

New in Homes & Condos

TORONTO STAR

GW MS HP WE

NOTHING TO SPIT AT
Copy of Victorian flower bowl holds decorative and sentimental value, **H19**



ANNUAL AWARDS GALA ROCKS
Durham Custom Homes, Tridel big winners at Ontario Home Builders' awards, **H2**

Protection for Delayed Closings
Tarion.com

MOVING SOUTH



JASON KRYK FOR THE TORONTO STAR

A couple stands at the southernmost tip of mainland Canada during a visit to Point Pelee National Park, near Leamington, Ont. Windsor/Essex is promoting itself as a haven for baby boomers.

The Sunshine Coast



GARY MAY PHOTO

Real estate agent Cindy Sorkopud deals with a lot of waterfront listings in the \$200,000 to \$400,000 range in the Windsor-Kingsville area.

Windsor/Essex area offers affordable waterfront living with 223 days of 'short-sleeve weather'

GARY MAY
SPECIAL TO THE STAR

Bob Simons doesn't hesitate a moment when asked why he and wife Judy decided to leave their 4,000-square-foot Barrie-area home to begin a new life in Kingsville, west of Leamington, on Ontario's "Sunshine Coast."

"I hate snow. I hate the cold weather," Simons says emphatically.

Moving to Florida or Arizona was not an option for the couple, now in their early 60s. They wanted to stay in Canada, partly because they didn't want to give up the ophthalmology supplies business they operate from their home. So, instead



SUNSHINE continued on H17

Windsor/Essex offers affordable retirement

SUNSHINE from H1

of fleeing south of the border, they headed for the Canadian south, and plan to move there the next month or two.

It doesn't compare to Florida's subtropical conditions, but Simons is looking forward to living in a place with 223 days of "short-sleeve weather" — when the average temperature rises above 10C — and the growing season extends from April to the end of October.

Kingsville and Leamington are the two most southerly towns in Canada. They are on the same latitude as Northern California and lie southeast of Windsor in Essex, Canada's most southerly county. Hard-hit by layoffs in the automotive and related industries, Windsor/Essex is promoting itself as a haven for baby boomers looking for a place to retire or semi-retire.

Essex County boasts Ontario's longest summers, most moderate winters, plenty of golf, water sports and fishing, excellent birding, endless farmers' markets, big-name entertainment and proximity to the U.S. border.

It also has the most affordable real estate in Canada, according to a survey conducted by Re/Max in March 2009, which compared prices in 32 Canadian centres.

Mike Dinchik, executive officer of the Greater Windsor Home Builders' Association, coordinates a consortium that is promoting the region's charms, the Active Retirement Community Initiative (retire here.ca).

From Leamington in the southeast, around Lake Erie and up the Detroit River to Amherstburg, north to Windsor and then east along Lake St. Clair past Tecumseh and Belle River, the county offers 160 kilometres of waterfront living which is why, says Dinchik, they've dubbed Essex the "The 100 Mile Peninsula."

The Simons didn't know much about the region when they started checking out property last year. They soon learned they could pick up a two-bedroom, two-bathroom executive home with 100 feet of waterfront on Lake Erie in Kingsville for about \$430,000, while a compa-

COMPARISONS



GARY MAY PHOTO

This home in the Windsor/Essex area, priced at \$379,900, has 80 feet of waterfront on 195-foot-deep lot.

City with average resale home price/two-bed apartment monthly rental in Ontario:

Windsor: \$153,000 / \$748

London: \$211,386 / \$849

Barrie: \$273,296 / \$958

Ottawa: \$297,330 / \$995

Toronto: \$377,091 / \$1,093

Source: Canada Mortgage and Housing Corp. survey from spring, 2009

Some examples of waterfront properties recently offered in Windsor/Essex:

● Colchester: Two-bedroom, one-bath cottage with crawl space, used as an all-weather residence, \$149,000.

● Belle River: Home/cottage overlooking marina, sandy beach, dock, concrete wall, two-car garage, \$269,500.

rage, \$269,500.

● Windsor: Year-round three-bedroom, hardwood floors, gas fireplace, jetted tub, modern kitchen, steel breakwall, dock, deck, \$279,900.

● Belle River: Four-bedroom, three-bath, two gas fireplaces, hardwood and stone floors, steel breakwall and beach, \$499,900.

nable home on Lake Simcoe or Georgian Bay would be \$1 million or more, they figure. (Their home in Horseshoe Valley is offered for \$499,000.)

Such savings aren't limited to upper-end properties. Real estate agent Cindy Sorkopud with Royal LePage's offices in Windsor and Kingsville, says she deals with plenty of waterfront listings in the \$200,000 to \$400,000 range. For \$200,000 or less you can purchase a two-bedroom, one-bathroom cottage waiting for conversion to an all-season home likely in need of minor work. In the \$200,000 to \$300,000 range, she handles 1½ to two-storey, three-bedroom homes with two baths. Over that, she says, is an array of homes in "pristine" condition.

Phil Dorner, past-president of the Windsor-Essex County Real Estate Board, concurs with those figures and adds: "For \$400,000, you can get a waterfront house here that

would cost double that, at least, in Muskoka."

Dinchik says with figures like that, more escapees from the GTA are beginning to take notice. Many, he says, are driven by the depletion of their pension portfolios in last year's stock market carnage. "If you lost 30 per cent of your portfolio, you can sell your Toronto home for half a million, buy a nicer one here for \$350,000 and free up \$150,000 in capital for retirement."

The initiative began late last year with an ad campaign aimed at the GTA. Future targets will be other Ontario centres and Michigan. But savvy boomers were already beginning to take stock, says Sorkopud.

"These people really know what they're looking for," she says. "It's indicative of the 50-plus crowd that they've done their homework. They put 'good climate' and 'retire' into Google."

Sorkopud says at an open house she held on a recent Sunday she had

three couples visit from Toronto, all aged 55-plus and contemplating retirement.

"I've recently relocated people from Kapuskasing, Calgary, Edmonton and Toronto."

It was recognition of this trend, together with the rough local economic climate, that led to the initiative, says Dinchik. Has the organization been hobbled by negative notions of the Windsor region as an "industrial wasteland?" No, insists Dinchik. He says few people have any strong impressions, one way or the other.

The campaign plays up the area's amenities: Caesars Windsor Casino lands top-notch entertainment; there's plenty of golf and more weeks every year in which to enjoy it; Detroit is nearby and the large U.S. city offers professional hockey, baseball, basketball and football, as well as first-run entertainment; all that water means lots of fishing and water sports; Point Pelee National

Park is known as one of the best locations in Canada for birders; and respect for the Shores of Erie wine district is growing.

Dorner says the active retirement community initiative offers subsidized tours for anyone who wants to check the region out. Several hotels and motels provide 50 per cent discounts and plans are underway to include a discount card for golf, winery tours and restaurants, adds Dinchik.

He says last time he checked the website retirehere.ca, it had received 5,500 unique visits, 150 requested information packages had been mailed out and 31 tours had been conducted. While most inquiries have been from the GTA, some have come from as far away as Britain and the west coast of Canada and the U.S.

Adding to the inventory of homes is the fact that many Americans are selling their waterfront vacation homes because of the rising Canadian dollar and increased difficulties in crossing the border, says Dorner. However, Sorkopud says there's not a surfeit of waterfront properties and prices are bound to rise.

While Essex County's water has been a big draw for many outsiders, prospective buyers need to consider the negative factors too, says Ken Schmidt, general manager of the Essex Region Conservation Authority (ERCA). Schmidt advises prospective buyers to do their due diligence before buying.

Flooding occurred along lakes Erie and St. Clair from 1973-75, 1986, in the late 1990s and in 2004, he says. Breakwalls, armour stone and other types of erosion control have been constructed to limit future damage. Buyers should obtain all the information they can from real estate agents, then contact ERCA, which charges a fee to provide information on a property's flood history.

But shoppers should consider a professional engineer's report, even though it'll cost a lot more, he says.

"After all, this is a very large investment that's being contemplated. You want to know everything you can."