.

When asked what advice she would offer potential buyers, Novakoski states that it's important to do a lot of research, look into many areas, and determine a clear wish list. "A typical mistake people make is that they jump on a cheaper property that doesn't meet their needs, based on price—and then, in the long run, end up spending more money and going with what they wanted in the first place."

Lake Winnipeg | Lake Winnipeg is the largest lake in southern Canada and the sixth largest fresh water lake in the country, making it one of the

most desired locations for recreational properties for winter and summertime fishing. Still the most undeveloped large watershed of southern Canada, Lake Winnipeg is an ideal, nature-filled escape—while only an hour's drive from Winnipeg.

"Market activity is currently high in the region," says Jim Muir, sales representative, Royal LePage Dynamic Real Estate Winnipeg. "This year, the snow was late to melt, so we're now seeing a surge in activity. Inventory remains stable and demand is strong."

Recreational property prices have remained relatively on par with last year, with standard waterfront properties with land-access averaging at \$300,000 and standard in-land properties at \$100,000.

When asked what tips he would provide recreational property buyers, he advises them to take all the same precautions they would with a traditional home. "Many people don't pay attention to the mechanical and structural issues, but we encourage all our clients to get a home inspection for any property they're interested in. This will add to the later enjoyment of the property tremendously."

Saskatchewan **Christopher and Candle Lake** |

The Christopher and Candle Lake region is a popular tourist destination in western Canada and an ideal year-round getaway for recreational property owners. The area is home to natural sand beaches, a number of sport fishing species, and a tranquil remote setting for both relaxation and fun.

"This market has slowed somewhat since last year, but prices have remained stable," says Kelly Kowalchuk,

REALTOR®, Royal LePage Saskatoon Real Estate.

The price of a standard in-land (non-waterfront) property in the region ranges from \$250,000 to \$400,000, while a standard waterfront property, with water-access, ranges from \$250,000 to \$350,000. Standard waterfront properties with land-access come in at a higher premium, ranging from \$500,000 to \$800,000.

Kowalchuk states that inventories in the region have remained stable, noting that as there is a limited amount of land around the lakes. "This has led to development expansion further and further from the lakes themselves, but demand still dictates that recreational properties be near the centre of one or more key attractions—the lake, golf course, villages, and service amenities."

The majority of buyers scouting the area are typically between 45-60 years of age, with a family. Kowalchuk observes, however, a gradual change in buyer preferences in the region. "Many people now want more services and luxury amenities, instead of the traditional cottage or winterized cabin. Buyers have become more selective."

When asked what common misconceptions he sees among people looking to buy or sell a recreational property, he says that people often think it will be a quick sale. "There are very few quick sales in recreation, unless price is very low."

Melfort | Located in the Carrot River Valley, Melfort is situated in the heart of Saskatchewan's great North-East – a serene area filled with rich farmland and an array of forests, lakes and beaches. Home to the

2006 Saskatchewan Winter Games, the region lends itself to year-round outdoor activities. With a population of just under 6,000 Melfort is a growing community that offers a variety of recreational properties for buyers.

"Market activity has been steady this season with many people still pursuing the dream of recreational home ownership," says Joline Ozeroff, sales associate, Royal LePage Hodgins Realty. "Pricing and inventory have remained on par with 2012 figures."

More than three quarters (76.8%) of Manitoba and Saskatchewan residents use their recreational properties as a means to escape

The price of standard in-land (non-waterfront) property in the region ranges from \$150,000 to \$280,000, while standard waterfront properties (with water or land-access) range from \$185,000 to \$400,000.

For those interested in buying a property in Melfort, Ozeroff offers these words of advice: "Spend time at the lake before you purchase and make sure you love the area, the facilities and the amenities. Look for a property that compliments you and what you're looking for!"

Ozeroff notes that demand has softened in recent years, meaning buyers can now feel more comfortable taking the time required to make a decision, without feeling pressured.

Regina | Composed of crystal lakes, flowing rivers and big city amenities all in one, the recreational property market of southern Saskatchewan is a favourite of both young professionals and established families alike. Regina Beach, located in the region, has been a family vacation tradition since the early 1900s. Known for its old-fashioned charm, now fully modern recreation and town facilities have added a whole new level of comfort to visitors and year-round dwellers alike.

Despite the region's appeal, this year's purchase season has been off to a slower start. "Recreational properties are very weather dependent and because of the late spring, activity has been slow," says Mike Duggleby, broker/owner, Royal LePage Regina Realty. "But we're now starting to see the sunshine and warm weather, so we expect an upswing in interest to begin."

Recreational property prices in the area have remained steady over the past year, with some increases. The average price of standard waterfront properties, with land-access or water-access, average around \$505,000, while the in-land properties currently sit at an average price of \$190,000.

According to Duggleby, the typical buyer profile in the region is a married couple with kids. He notes that the leading motivation of buyers is a primary residence or a luxury item to enjoy for lifestyle purposes, versus a strategic investment.

When asked about common misconceptions among buyers, he notes that often people are taken aback by price. "Many people want waterfront properties, but when they see the prices and compare them to the second row, it can be quite eye-opening. They quickly realize that second row homes are much more affordable". Duggleby recommends that buyers start looking early in the season before the majority of buyers become active, so that they can enjoy an unhurried look into properties that best suit their needs.

Alberta

Glennifer Lake and Pine Lake |

Glennifer Lake is one of Alberta's newest reservoirs and is now regarded as a go-to destination for recreational boating and fishing. Sharing similar characteristics, and set in a charming wooded valley, Pine Lake is a beautiful family destination, perfect for fishing and a wide range of water sports. Highly suited to year-round occupancy and only 90-minutes away from both Calgary and Edmonton, this region is a sought-after location for recreational property living.

Composed primarily of condos, prices for standard waterfront properties with land-access on Pine Lake range from \$110,000 to \$500,000, while standard waterfront properties on Glennifer lake come in at a similar range of \$115,000 to \$600,000.

"This year's market has been quite active and remains on par with last year's solid performance," says Allan Nimmo, broker, Royal LePage Weber. "Our economy has remained stable compared to other parts of the country and there are a number of people in the market to purchase recreational properties."

According to Nimmo, recreational properties are perceived by buyers as a sound investment. Yet at the same time, he notes that there are relatively few buyers looking to use properties as a source of secondary income—with buyers opting instead to purchase properties for their own frequent use.

Nimmo anticipates a trend toward decreased inventory, remarking in particular that there a few new lots available on Glennifer Lake. "From here on in it will be a re-sale market, with almost no new properties or new-builds coming on the market."

Pigeon Lake | Pigeon Lake is a popular resort area for families located in central Alberta. Home to many year-round dwellers, the region offers a scenic retreat, a wide selection of outdoor activities and close proximity

to local stores and amenities. Only 45 minutes southwest of Edmonton near the communities of Leduc and Wetaskiwin, the region is ideal for urban buyers looking for a recreational property escape.

Barbara Howey, broker/owner, Royal LePage Royal LePage Parkland Agencies explains that despite the region's appeal, an oversupply of properties on the market along with low affordability for would-be buyers has created a slow market for the past few years. "People in this region are very interested in owning a recreational home, but price is a big factor—and property values simply expanded beyond people's means in recent years."

19% of Canadians living in Alberta believe that recreational properties will decrease in price in the coming year

Howey notes that prices in regional have leveled off, remaining on par with the 2012 market, with standard waterfront, land-access properties typically ranging from \$450,000 to \$650,000 and non-waterfront properties ranging from \$250,000 to \$350,000. There are also a number of high-end properties in the region in the \$1-million to \$3-million range.

Howey anticipates a decrease in inventory, explaining that "previously the total sales were down in numbers, whereas now folks in the market are serious about wanting to sell, as well as buy, at the right price." She notes that there is currently still an oversupply, with approximately double the

number of listings which is normal for a season. The number of sales is now steady and has returned to the numbers traditionally sold in a season.

The typical profile of recreational property buyers in the region ranges from young families to retirees, creating a diverse and vibrant community. Howey explains that it is not uncommon for families to purchase properties together to share the cost, making recreational property ownership more viable, while creating lifelong memories with their siblings and children.

British Columbia

100 Mile House | Nestled on the Fraser Plateau between the heights of the Coastal and Rocky mountain ranges, 100 Mile House is located in British Columbia's stunning South Cariboo region. Famous for its beautiful lakes, unique history and wildlife, the area is a centre for season-round outdoor activities and is a highly sought-after region for recreational property ownership.

"It's been a very busy spring season thus far, with activity still increasing," says Melvyn Grahn, sales representative, Royal LePage 100 Mile Realty. "Starting in 2008 we began a multi-year slowdown, but this year we're experiencing a noticeable change. Prices are adjusting and people are looking to buy recreational homes."

Grahn explains further, "People have always been interested in owning recreational properties, but they got a little gun-shy during the recession. This year buyer activity is gaining momentum as people start acting on that interest once again."

100 Mile House remains among the most affordable recreational property markets in B.C. Standard water-access properties in the area sell for approximately \$250,000, while land-access (non-waterfront) properties sell for an average price of \$142,000. Standard waterfront properties (land-access) come in at the highest price point of approximately \$319,000.

According to Grahn, although demand is up, property inventory levels will stay high for the remainder of 2013. "There remains some pent up desire to sell among current owners, who were previously holding out during the downturn—which will likely lead to a flow of new listings in response to renewed demand."

When asked what advice he would offer interested buyers, Grahn recommends forming a relationship with a knowledgeable REALTOR® who is experienced in the area and who takes the time to learn and understand their needs. "You want to have someone on the ground working to find the right property, at the right price. This is particularly important in a market that is experiencing an upswing such as ours."

Cranbrook | Known for having the most sunshine hours of all in British Columbia and boasting spectacular waterfront cottages and ski hill properties, this region is a favourite among recreational property buyers. Host to a picturesque view of the snow-capped Mount Fisher, Cranbrook provides residents with extraordinary waterfront views and is an outdoor haven for sporting enthusiasts.

"Interest in recreational properties has increased in the last six to eight months," says Philip Jones, broker/owner, Royal LePage East Kootenay Realty. "Lakefront properties have been doing very well, but we've also seen an upswing in interest in ski hill properties, particularly in the Kimberly market."

Prices for standard in-land properties in the area range from \$150,000 to \$200,000, while standard waterfront properties with water-access only cost an average of \$300,000. Standard waterfront homes with land-access come in at a much high price range of \$700,000 to \$1.3-million.

"Prices have adjusted over the past three to four years and are now at a level that is attracting buyers. People are more confident that prices are



now stable and at true market value," Jones explains.

According to Jones, inventories in the region are declining. "The reason for this is that current selling prices are substantially lower than the replacement cost—so there's very little new construction going on to create new supply."

Jones notes that it is not uncommon for families and friends to purchase properties together, to make the dream of recreational home ownership a reality. The typical buyer profile is married professionals with children—often from Alberta's oil patch, given the relative proximity.

Gulf Islands | Located in the Strait of Georgia between Vancouver Island and the main-land of B.C., is the paradise region of the Gulf Islands. Made up of hundreds of islands – which include Salts Spring, Pender, Mayne, Galiano, Saturna and Gabriola – this region features jaw-dropping

sights on land and sea, mouth-watering locally grown food, local wineries, fromageries, a dazzling arts scene, and a wide array of recreational activities to fill any day.

Despite the region's wide appeal, activity in the recreational property market has remained relatively slow since 2012. "People are still interested in the region, that has not changed, but the price point is simply too high for many buyers," says Janet Moore, sales representative, Royal LePage Nanaimo Realty-Ladysmith Branch.

Property prices in the area have remained on par with last year. A standard in-land property in the region costs an average of \$300,000, while waterfront properties come in at a much higher premium. A standard waterfront property with land-access costs between \$450,000 to \$1.3-million, while a standard waterfront property with water-access comes in at an average of \$300,000.

According to Moore, inventories have already increased from last year—indicating that a key contributing factor is properties sitting on the market due to the high price points.

Recreational properties in the region are mostly used for personal enjoyment and lifestyle purposes, rather than as an income-generating rental property. The typical buyer in the region is over forty with children between the ages of five and fifteen.

Kelowna | Situated within a magnificent range of mountains, Kelowna is a sanctuary filled with pristine lakes, pine forests, abundant gardens, orchards and vineyards, sandy beaches and outstanding amenities. Despite playing host to visitors from all over the world, Kelowna is never too crowded to enjoy the wide array of activities and options at one's fingertips—from fine dining and galleries to sports and the great outdoors.

"Prices in Kelowna have declined slightly in the last year, making the properties more attractive to prospect buyers," says Mark Walker, sales representative, Royal LePage Kelowna. "We're seeing a resurgence of interest from people who were hit by the recession declines in 2008."

Non-waterfront properties in the region can cost as much as \$240,000 to \$450,000, while Standard waterfront properties with land-access sell for as high as \$800,000 to \$2-million.

According to Walker, overall market activity levels remain on par with last year, with buyers continuing to see recreational properties as an attractive lifestyle investment. He also notes that many buyers in the region are looking to utilize these properties as a secondary income, with as many as 70

per cent of his clients making purchases with the intention of renting the property when they are not using it.

When asked what tips he would offer people looking to buy a recreational home, Walker recommends that buyers educate themselves about all the potential fees and rules tied their properties of interest—noting, for example, that some properties have specific rules about rentals. He also advises buyers to align themselves with an experienced REALTOR® who can guide them through the process and ensure there are no unwanted surprises.

Sunshine Coast | With its southern-most tip a mere ten miles from downtown Vancouver, Sunshine Coast is one of British Columbia's best kept secrets and home to many quaint

coastal communities. Stretching along 180 kilometres of sheer beauty, the region has much to offer in the way of sight-seeing and marine activities, from canoeing, kayaking and sailing, to pleasure cruising, sport fishing and scuba diving.

"The recreational property market on the Sunshine Coast is an active one," says Joel O'Reilly, REALTOR®, Royal LePage Sunshine Coast. "The dream of owning a summer home is still very much alive in these parts."

A standard waterfront property with water-access in the area costs an average of \$500,000, while a waterfront property with land-access can cost closer to \$700,000. A standard three-bedroom in-land cottage costs approximately \$300,000. O'Reilly states that recreational properties in



the region start at about \$250,000 and can go for as high as \$2-million, noting that "prices have remained remarkably stable since last year."

According to O'Reilly, his clients view recreational property ownership as a sound investment, both financially and in terms of health and lifestyle. "In today's world climate, with people taking less time to relax, nothing feels better than arriving at your summer or weekend home and letting the rest of the world slip away." Families with children and couples between the ages of 40 and 60 continue to make up the majority of the marketplace.

Approximately 28%
British Columbians
who intend on
purchasing a
recreational property
plan to purchase
a condominium
in a recreational
community

O'Reilly adds that some new features have been integrated into the community in the last year, including a new waterfront condominium development, renovations to many of the shopping malls, improvements to the ferry terminal and the completion of a new state-of-the-art hospital that offers complete care.

Vancouver Island – Horne Lake |
Vancouver Island is the largest island on North America's west coast and home to world-famous caves—one of the islands most spectacular features. Crystal clear water and a wide selection of activities make Vancouver Island's Horne Lake

region an outdoor-lover's dream. This lakefront community was created by cottage owners to preserve a distinct recreational way of life that has been enjoyed for many years—and new community members continue to be welcomed with open arms.

According to Lynn Martin, broker/manager, Royal LePage Parksville-Qualicum Beach Realty, market activity levels have increased in the region and interest in local properties remains high. She notes, however, that overall prices are down slightly.

Composed primarily of strata properties used as summer retreats, the average price of a standard waterfront property with land-access is approximately \$290,000, while a standard waterfront property with water-access only costs approximately \$480,000.

Martin explains that while many consider recreational properties to be a sound financial investment, properties in the Horne Lake region are viewed primarily as a family retreat. She also notes that a priority for many buyers is securing a property with rentability and secondary income potential.

Martin recommends that all interested buyers work with a licensed REALTOR® who can walk them through the process and ensure everything goes as smoothly as possible.

Vernon | Located in the Okanagan Valley, Vernon is home to more than 100 lakes within a one-hour drive. Nestled in the grassland hills and surrounded by magnificent, mountainous beauty, the city features year-round recreational opportunities that make it a highly attractive location for visitors and residents alike. Vernon offers an abundance of attractions and activities including world-class golf, great beaches, stunning trails, and exceptional mountain biking along with farmers markets, vineyards and family friendly festivals.

Prices for standard in-land (non-waterfront) properties in the area start at \$360,000, while waterfront properties are significantly higher, with prices starting at \$950,000. The average price of a strata waterfront home is approximately \$650,000.

According to Sandra Ross, REALTOR®, Royal LePage Downtown Realty in Vernon, market activity in the city was relatively slow for the first part of 2013, but activity is expected to pick-up for the latter half of the year, into 2014.

"It's currently a buyer's market in the region," says Ross. "With low interest rates and reduced prices, it's a great time to buy in the Vernon area."

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