

The Cottage Compass

**My Navigational Guide for Buying
Your Georgian Bay Cottage**



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Life Unscheduled

Your best memories are the ones made at the cottage. Your childhood was spent barefoot and carefree, swimming all day, and lying on sun-warmed granite rocks. Hours were spent looking for frogs, clay, and blueberries. Now, as an adult, you dream of feeling free again—running off the end of the dock and cannonballing into the water, stripping off your shoes and socks to connect with nature, and feeling the wind blow in your hair. Now, you have the opportunity to buy back in, and you can't wait to show your kids a different way of life outside the city.

If you're a generational cottager, maybe it's time to get your own place. Somewhere close by, where you can invite friends and create your own family memories. You call the shots without having to consult others. No more sharing rooms or coordinating weekends. It's all yours. You can leave wet bathing suits and towels on the floor or fuss with refolding blankets and fluffing pillows until the cottage is showroom-ready.

Perhaps you're planning for many generations to come. You want that perfect property. Privacy is paramount; sunsets and sunrises are also at the top of the list, along with protective coves, smooth granite, and western-leaning pine trees. Ideally, a whole island is your preference, providing ample room to wander and grow as the family expands. These properties rarely come to market, so you're willing to wait, but you'll have to act quickly once they do.



Investing in a Cottage Means More Than Just Buying a Property

You might not have grown up with cottage weekends, but you've always been drawn to the idea of escaping the city's hustle and bustle. The thought of having a place to retreat to on weekends is increasingly appealing. A slower pace of life, quality time with loved ones, and a chance to disconnect from technology and reconnect with nature. It's an opportunity to create new traditions and lasting memories with your family and friends.

Investing in a cottage means more than just buying a property; it's about embracing a lifestyle that prioritizes relaxation, outdoor activities, and the simple joys of life. It's a chance to discover the charm of cottage living and make it your own. It's about finding a place where you can unwind, explore, and make memories.

Being at the cottage is synonymous with nature, relaxation, fun, and family.

Time is flying, the kids are getting older, and you only live once. Why not make the most of it? Whether you're new to cottaging, have the chance to return, or are looking for an additional property near family and friends, now is the time to seize the opportunity.

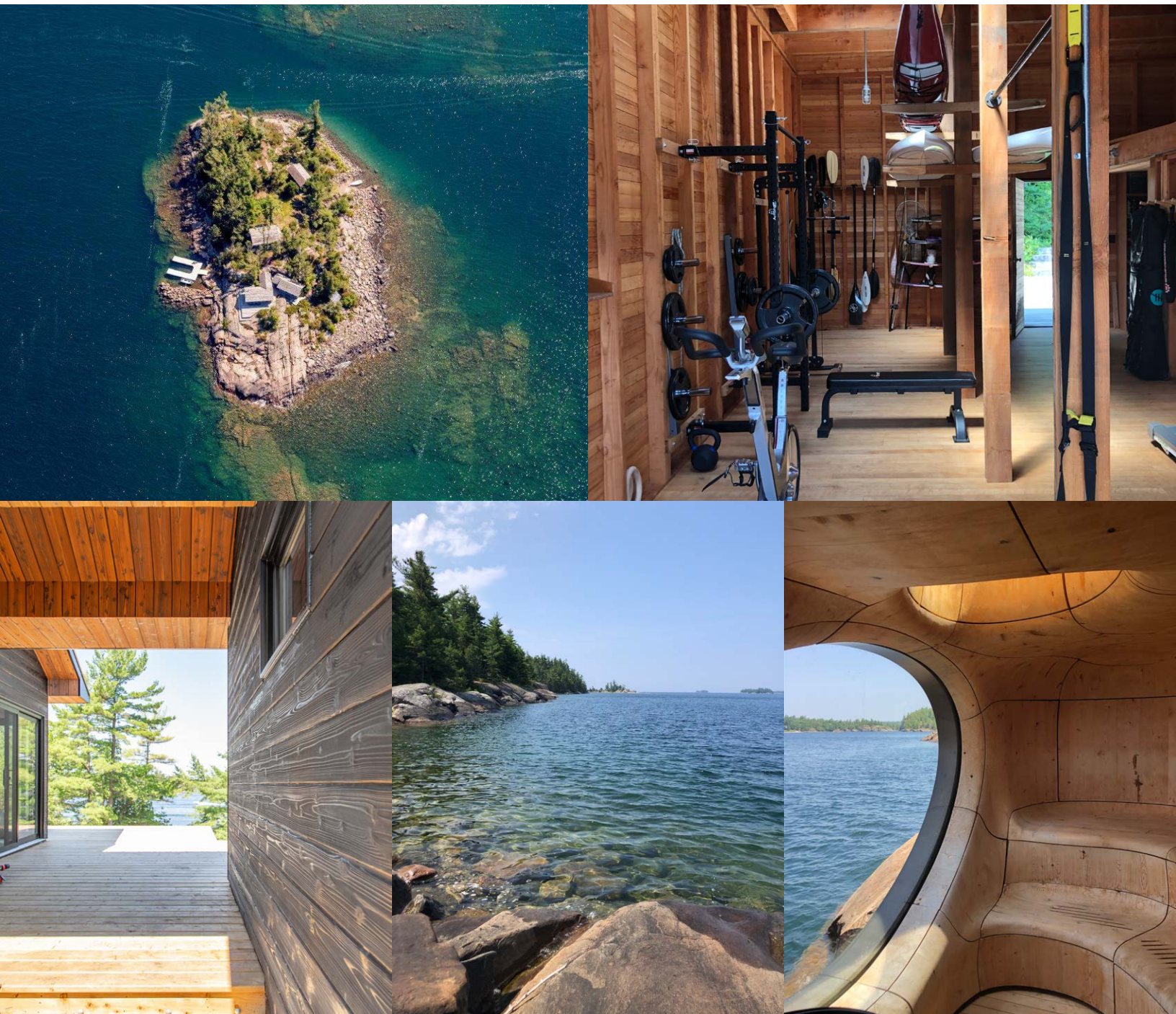
I know Georgian Bay, I know cottaging, and I've developed the Cottage Compass Guide to help you find your ideal cottage. Don't let another summer slip by—start creating those unforgettable memories today.



Here's How It Works

Step 1 : Consultation & Get to Know You

First things first, tell me what cottaging means to you. It's different for everyone, so we want to get crystal clear about your vision of the day-to-day cottage lifestyle. We clarify the must-haves and the deal-breakers, what areas of Georgian Bay you are attracted to and why, timelines, and budget range.





Step 2 : The Search

Once we narrow down the area of interest. I'll provide some options based on your criteria, and then we'll conduct on-site visits. Each property is truly unique, and nothing compares to seeing it with your own eyes.

Recreational properties are usually a second or third home, so you can afford to wait until the right property comes along. However, if a property hits most of your needs and wants on the checklist and you can already envision yourself there, we need to be ready to lean in.

We'll determine our offer strategy by reviewing recent sales and market trends. I will point out key features of the property and the area. Islands are viewed on sunny and calm days, so keep in mind that you're seeing them at a favourable time. Key factors to consider: Can you still get to the property if the winds are up or a storm is coming? How close is the marina, and is it an easy boat ride in the day or night? Let's discuss some challenges unique to islands and make sure everyone is on board.

Zoning can get complicated so we can connect with expert planners and builders to advise you about renovating and developing the property if need be. This type of knowledge is invaluable as it further determines property value and whether it fits your needs and wants.

Other key factors to note are boat traffic, high and low water levels, water quality, the proximity of neighbours, and the presence of wildlife. We are drawn to Georgian Bay for several reasons. I want you and your family to love the property. Hopefully, you'll pass it down from generation to generation. You are buying into a lifestyle, so the financial investment is a factor, but enjoyment and family time are equally important.

Rest assured, we will find the right property, and you will be armed with the knowledge to make the best decision for you and your family.

So dare to dream and make your dream a reality.

Step 3 : Negotiate & Purchase

There are many nuances when purchasing a cottage. I'll guide you through the process with confidence and discretion. Owning the shoreline, being aware of easements, updated surveys, and reviewing zoning bylaws are all important and add value to the property. Making sure septic and water systems are working will save you money. Estimating renovation and new build costs will help determine the offer price and conditions. Working with local service providers and Township Officials is a great introduction to the area. Island communities are relatively small, and most neighbours become friends.

A common question is, "What's included in the sale?" Everything but the kitchen sink is the norm for island cottages. This can include all the furniture, stuffed loons, kitchen cutlery, and boats. Even a chance to assume the wharfage and mainland parking at the marinas. This is a bonus for sought-after marinas.



Step 4 : Clear Conditions, Celebrate, & Client Care

Now that an agreement has been reached, it's time to satisfy the conditions and collect documents highlighted in the agreement. We'll work quickly to supply contact information for reliable and trusted home inspectors, septic installers, builders, planners, lawyers, and any other professional services that you might need. As much as we're here to advise, you have to satisfy your knowledge from the various experts in the field.

Once conditions are waived and the sale is firm, it's time to get organized. Transferring utilities and scheduling moving trucks and barges. Maybe you'll purchase a new boat and secure docking and parking at the local marina.

Tap into the community and reach out to the Cottage Association to learn about camps, regattas, and other fun events.

Once the closing date arrives, we'll hand over the keys and help you celebrate! Congratulations!



Here is what happens when you follow our Method

Now that you've purchased the cottage and settled into your weekend routine, you wonder why you waited so long. A world beyond screens and schedules is truly relaxing, giving you time to think and be in the moment. You've traded city noises for loon calls and whippoorwills. With your own slice of paradise, you're making memories as timeless as a perfectly toasted marshmallow. These treasured moments with family and friends have you calling for s'more!



Here is what my clients are saying:

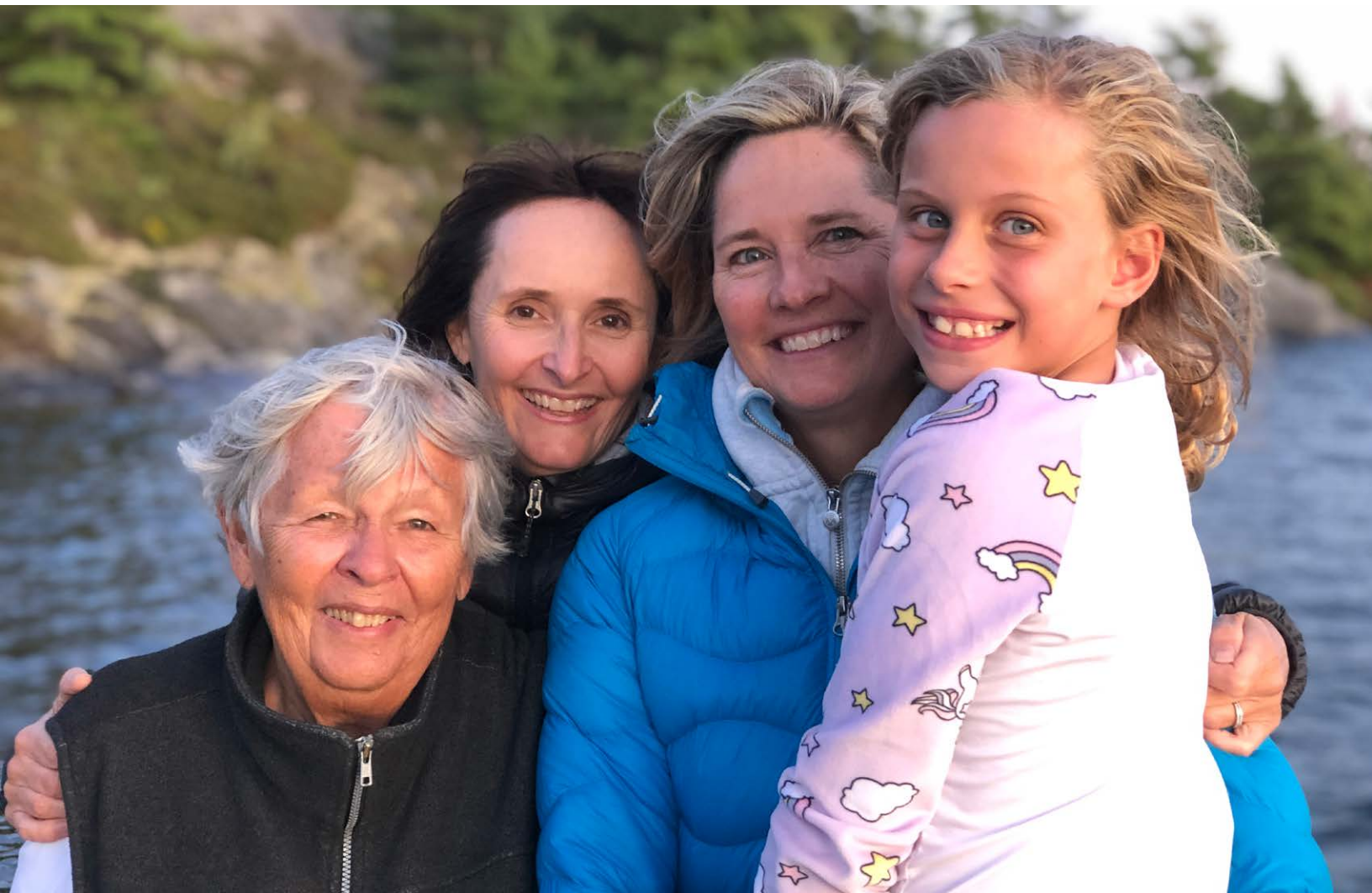
"Hi Courtney, I wanted to drop you a quick note to say thank you - not just for sending us your copy of the site plan map/survey, but for originally assisting us with this land purchase.

We received our main building permit last spring, and having this grand peninsula to visit and work on has really kept both my wife and me sane during this pandemic.

Giving us a place to distance ourselves from everyone else while preparing a fun weekend spot to reunite with our friends and family.

All of which is to say: we have never regretted buying this property, and you helped us make it happen. Thanks again," - **Ben**

"We absolutely fell in love with the place. We appreciated your personal touch and your ability to connect us with local services. It was a very grounded approach. You provided the necessary information for us to make the decision." - **Emma**



A 3rd Generation & Lifelong Georgian Bay Cottager

My Story...

I'm Courtney Murgatroyd, a 3rd generation and lifelong Georgian Bay island cottager, and I'm here to help.

My grandfather bought the cottage in 1945 from an American family from Detroit, Michigan. My Dad and his sister spent summers on the bay, and my sister and I had the good fortune to do the same.

I have experienced the absolute joys of having an island cottage, and I also know the firsthand frustration of forgetting the maple syrup for the morning pancakes.

I have gotten up many times in the middle of the night to close windows as a storm started to blow in. I know to secure boats and water toys before nightfall to keep parents worry-free and kids happy.

I have enjoyed many sunsets and the odd sunrise. Sometimes it's just safer to wait for dawn before boating home. I have participated in regattas. Gunnel bobbing is a real skill, as is swimming in a straight line. I have eaten my fair share of s'mores, dirt, and sand. Skinny-dipping before bed is completely underrated, as is waking up at 3 or 4 am to see the Northern Lights.

I have fallen out of the hammock too many times to count. I have stubbed my toe on the same rock year after year, and I still jump to high heaven when I see a snake. I have logged hundreds of hours on the dock and have the weathered skin and laugh lines to prove it. I'll take cliff jumping and tubing over fishing any day.

I'm happiest at the cottage. Whether I'm lounging on the dock or driving my boat full throttle across the Bay, I'll have a smile on my face.





If you're ready to make a move, let's connect.

We'll discuss your situation and determine if the Cottage Compass Method is a fit for you. We'll also answer any questions you have about the process and the real estate market.





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Thank you for the opportunity
& your trust,

See you on the bay,

Courtney

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