




SILVER BEACH

Worry-free living




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Silver Beach is a gated community of luxury bungalows, bungalofts, and spacious townhomes. It's located on Haliburton's prime five-lake chain in Ontario, Canada, and offers residents the opportunity to live the kind of lifestyle they have always dreamed of – one of comfort, leisure, and community.

“It's work-free, worry-free living,” describes Gerry Kowalski, owner of Silver Beach Developments. “It's cottage life without the stress, and with all the modern conveniences.”

Kowalski first formed Silver Beach Developments with a partner, right around the time they purchased 22 acres of land near the lake in Halliburton, just five minutes outside of town. That was in 2004. At the time, the land hosted only an old trailer park – but it was serviced by municipal sewers, which made it a prime location for re-development.

“We proceeded to put together all the environmental studies, archeological studies, cultural studies, limnology, hydrology, geology studies – you name it,” Kowalski says. “Over a period of nearly six years, we invested quite a bit of money and worked towards getting our approvals from the municipality.”

In 2009, Kowalski and his partner finally “broke ground” on Silver Beach. They began removing the infrastructure from the old trailer park, reshaping the land, and oth-



erwise “completely developing the community from the ground up.” As part of that development, they built their own fully-computerized and professionally-managed water treatment plant. They also built all their own roads, as well as their own sewage, hydro, telecommunications, and propane infrastructure.

“We made a very urban-style environment with all the modern conveniences of the city, but located in cottage country,” Kowalski

says. Almost six years later, the Silver Beach environment now includes a beautiful pond with floodlit fountains, as well as walking trails, a sand beach, 30 boat docks, and easy access to an 18-hole golf course managed by a neighboring resort.

QUALITY HOMES

Today, Silver Beach is a growing cottage community with 31 residences and a variety of amenities. For example, the community will feature a social gathering place called The



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Clubhouse, as well as a boat dockage that the residents have exclusive usage of. Each home in Silver Beach, meanwhile, is brand new and features “stunning enhancements” such as innovative, energy-efficient cooling and heating, luxury interior finishes, and low-maintenance exteriors.

“Our homes are fitted up to the nines,” Kowalski says. “They have hardwood floors, granite countertops, stainless steel appliances, washers and dryers, and more. They’re also completely finished on the exterior as well, with paved driveways, decks, patios and walkways.” Many of these features are even included in the standard package of a Silver

Beach home – which can start at roughly \$300,000 and go up to \$600,000. The majority are priced roughly in the middle.

“A lot of builders build a basic home, and then everything that you really want is extra,” Kowalski says. “They give you cheap countertops, no appliances, no air-conditioning, and everything is an upgrade. The market that I cater to is a little savvier, a little more educated, and sometimes a little older. They’ve been through all that and they don’t want to go through it again. They don’t want to be nickel and dimed. They want to come in and get the good stuff right off the bat.”



“They want a quality built home with a high standard of finishes,” he adds. “That’s what we provide. We offer a turnkey situation, right down to the little things like garage door-openers, under cabinet lighting, round corner detail and extra kitchen upper cabinets.”

The majority of Silver Beach’s homes are also “open-concept,” designed for main floor living with main floor laundry rooms, master bedrooms, and ensuites. That is particularly convenient for aging people, as it spares

them from having to trudge up and down stairs. For residents who don’t require that consideration, the community also offers

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a couple more traditional models of townhouses, as well as guest rooms in finished lower levels or in lofts.

All homes also have high-efficiency heating and cooling systems, and are “insulated above code,” Kowalski adds. “Energy-efficiency is very important to us.”

According to him, all Silver Beach Homes feature “a state-of-the-art combination system.” The heating system consists of a high-efficiency condensing boiler which produces hot water for both domestic use and for heating the house. It also incorporates a forced air hydronic furnace with zone controls, providing residents with greater flexibility when heating or cooling their home.

“Each home has three different heating zones,” Kowalski says. “If you’re in a bungalow that has a loft and a basement, then each level will have its own heating and cooling controls. In most homes, the upper level is almost always hot in the summer, and the basement is almost always cold in the winter. With zone-heating, our residents can control which area is hot or cold without affecting the other levels, no matter what season it is. They can keep every level of the home at the temperature they want it at.”

This technology allows residents to only use energy to heat the home when and where they need it, which conserves energy and costs. Silver Beach was one of its earliest adopters, and Kowalski has personally been



a vocal advocate since 2011.

“It’s one of the few green technologies that has no downside,” he says. “It gives you better control of your living environment, and you can save money at the same time.”

LOVING WHERE YOU LIVE

Originally, Silver Beach was designed as a retirement living community with retirement

aged people in mind.

“It was modeled after the gated communities in Florida, where there exists a desire from people in the 55-and-up age category,” Kowalski explains. “They want to have the feeling of community and they want people around them. They also want the best of cottage country, but without the work and hassles of a cottage. They don’t want to cut their grass



or plough their snow.”

Residents also don't want to worry about what will happen if they go away for the winter, Kowalski explains – and at Silver Beach, they don't have to. The community offers a service to ensure homes are checked on frequently and everything is okay.

That service is also appealing to the other

demographics Silver Beach has ended up recently attracting. That includes younger families and urban professionals who want to be able to vacation in cottage country on weekends and holidays year-round, but don't want the stresses associated with owning a cottage. Silver Beach has proven to be an enticing option for those people.

“We have some fairly high-level urbanites



who use Silver Beach as a no-maintenance cottage, and that's great," Kowalski says. "The idea of condo-cottages has really sprung up and started to gain traction in Ontario lately. Many people of all age groups are looking to escape high-pressure urban environments and move to cottage country, but they still want something state-of-the-art with all the bells and whistles. They don't want an old cottage. We're happy to be a part of that movement."

The people that are living that movement also love Silver Beach. The community's website (<http://www.silverbeachlife.com/>) includes a long list of glowing resident testimonials, and Kowalski has also received overwhelmingly positive feedback on a face-to-face level. He would go so far as to call every member of the community a friend.

"People love it here," he says. "I've received testimonials from pretty much everyone

here – people saying they love the community, they love the amenities, the services, the location, and saying how they wished they could have made the move years ago.”

They certainly don’t have any complaints, Kowalski adds. Silver Beach Developments is a registered builder with Tarion – a corporation established to protect the rights of new home buyers and regulate new home builders. In their four years building at the site, Silver Beach Developments has maintained a perfect record with no conciliations.

“We build a good home,” Kowalski understates. “Anyone that’s shopping in this market and finds us usually ends up buying here. And they end up happy.”

A BUSY TIME

Currently, Silver Beach is well over halfway finished. From the beginning, the vision was to have 59 homes in the community. At the moment, 31 of those homes are finished, three more are underway, and more construction is due to commence over the summer.

“We’re a small builder, and we do only a few homes at a time,” Kowalski explains. “That

way we can make sure it’s done well – make sure the quality is high, and make sure our buyers are satisfied. We give each home the individual attention it deserves.”

Because of Haliburton’s distance from the GTA – which is roughly a two-hour drive away – Kowalski says it can be challenging to maintain a constant sales flow. So far, Silver Beach has managed it and Kowalski expects that success to continue.

“This year, I see a real bump in the economy, and a real bump in sales,” he says. “There’s been a shift. I’m seeing more and more Baby Boomers get fed up with the city – with the congestion, and the crime. Those Baby Boomers are coming up here, falling in love with cottage country and cottage life, and wanting to be a part of it.”

“People from around Toronto are realizing that they can get a lot of money for their 40-year-old homes, they can come to Silver Beach and get one of the most beautiful brand new homes going, and put some money in their pockets at the end of the day,” he concludes. “So we’re very busy in our office.”

