🏡 Parry Sound Real Estate Market Update — September 2025

Prepared for you by Shirlene Johnston, Parry Sound REALTOR®, Waterfront & Residential Specialist.

Let's talk about what's really happening in Parry Sound right now.
Waterfront cottages, family homes, and lifestyle properties are all telling slightly different stories — and those stories matter whether you're buying, selling, or investing.

We'll look at:

- **Waterfront vs. Non-Waterfront** (cottage life vs. in-town living)
- How this month compares to last month and last year
- What it means for **buyers, sellers, and investors**
- The price hotspots everyone is watching
- Why Parry Sound continues to be the upgrade from Toronto life 🌲🚤

Because at the end of the day, real estate is not just about a house — it's about where you *get* to live your life. Be where you want to be.

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1. Market Snapshot: Waterfront vs. Non-Waterfront

New Listings (fresh options coming to market)

- **Non-Waterfront:** 83 new listings
- **Waterfront:** 96 new listings
- That's a month-over-month jump of **+13.7% for non-waterfront** and **+23.1% for waterfront**, which means more choice for buyers.
- Compared to this time last year, both segments are still listing more now than they were then.

👉 **What that means:**
More inventory = less panic buying. Buyers can breathe. Sellers have competition and need to price strategically.

Active Listings (what's actually sitting on the market right now)

- **Non-Waterfront Active Listings:** 181
- **Waterfront Active Listings:** 291
- Versus last month, inventory dipped slightly (non-waterfront down ~1.6%, waterfront down ~5.5%), which suggests some of that new inventory is being absorbed.
- But compared to this time last year, we're still up **+7.1% non-waterfront** and **+12.4% waterfront** — so buyers still have leverage, especially on the water.

👉 **What that means:**
Waterfront sellers are not the only game in town anymore. Buyers can negotiate.

Sales Activity (what actually SOLD)

Detached single-family homes are still driving this market.

- **Non-Waterfront Detached Sold:** 38
- **Waterfront Detached Sold:** 35
- Total residential sales across all types: **61 non-waterfront vs. 53 waterfront**. Waterfront is almost keeping pace with in-town and rural homes, which tells us demand for true cottage lifestyle is still strong as buyers look ahead to 2026.

👉 **Waterfront is not just "summer impulse buying." It's a plan.**
People are buying lifestyle, rental income potential, and retirement landing spots.

Pricing (Detached Single Family)

- **Median Sale Price (Non-Waterfront Detached):** $435,000
  - Down from $466,500 last month (–6.8%)
  - Slightly under last year's $457,000 (–4.8%)
- **Median Sale Price (Waterfront Detached):** $720,000
  - Down from $800,000 last month (–10.0%)
  - Down from $885,000 last year (–18.6%)

👉 **Yes, prices eased — especially waterfront. But here's the opportunity:**

- Buyers: You're getting access to waterfront at prices we weren't seeing last year.
- Sellers: Serious, qualified buyers are still stepping up for good shoreline, good privacy, and move-in-ready cottages. It's not a fire sale market. It's a realistic market.

Days on Market (How fast places are selling)

- **Non-Waterfront Detached:** Median 34 days on market
- **Waterfront Detached:** Median 51 days on market
- Change from last month:
  - Non-waterfront: up from 26 days (+31.4%)
  - Waterfront: holding steady at 51 days (0% change)
- Year-over-year:
  - Non-waterfront is still moving faster than last year's 39 days
  - Waterfront is slightly faster than last year's 54 days

👉 **Translation:**

- Good non-waterfront homes are moving in about a month.
- Waterfront is taking closer to 7–8 weeks, which is actually normal for higher-end or seasonal-use properties.

This is not a stalled market. It's a selective market.

Sale Price vs. List Price (How much sellers are getting vs. asking)

- **Non-Waterfront:** Sellers are getting about **94.7% of asking**
- **Waterfront:** Sellers are getting about **94.6% of asking**
- Both segments are slightly softer than last month and last year, which tells us negotiations are happening.

👉 Buyers: You have room to negotiate.

👉 Sellers: You need sharp pricing and proper presentation, not "let's try high and see."

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2. What This Means for…

🛒 **Buyers**

Is it a good time to buy?
Honestly, yes — especially if you're coming from the GTA or southern Ontario.

Why:

- **More listings are hitting the market** in both waterfront and non-waterfront segments, so you have options instead of bidding wars.
- **Prices on waterfront are down ~18% from last year** on median, which is real savings. That's lifestyle + long-term value for less than 2024 pricing.
- **You can negotiate.** Sellers are accepting under list.

If you've been dreaming of a year-round cottage, a family retreat, or a retirement plan that also works as a short-term rental, this window is exactly what you've been waiting for.

Tip: Lock something in before spring/summer pressure comes back. Once the docks go in and boats hit the water, buyers wake up fast.

🏡 Sellers

Should you list now or wait?

If you're non-waterfront:

- Homes under ~$500K are still moving in about 30–35 days.
- Buyers are active and serious, especially first-time buyers and downsizers leaving bigger mortgage payments elsewhere.

If you're waterfront:

- Inventory is still high compared to last year, but the homes that are clean, well-presented, and properly priced **are selling**.
- And they're landing in that ~$700K+ median range — real money.

Here's the key:

- Waterfront is taking longer to sell, yes.
- But waterfront buyers are lifestyle buyers and long-term buyers. They're not tire-kicking. If they're booking a showing, they're visualizing summer on that dock.

Your edge as a seller right now is strategy, not luck.

- Pre-list prep matters (staging, shoreline cleanup, proper septic/well info, drone footage).
- Pricing matters.
- Marketing to GTA and international buyers matters. They're not just buying a house; they're buying the Muskoka life without Muskoka prices.

List now if:

- You're ready to move on
- You're open to serious offers instead of "my number or nothing"

Wait if:

- You're emotionally attached and only willing to sell at last year's top number. The data says: that number is not today's number.

💼 Investors

Where are the best opportunities?

Short answer:

- **Entry-level residential under ~$450K** (rental demand is constant in Parry Sound)
- **Mid-range waterfront in the $700K–$900K range** that can double as personal use + short-term rental in peak season
- **Townships with strong median resale values like Seguin, The Archipelago, McKellar, and McDougall for waterfront** where the luxury segment is holding its ground. These areas show very healthy median prices on the water (often well into $800K+ and above $1M in some areas).

Why investors like this region:

- You're not just buying bricks. You're buying nightly rate potential.
- Remote work is real. People are spending more time up north, not just 2 weeks in July.
- Families are looking to "test" living here before fully relocating — and they'll rent your place to do it.

If you're thinking cash flow + lifestyle + appreciation, Parry Sound is still a sleeper compared to core Muskoka pricing.

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3. Regional Insights & Hotspots

Median sale prices by area paint a really clear picture of tiered opportunity:

- **Waterfront in Seguin:** Over $1.5M median on the water. Serious luxury cottage country buyers are here.
- **Waterfront in The Archipelago:** Over $1.3M median. Island/out-island style ownership, boating culture, Georgian Bay access.
- **Waterfront in McKellar / McDougall / Magnetawan:** Often in the high sixes to 800s median, offering that classic cottage lifestyle without the $3M Lake Joseph price tag.
- **Non-Waterfront in Parry Sound town / nearby communities:** Mid-$400Ks median for detached. That's still entry-friendly for end users and investors looking for long-term tenants.

👉 Who should pay attention to this?

- GTA buyers who are priced out of Muskoka proper but still want trees, trails, and water
- Retirees who don't want to shovel six driveways anymore
- Investors who want rental demand plus personal escape

The most active segments right now:

- **Non-waterfront detached homes around $400K–$500K**
- **Waterfront detached around $700K–$900K**
  Those are the sweet spots for volume and movement.

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4. Why Parry Sound (a gentle message to Toronto buyers 😉)

Let’s be honest:
Toronto is loud. It’s expensive. You share walls. You share elevators. You share parking spots (if you even get a spot).

Parry Sound gives you:

- Privacy
- Water access
- Nature in every direction
- Space for kids, dogs, kayaks, and your future self
- The ability to work remotely and still feel human

You’re not just buying “a cottage.”
You’re buying morning coffee on the deck, loon calls at night, and weekends that actually reset you instead of draining you.

This is Muskoka lifestyle energy — but with Parry Sound pricing.

Be where you want to be.

Call Shirlene…

If you’re:

- Thinking about selling and wondering “Is *now* my moment?”
- A buyer quietly watching listings and waiting for a sign
- An investor who wants honest numbers, not fluff

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Your next move starts with a conversation.