

DISCOVER YOUR MUSKOKA ESCAPE

# Blue Water Acres

*Portage Bay on Lake of Bays · Muskoka, Ontario*



**Own a Piece of Canada's Cottage Country**

**Fractional Ownership Starting at \$73,000 · Just 2.5 to 3 Hours from Toronto**

## Welcome to Blue Water Acres

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Picture waking up to the shimmer of Lake of Bays, breathing in the crisp Muskoka air, and stepping out onto your cottage deck with a morning coffee in hand. No packing, no hotel check-ins — just your own beautifully appointed cottage in one of Ontario's most coveted destinations. This is Blue Water Acres, and it's closer and more attainable than you might think.

Located at 1052 Rat Bay Road on Portage Bay, Blue Water Acres is a premier resort community nestled in the heart of Muskoka's stunning Lake of Bays region. Whether you're a family from Toronto looking for a summer sanctuary, empty nesters craving a four-season retreat, or outdoor enthusiasts seeking adventure year-round, Blue Water Acres has been designed with you in mind.

Through an innovative fractional ownership model, you can own a share of a fully furnished, professionally maintained cottage — and enjoy all the pleasures of Muskoka cottage life without the burden of full ownership costs. It is one of the smartest lifestyle investments available in Ontario today.

## How Close Are You? Closer Than You Think.

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Blue Water Acres is a surprisingly easy drive from Southern Ontario's major urban centres. When Friday afternoon arrives, your Muskoka escape is just around the corner:

<b>Toronto</b>	~2.5 – 3 hours (230–250 km)
<b>Barrie</b>	~1 hour (100–110 km)
<b>Huntsville</b>	~20 minutes (20 km)
<b>Bracebridge</b>	~30 minutes (32 km)
<b>Gravenhurst</b>	~45 minutes (45–50 km)
<b>North Bay</b>	~1.5 hours (140–150 km)
<b>Ottawa</b>	~3 hrs 50 min (329 km)

The journey north is half the adventure. Leave the city behind, watch the landscape open up into rolling hills and gleaming lakes, and feel your stress dissolve with every kilometre. Blue Water Acres is easily accessible via Highway 400 North to Highway 11, making it a straightforward, scenic drive from virtually anywhere in Southern Ontario.

## The Resort Experience

Blue Water Acres is more than a collection of beautiful cottages — it's a complete resort community offering amenities that would be impossible to replicate with a private cottage purchase. As an owner, every single resort facility is included in your stay, at no additional cost.

### On-Site Amenities

✓ 400 feet of safe, sandy beach on Lake of Bays	✓ Indoor swimming pool, sauna & hot tub
✓ Water slide & swimming raft offshore	✓ Three tennis courts
✓ Fitness room / exercise centre	✓ Games room (pool, shuffleboard, foosball, ping pong)
✓ Basketball key & badminton court	✓ Kids' outdoor playground
✓ Campfire pits	✓ Horseshoe pit
✓ Owners' Lounge with big screen TV & piano	✓ Free canoes, kayaks, paddleboats & paddleboards
✓ Free stand-up paddleboards & rowboats	✓ Boat docking available (first come basis)
✓ Self-serve laundry facilities	✓ Free high-speed internet throughout
✓ Free parking	✓ On-site maintenance & housekeeping staff

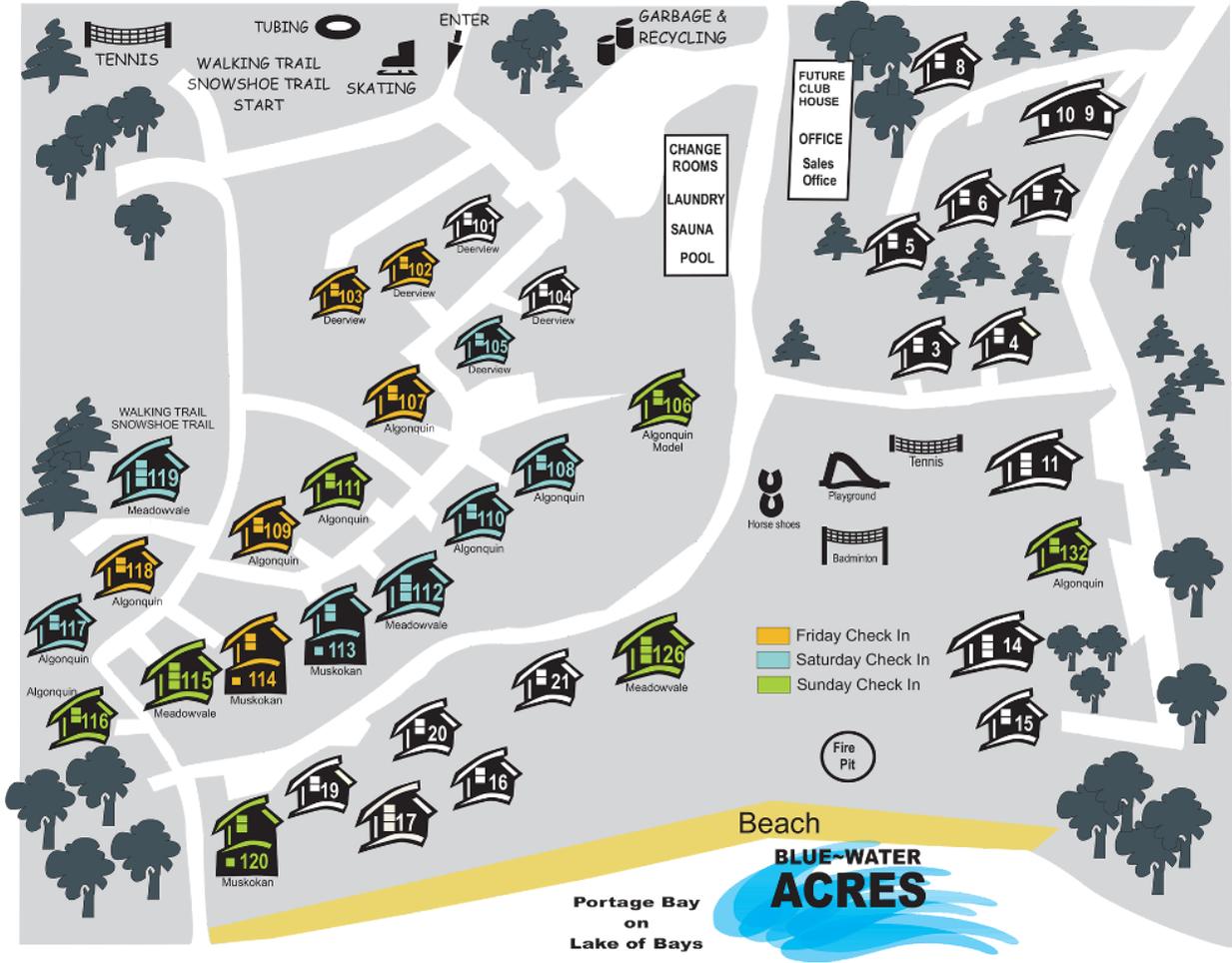
### The Beach

Guests and owners consistently rave about the waterfront at Blue Water Acres. The 400-foot shoreline features a gently sloping sandy beach — ideal for young children and families. Crystal-clear, blue water is tested daily for quality. By late June, water temperatures typically reach a very comfortable 20–25°C (70–80°F). Muskoka chairs, lounge chairs, and beach umbrellas are all provided. A swimming raft and waterslide add to the fun.

### Winter at Blue Water Acres

Unlike a private cottage that sits dormant and costly through the off-season, Blue Water Acres is a true four-season destination. When snow blankets the Muskoka landscape, a whole new world of adventure opens up. Right on property you'll find snowshoeing and skating. Minutes away: downhill skiing, cross-country skiing, snowmobiling, and dogsledding. Arrowhead Provincial Park's famous nighttime skating trail is a short drive away — a truly magical Muskoka experience.

## Resort Site Map



The site map above shows all 22 fractional cottages spread throughout the beautifully landscaped property, along with the beach, pool and amenity building, tennis courts, playground, fire pits, and walking and snowshoe trails.

## The Cottages

Blue Water Acres offers four beautifully designed cottage styles, each fully detached and spaced for privacy. All cottages are fully furnished, air-conditioned, and equipped with a full kitchen featuring a gas range, dishwasher, and all the comforts of home. Every cottage style features a charming three-season Muskoka Room — a quintessential cottage experience.

### The Algonquin



**2 Bedroom · 958 sq ft · From \$438/day or \$2,534/week · Up to 6 guests**

✓ Living room with propane fireplace	✓ Full kitchen with dishwasher
✓ Master bedroom — king size bed	✓ Second bedroom — bunk bed (double + single)
✓ Two bathrooms (one with tub/shower, one walk-in shower)	✓ Three-season Muskoka Room
✓ Heating & air conditioning	✓ Washer/dryer in unit
✓ Deck with glass railings	✓ Propane BBQ (direct line, no tank needed)

## The Deerview



**2 Bedroom · 635 sq ft · From \$421/day or \$2,340/week · Up to 5 guests**

✓ Living room with propane fireplace	✓ Full kitchen with dishwasher
✓ Master bedroom — queen size bed	✓ Second bedroom — bunk bed (double + single) or double
✓ Bathroom with stand-up shower	✓ Three-season Muskoka Room
✓ Heating & air conditioning	✓ Interlock stone patio
✓ Propane BBQ (direct line)	✓ Ideal for families — affordable & fully equipped

## The Meadowvale



**3 Bedroom · 1,275 sq ft · From \$470/day or \$2,752/week · Spacious Family Cottage**

✓ Living room with propane fireplace	✓ Full kitchen with dishwasher
✓ Master bedroom — king size bed	✓ Second bedroom — queen size bed
✓ Third bedroom — two twin beds	✓ Two bathrooms (tub/shower & walk-in shower)
✓ Three-season Muskoka Room	✓ Heating & air conditioning
✓ Washer/dryer in unit	✓ Deck with glass railings & propane BBQ

## The Muskokan



**3 Bedroom · 2-Storey · 1,389 sq ft · From \$470/day or \$2,752/week · Up to 7 guests**

✓ Two full levels of living space	✓ Living room with propane fireplace
✓ Full kitchen with dishwasher	✓ Master bedroom — king size bed
✓ Second bedroom — queen size bed	✓ Third bedroom — two twin beds
✓ Two full bathrooms (one per floor, tub/shower)	✓ Three-season Muskoka Room
✓ Heating & air conditioning	✓ Washer/dryer, large deck with propane BBQ
✓ Unparalleled lake views from upper floor	✓ Private lockers for owner storage

# The Smart Cottage Investment: Fractional Ownership

For decades, Muskoka cottage ownership has been a dream for Ontarians — and for good reason. There is nowhere quite like the Muskoka Lakes in summer, or for that matter, in fall, winter, and spring. But outright cottage ownership on Lake of Bays comes with a sobering price tag.

*The average price of a cottage on Lake of Bays exceeds \$750,000 — and a desirable property will cost well over \$1,000,000. Annual property taxes alone on a million-dollar cottage typically run \$10,000 or more — and that's before insurance, hydro, utilities, maintenance, and mortgage interest. With Blue Water Acres fractional ownership, you pay only for what you use.*

## How Fractional Ownership Works

At Blue Water Acres, you purchase a 1/10th share (called an Interval) of a beautifully furnished cottage, as well as an undivided share of the entire resort property and its facilities. You become a member of the Blue Water Acres Cottage Owners Association — a not-for-profit corporation that collectively owns and manages the property debt-free.

Each 5-week Interval gives you:

- Your designated summer week (a core week that never changes)
- One week each in fall, winter, and spring (rotating annually for seasonal variety)
- One additional flexible week per year
- Full use of all resort amenities during every week of ownership

## The Numbers Make Sense

5-Week Interval Purchase Price

**\$73,000**

Annual Maintenance Fee

**\$4,538 – \$5,561**  
(+HST, per interval, all-inclusive)

The annual maintenance fee covers absolutely everything: cottage cleaning, grounds maintenance, repairs, property taxes, insurance, and utilities for all units and common areas. There are no surprise bills. No weekend maintenance visits. No contractor calls. Just show up and enjoy.

## Side-by-Side: Fractional vs. Traditional Ownership

Feature	Fractional Ownership at Blue Water Acres	Traditional Cottage Ownership
Purchase Price	\$73,000 (5 weeks)	\$750,000 – \$1M+
Annual Costs	\$4,538 – \$5,561	\$10,000+ taxes alone
Maintenance	Fully included	Your responsibility
Weeks of Use	5 per year	Often 3–5 weeks used
Resort Amenities	Fully included	Not included
Carefree Ownership	Yes — turnkey	No — endless work
Exchange Program	1,500+ resorts worldwide	Not available
Insurance	Fully covered	Your cost

### Additional Ownership Benefits

- Rent your unused weeks yourself and keep 100% of the rental income
- Blue Water Acres rental program available — keep 50% of rental income
- Loan your cottage weeks to family and friends
- Exchange any week for stays at 1,500+ affiliated resorts in 75+ countries (Interval World)
- Buy multiple intervals for more time at the lake
- Sell, transfer, or will your share at any time — held in perpetuity
- Resort insurance covers the cottage and all contents — no separate policy needed
- Closing costs are just \$275 (transfer + certificate fee)

## The Muskoka Lifestyle: Year-Round Adventure

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Beyond the gates of Blue Water Acres lies one of Canada's most spectacular and activity-rich regions. Muskoka and the Lake of Bays area offer an extraordinary blend of natural beauty, cultural richness, and outdoor adventure — summer or winter.

### On the Water

Lake of Bays is a deep, clear, pristine lake teeming with lake trout, rainbow trout, smallmouth bass, and whitefish. Motorboat rentals are available at Lake of Bays Marina, located a short distance from the resort. As a Blue Water Acres owner, free use of canoes, kayaks, paddleboats, paddleboards, and rowboats is included. Bring your own boat and take advantage of dock slips right on site. In winter, ice fishing on the lake is a beloved local tradition.

### Algonquin & Arrowhead Provincial Parks

Blue Water Acres sits just 15 minutes from two of Ontario's greatest natural treasures. Algonquin Provincial Park — one of Canada's premier wilderness parks — offers canoeing, hiking, wildlife watching, and world-class camping. In winter, the snowshoe trails through Algonquin are breathtaking. Arrowhead Provincial Park is equally spectacular: in the warmer months it's renowned for its trails and swimming, while winter brings Arrowhead's famous nighttime skating trail and Fire & Ice events — an experience unlike any other in Ontario.

### Golf in Cottage Country

Six exceptional golf courses are located within easy reach of Blue Water Acres, offering some of the finest parkland and lakeside golf in the province. Whether you're a weekend golfer or a serious player, you'll find a course to challenge and delight you just minutes from the resort.

### Horseback Riding

Back of Beyond Equine Centre offers guided horseback riding experiences through the beautiful Muskoka landscape — a wonderful activity for families and outdoor enthusiasts of all ages.

## Nearby Towns Worth Exploring

<b>Huntsville</b>	A vibrant town with a thriving arts scene, the famous Group of Seven Outdoor Gallery, excellent dining, and a beautiful downtown worth an afternoon of exploration.
<b>Baysville</b>	Home of the celebrated Lake of Bays Brewing Company — a perfect stop for craft beer enthusiasts on a scenic drive.
<b>Dwight</b>	A quintessential slice of Muskoka — charming, unhurried, and authentically cottage-country.
<b>Dorset</b>	Climb the historic fire tower lookout for a panoramic bird's-eye view over the lakes and forests of Muskoka — one of the region's most memorable vistas.
<b>Bracebridge</b>	Home of the beloved Santa's Village theme park, plus great shopping and the scenic Bracebridge Falls right in the heart of town.
<b>Gravenhurst</b>	The birthplace of Dr. Norman Bethune and departure point for the RMS Segwun — one of the last working steamships in North America, offering unforgettable lake cruises.

## Frequently Asked Questions

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### Can I keep my boat at Blue Water Acres?

Yes. Dock slips are available on a first-come basis during your occupancy weeks. A public boat launch is very close by.

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### Are pets allowed?

To ensure a comfortable environment for all owners, pets are not permitted. Several excellent kennels operate in the area.

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### How does housekeeping work?

Every cottage is professionally cleaned between each weekly occupancy — linens changed, inventory restocked, and the cottage fully prepared for your arrival. Major maintenance is completed during two annual maintenance weeks in April and November.

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### What is the drinking water quality?

All cottage water is drawn from the lake and processed through filtration, ultraviolet treatment, and chlorination. It is tested daily by maintenance staff and monthly by an independent contractor certified by the Ministry.

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### Can I let family or friends use my weeks?

Absolutely. You can lend your cottage weeks to family or friends at your discretion — simply notify management in advance of who will be staying.

**Is there an exchange program?**

Yes. A three-year membership in the Interval World exchange network provides access to over 1,500 affiliated resorts in nearly 75 countries. First-time purchasers receive a complimentary three-year membership.

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**How many people can stay in the cottage?**

No more than 6 guests in a two-bedroom cottage (or up to 7 in the larger Algonquin), and up to 8 in a three-bedroom cottage. All guests, including children of all ages, count toward the total.

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**Is smoking permitted?**

Smoking and vaping are not permitted indoors in cottages or any common indoor facility at any time.

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# Your Muskoka Cottage Is Waiting.

*Make it yours — without the million-dollar price tag.*

Blue Water Acres offers one of the most compelling lifestyle investments in Ontario. You get real property ownership in one of Canada's most beautiful lake destinations, at a fraction of the cost of traditional cottage ownership — with none of the headaches. Whether you're dreaming of summer mornings on the dock, fall hikes through blazing Muskoka colour, or winter weekends skating under the stars at Arrowhead, your Blue Water Acres ownership makes it all possible.

**Contact Susan Brown 705-788-4176 Today to Schedule Your Personal Tour**

## **Blue Water Acres Resort**

1052 Rat Bay Road, Lake of Bays (Huntsville), Ontario P1H 2J6

[www.bluewateracres.com](http://www.bluewateracres.com)

*Fractional ownership intervals are limited. Contact us today to learn about current availability.*

**Discover • Relax • Own • Belong**