



# Waterfront Property in Ontario *Trends*

*Terry Rees*



**F C A**  
Federation of Ontario Cottagers' Associations  
[FOCA.on.ca](http://FOCA.on.ca)

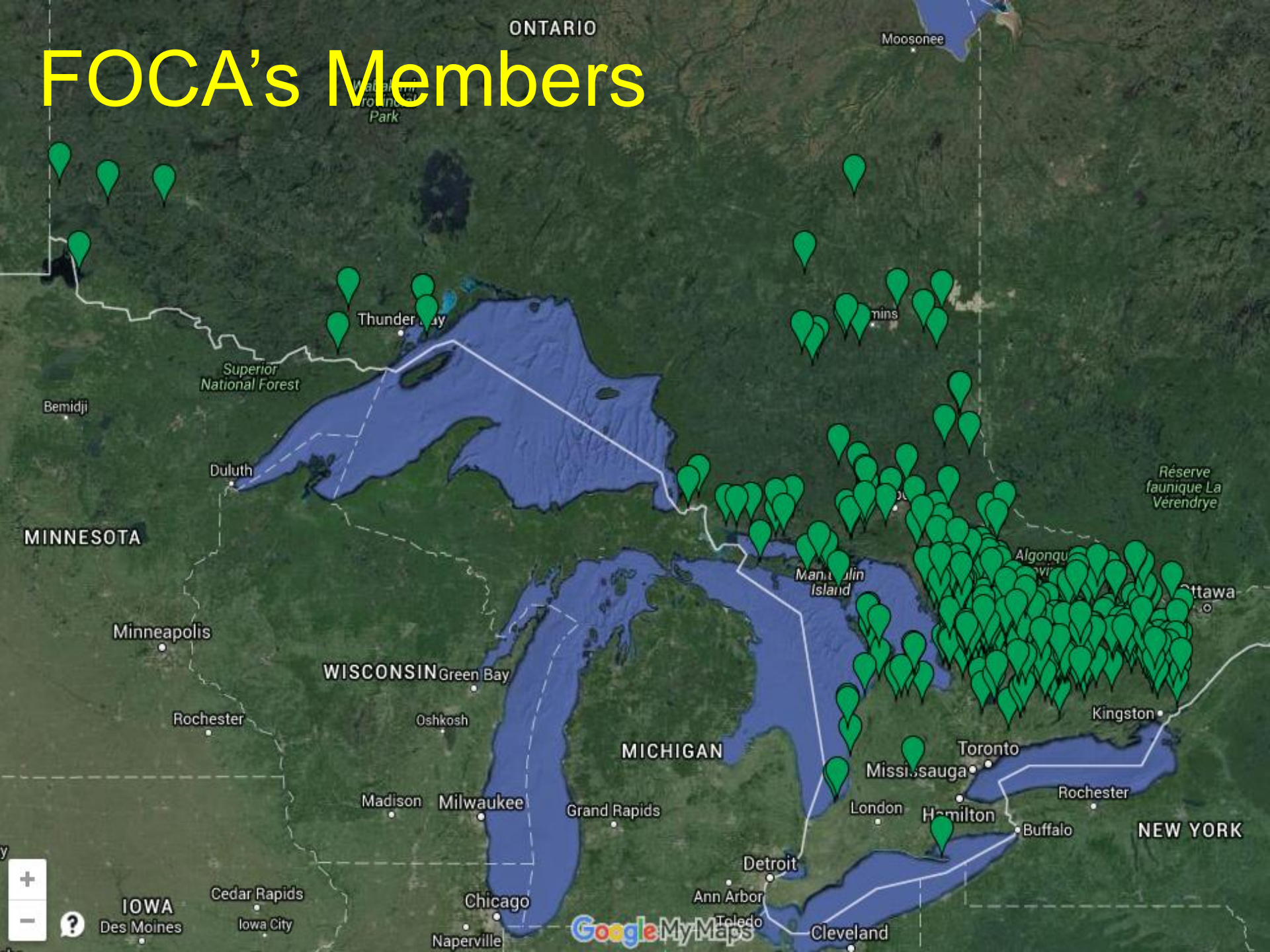




# FOCA's Mission:

*To protect thriving and sustainable waterfronts across Ontario*

# FOCA's Members



FOCA's "demographic" is our membership  
*aka associations*

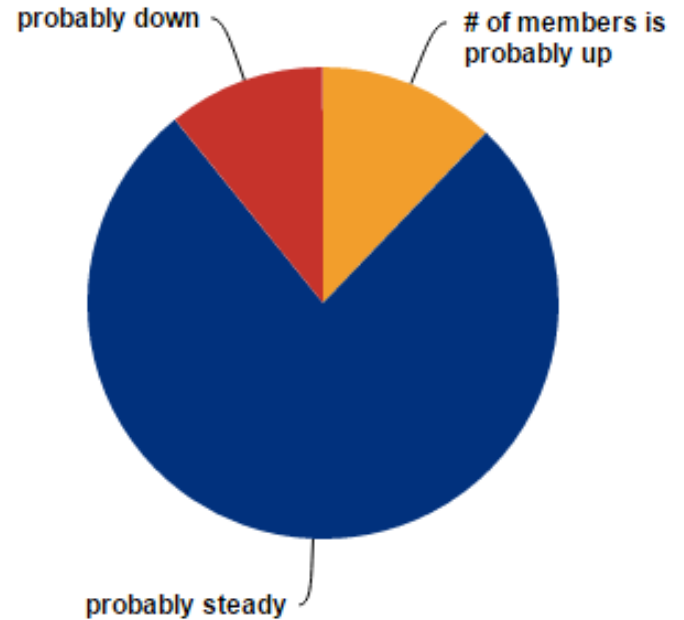
*\*\*\* Strong community groups, local  
involvement and leadership*

*\*\*\* Vital and sustainable communities  
(quality of life, affordability)*



**88%**

of FOCA groups reported that membership was **steady or up** over last year

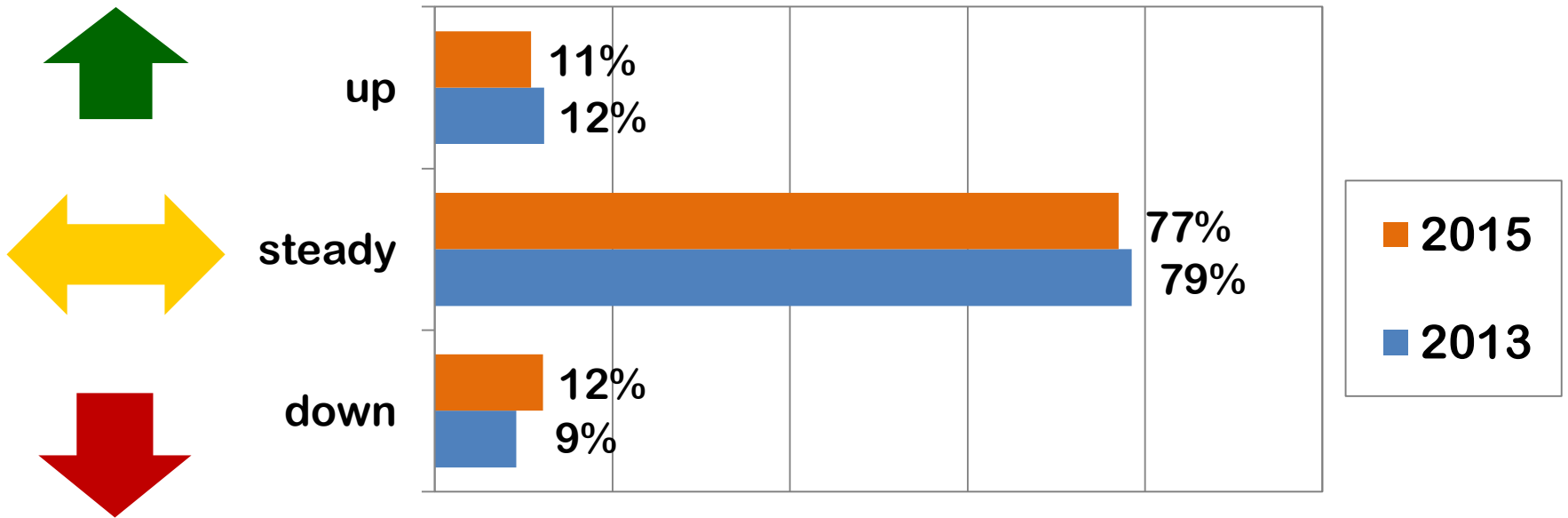


*source: FOCA Member Survey, 2015*

*filter: respondent's Association title = Secretary or Treasurer or Membership*

# Membership Trends

What is the trend in your lake association membership, over the previous year?

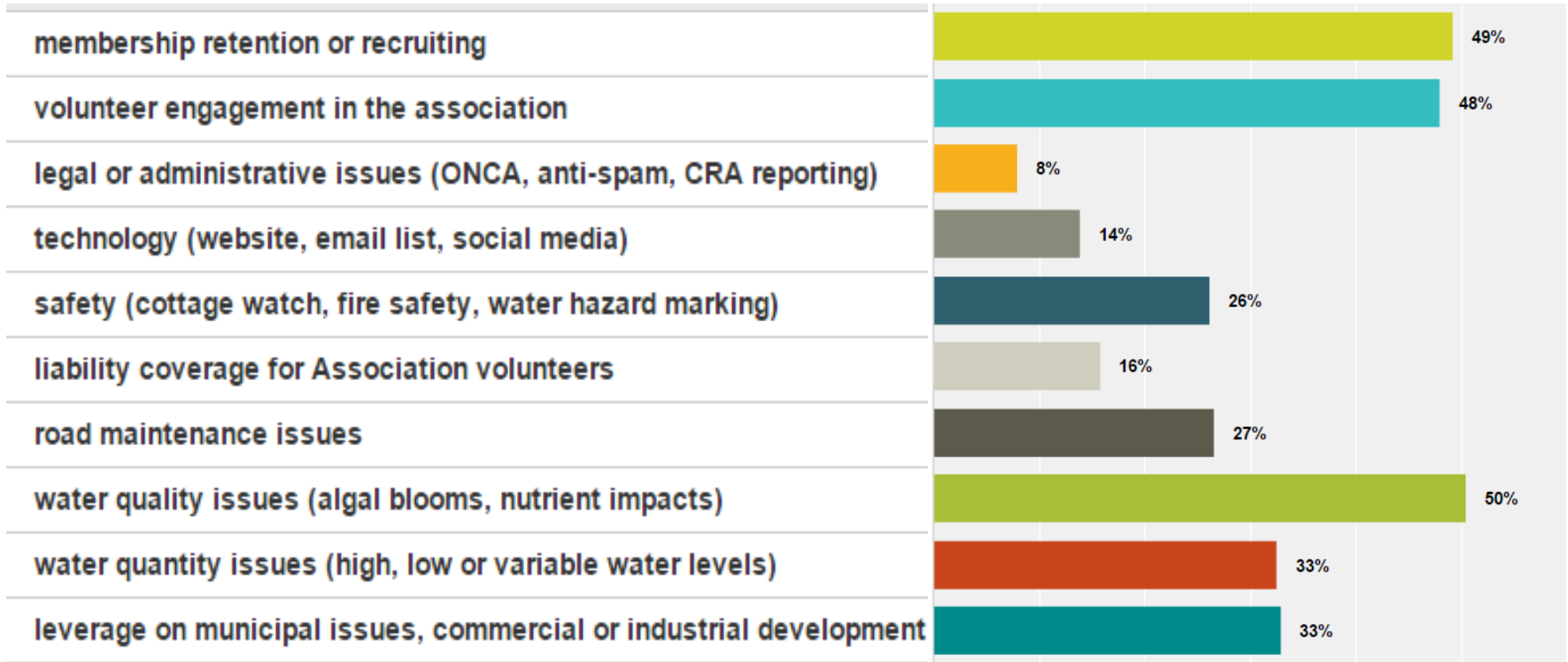


***Analysis: FOCA Member Associations are doing well!***



Federation of Ontario Cottagers' Associations

# Association concerns

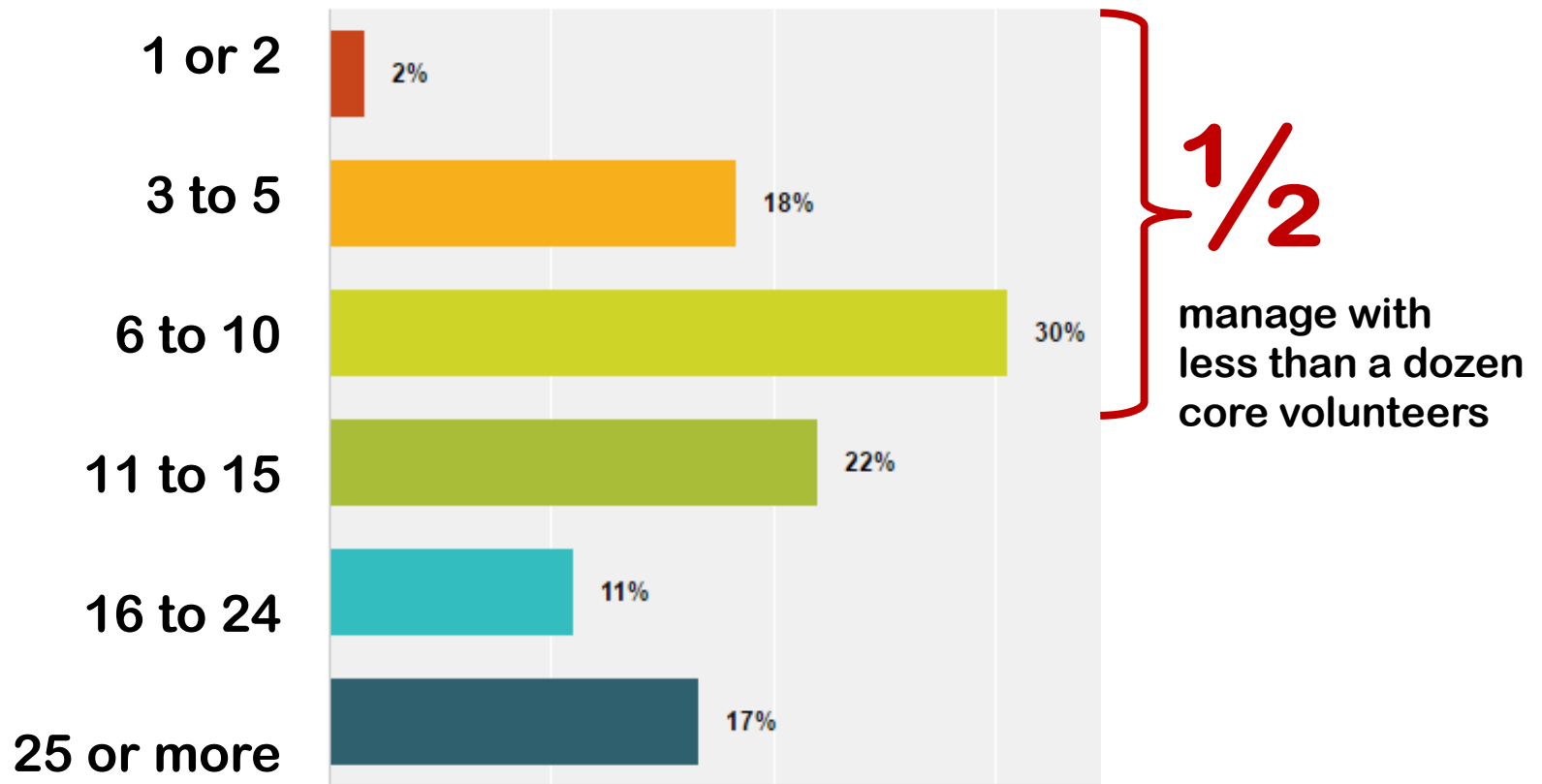


***“Water quality is always a top concern, but membership & volunteer engagement are critical concerns to sustain the association.”***

***-2015 Member survey response***

# Association Volunteers

In an average year, how many volunteers carry out the work of your association?



source: FOCA Member Survey 2015



# Recipe for Success?

Trends among Associations reporting  
**membership is UP this year:**

**0% have dues  
under \$12**  
*popular = \$30-39*

**0% have only  
1-2 volunteers**  
*popular = 6-15*

**>have a galvanizing issue**  
(hazard marking, fire pumps...)  
or have had a **“municipal win”**

**>hold social events**  
especially regattas; fireworks; golf,  
poker or fishing tourneys...

**>use FOCA resources**  
articles, benefits sheet, insurance...

**>travel door-to-door**  
(dock-to-dock) to connect with new  
members

# Participation Rates

What % of local property owners are paid members of your association?

**20% or less**

**20-49%**  
are members

**50-76%**

**77% or more**  
are members

Top answer for  
**Lake Associations**

Top answer for  
**Road Groups**

source: FOCA Member Survey, 2015

filter: respondent's Association title = Secretary or Treasurer or Membership

# Seasonal / Permanent

What % of properties at your lake do you think are permanent (year-round) residences?

under **5%**

**5-14%**

**15-24%**

**25-49%**

↑  
Top answer  
in **2013**

↑  
Top answer  
in **2015**

# Is YOUR Association taking full advantage of the member benefits?

<https://foca.on.ca/benefits/>

## Most highly valued FOCA services and member benefits:

**#1**

FOCA Elerts (free monthly e-newsletters)

**#2**

FOCA resource materials (either online or in print)

**#3**

FOCA Association Liability Insurance Program

*source: FOCA Member Survey 2015*

# FOCA Association Member Survey 2015

Summarized Results **for Members Only**

*In Fall 2015, FOCA surveyed the Association members of our 510 member groups, to collect benchmark information about lake associations in Ontario, their current challenges and future needs. Here is a summary of what we learned:*

**291**

# survey respondents

**91%**

of respondents were age 50, or "better"

What region most closely describes the location of your Association?

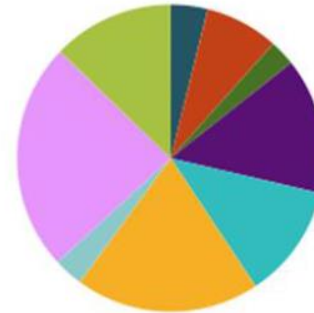
Answered: 258 Skipped: 33

**63%**

have been involved with their own Association for over 10 years

**3/4**

have known about FOCA for over 5 years



- North of Superior, or Northwestern Ontario
- North of the French River
- Simcoe
- Muskoka
- Parry Sound Area
- The Kawarthas
- Southwestern Ontario or Bruce Peninsula
- Eastern Ontario
- Haliburton

# VitalSigns®

Community foundations taking the pulse of Canadian communities.

## About Vital Signs

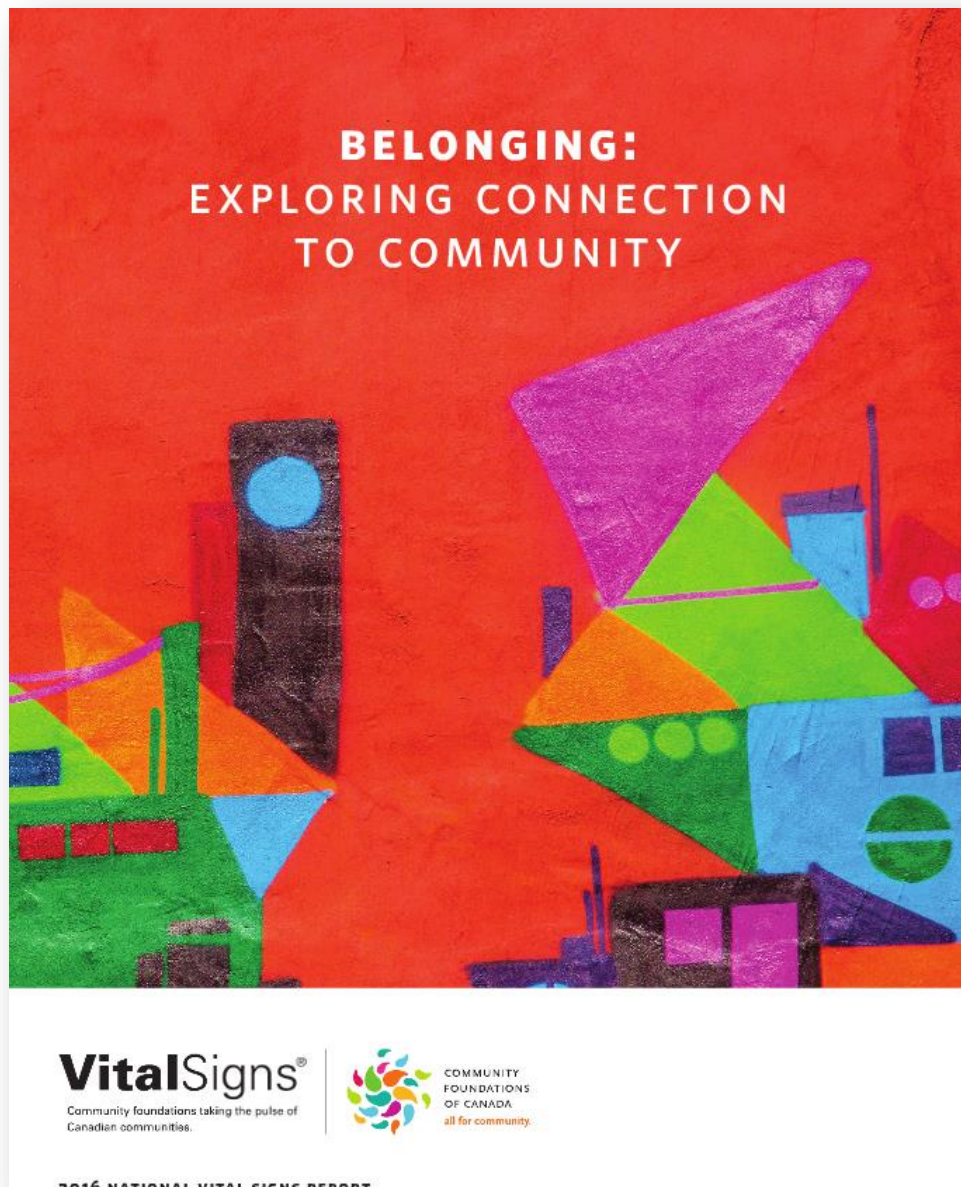
*Vital Signs* is a national program led by community foundations and coordinated by Community Foundations of Canada that leverages community knowledge to measure the vitality of our communities and support action towards improving our quality of life.



COMMUNITY  
FOUNDATIONS  
OF CANADA  
all for community.

## About Community Foundations of Canada

Community Foundations of Canada is the national network for Canada's 191 community foundations. Together we are a philanthropic movement working across sectors to help Canadians invest in building strong and resilient communities.



**VitalSigns®**

Community foundations taking the pulse of Canadian communities.



COMMUNITY  
FOUNDATIONS  
OF CANADA  
all for community.

2016 NATIONAL VITAL SIGNS REPORT

See more: [communityfoundations.ca/vitalsigns/](http://communityfoundations.ca/vitalsigns/)

## VOLUNTEERING

### VOLUNTEERING RATES HAVE PLATEAUED

% of Canadians that volunteer:



### VOLUNTEER HOURS ARE IN DECLINE

Average annual volunteer hours:



IN 2013, **12.7 MILLION VOLUNTEERS**  
CONTRIBUTED **1.96 BILLION HOURS**<sup>14</sup>



### SUPER VOLUNTEERS!

10% of volunteers accounted  
for 53% of all volunteer hours given  
to nonprofit organizations.<sup>15</sup>

Volunteerism rates **higher in rural**  
and less urban regions.<sup>16</sup>



*When people feel a strong sense of belonging to a group, they are more willing to contribute and they take ownership of the group's struggles. They show concern for other members of the group and will try to help them overcome their problems.*

 **ON THE RISE:  
PARTICIPATION IN COMMUNITY GROUPS**


Involvement in the community does not have to be formal or even highly organized for it to count. Meaningful participation can simply look like groups of people who get together on a regular basis to do an activity together or discuss things that are important to them.<sup>27</sup>

% Canadians participating in a group, association or organization:

{ 2003 } **61%** ↑ { 2013 } **65%**<sup>28</sup>

The increase in the rate of participation over that time was twice as high for women as for men.

---

*Volunteers today are different: Today's Canadians tend to be more goal-oriented and have greater structure in their school, work, family, and social lives. They are mobile, technologically savvy, value autonomy, and have multiple interests and roles within the community.* 

- VOLUNTEER CANADA<sup>25</sup>





# ACTIVISM

## SHIFTING THE STATUS QUO

**FACT:** People involved in activism rate higher on several indicators of well-being. It's more than just agitating for change—it's also about building stronger connections to community through people and causes.

### A FAMILY AFFAIR

RESEARCH SHOWS THAT PARENTS WHO ENGAGE IN VOTING, ACTIVISM AND COMMUNITY ORGANIZATIONS RAISE KIDS WHO DO THE SAME.<sup>56</sup>



## ARE CANADIANS BECOMING LESS POLITICALLY INVOLVED?

2003 2013

MEMBERS OF A POLITICAL PARTY OR GROUP



ATTENDED A PUBLIC MEETING



EXPRESSED THEIR VIEWS ON AN ISSUE BY CONTACTING A NEWSPAPER OR A POLITICIAN



PARTICIPATED IN A DEMONSTRATION OR PROTEST MARCH

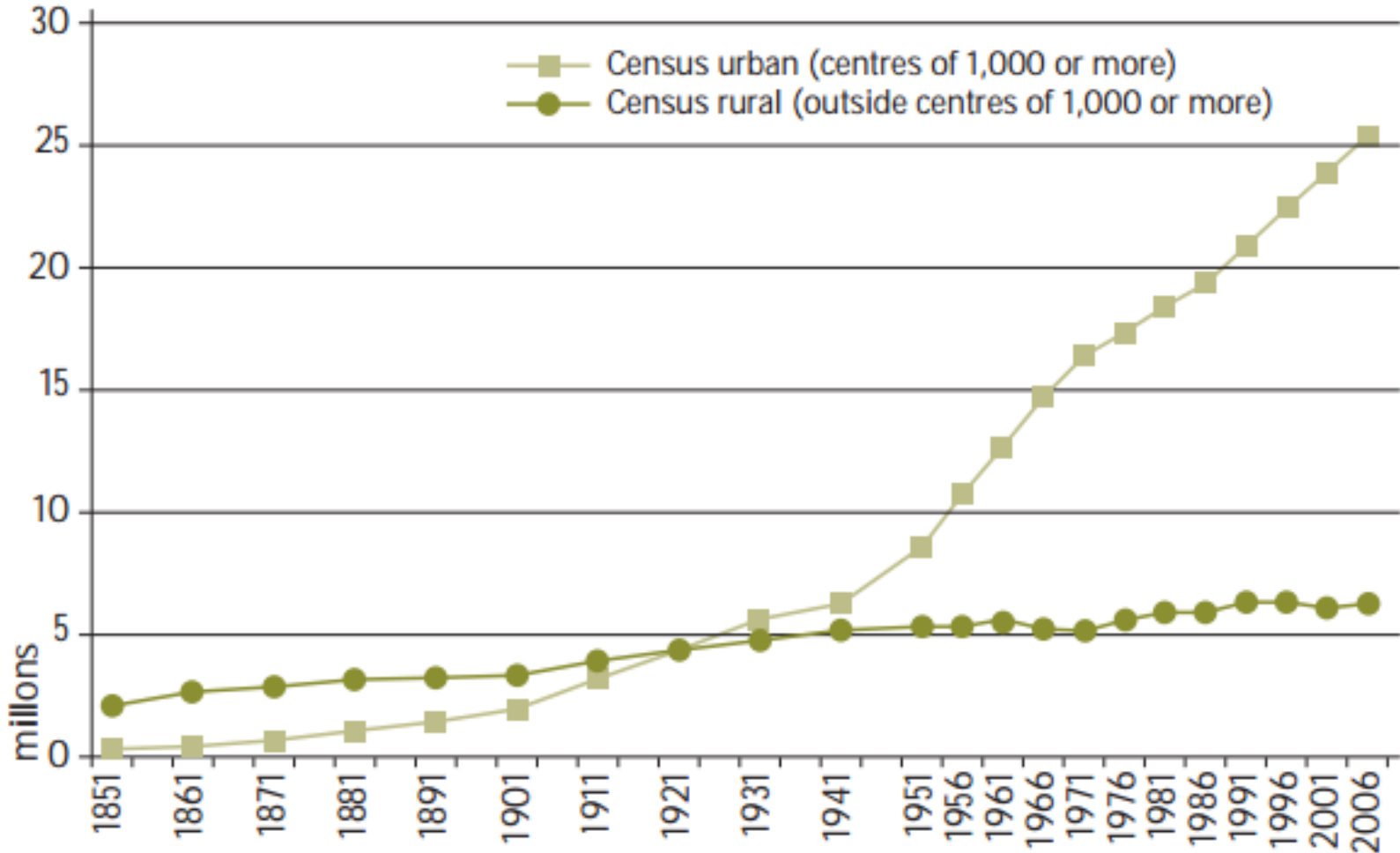


### ON THE RISE: SENIORS' CIVIC ENGAGEMENT

Percentage of older Canadians that participate in community groups:



**Fig. 1: Canadian Urban and Rural Populations, 1851 to 2006**



Note: Data are tabulated in the boundaries applicable at the time of the given census. Source: Statistics Canada. Census of Population, 1851 to 2006.



FOCA @foca\_info · Jul 19

An example of the unreported value of seasonal residency!  
@stats\_canada How do we capture these economics?



Ontario ON Municipal Affairs  
@ONmunicipal

Following

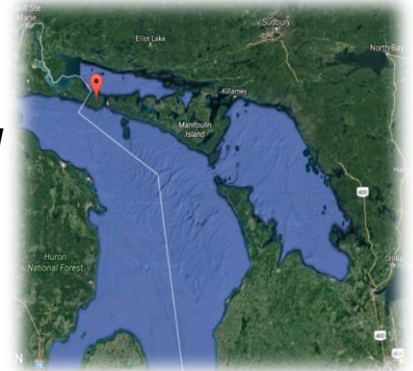
Ontario's Twp of Cockburn Island, has an official pop of zero, lowest in Canada.

[ow.ly/iPs0301NiAp](http://ow.ly/iPs0301NiAp) #DYK

Cockburn Island  
Population: 0



6:30 AM - 19 Jul 2016



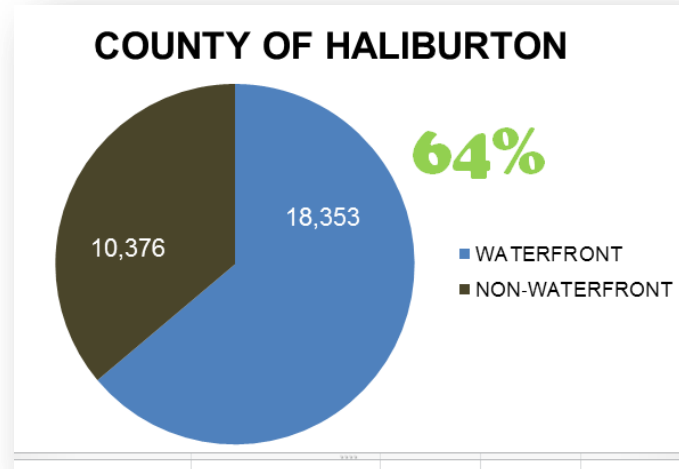
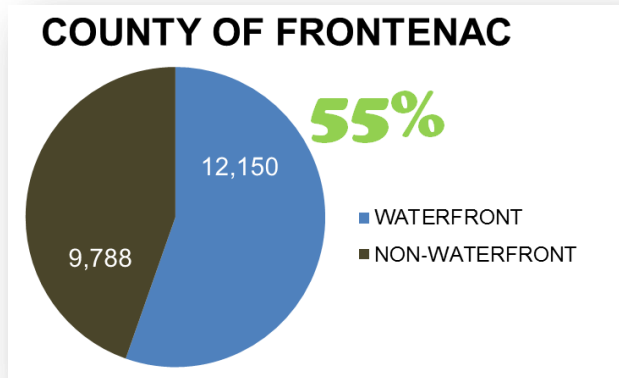
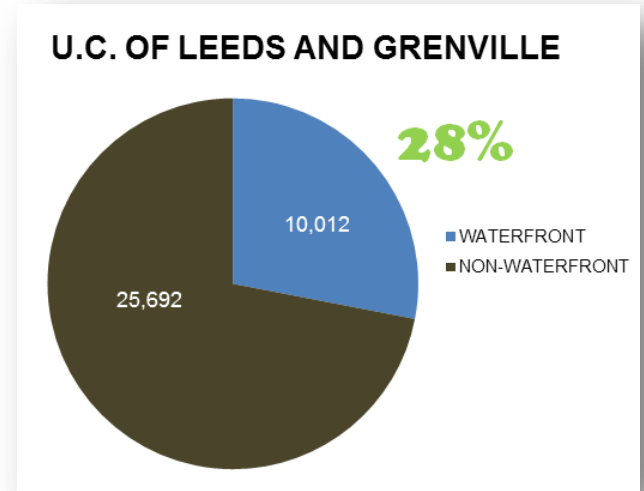
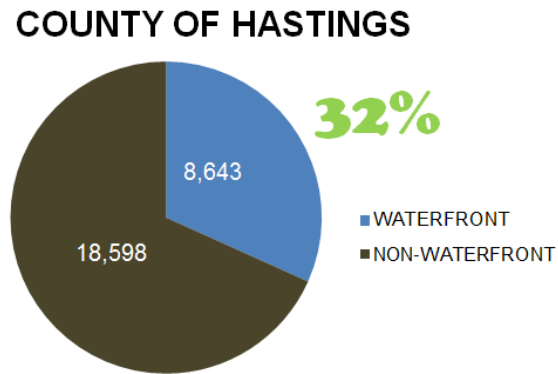
**“Cockburn Island**  
is an island in the  
Canadian province  
of Ontario, located  
in the Manitoulin  
District.

... **With an official population of zero in the Canada 2011 Census**, and populations varying between zero and ten people in the previous three censuses, Cockburn Island is the least populated incorporated municipality in Canada. **However, the population grows significantly in the summer**, as an estimated two to three hundred people maintain cottages and summer homes on the island.<sup>[2]</sup>

-source: Wikipedia, October 21, 2016  
(emphasis added)

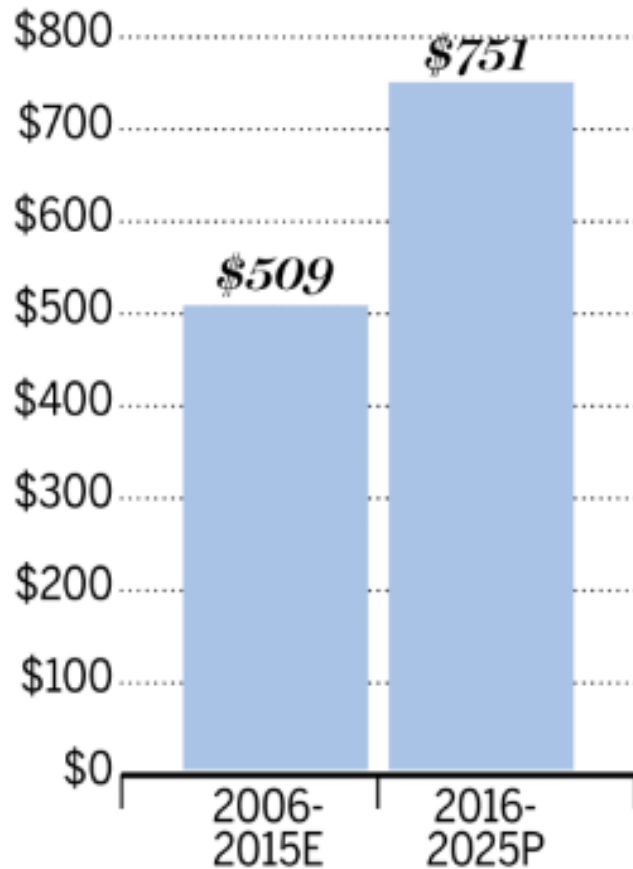
# Trends in Rural Municipalities:

% of residential waterfront properties in cottage country municipalities



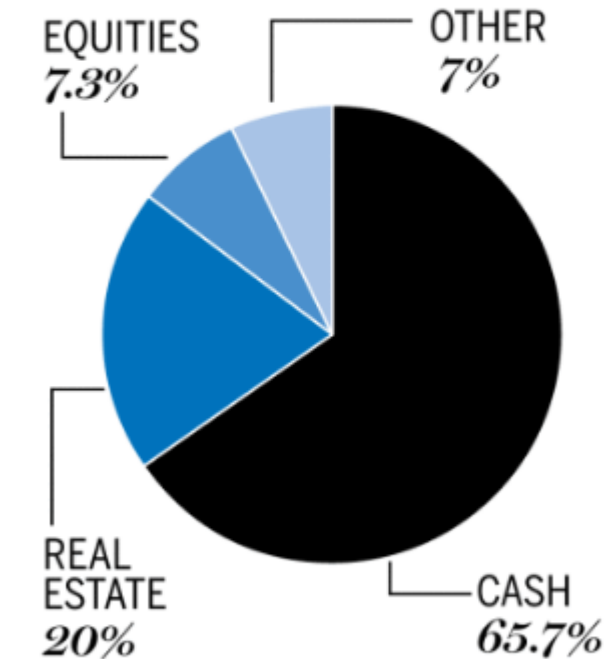
# TOTAL INHERITANCE

IN BILLIONS OF DOLLARS



SOURCE: CIBC ECONOMICS

# INHERITANCE BY ASSET



SOURCE: CIBC ECONOMICS

NATIONAL POST

# Trends in Ownership



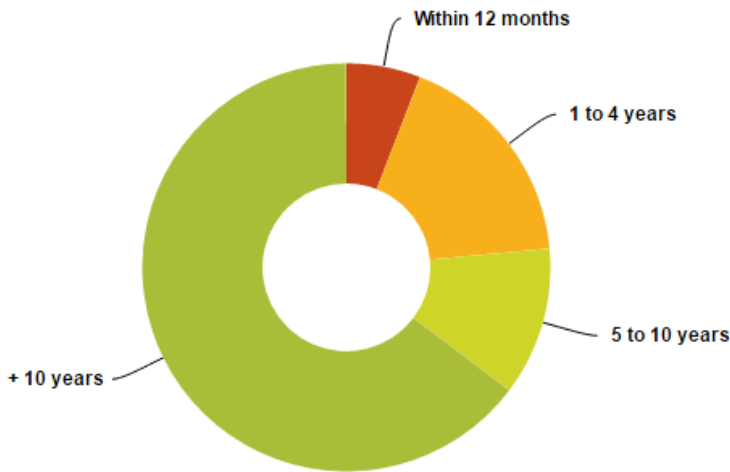
## FOCA's Cottage Succession Seminars with estate lawyer Peter Lillico



“Raise your hand if you hope to keep the cottage in the family for the next generation...”

When do you think your cottage will be passing on to the next generation?

Answered: 17 Skipped: 0



# Trends in Ownership

- User-driven vacation rental websites make it easier for owners to finance and sell recreational properties.
- Baby boomers spark demand: 53 per cent of regions surveyed report an increase in retiree or near-retirement buyers compared to last year.
- Low dollar prompting Canadians to sell their U.S. property and reinvest in Canadian recreational regions.
- Cottages that are quiet (94%) and private (91%) are most important; sandy beach (75%), access to water (75%)

SOURCE: ReMax Recreational Property Report, June 2016

**Cottage Rental = a financial reality**

25% of waterfront property owners are  
“managers/owners/professionals”

Average Age: 46

Average Household income \$100,000

*Source: Cottage Life / PMB*





*Note: FOCA's members already live here!*

*Image courtesy  
Ontario East /YouTube*

## Rideau Lakes Township

### Property values up less than 1% in Rideau Lakes Township

Residential property owners will see an average assessment increase of less than 1% in 2017.

### Value of a typical home

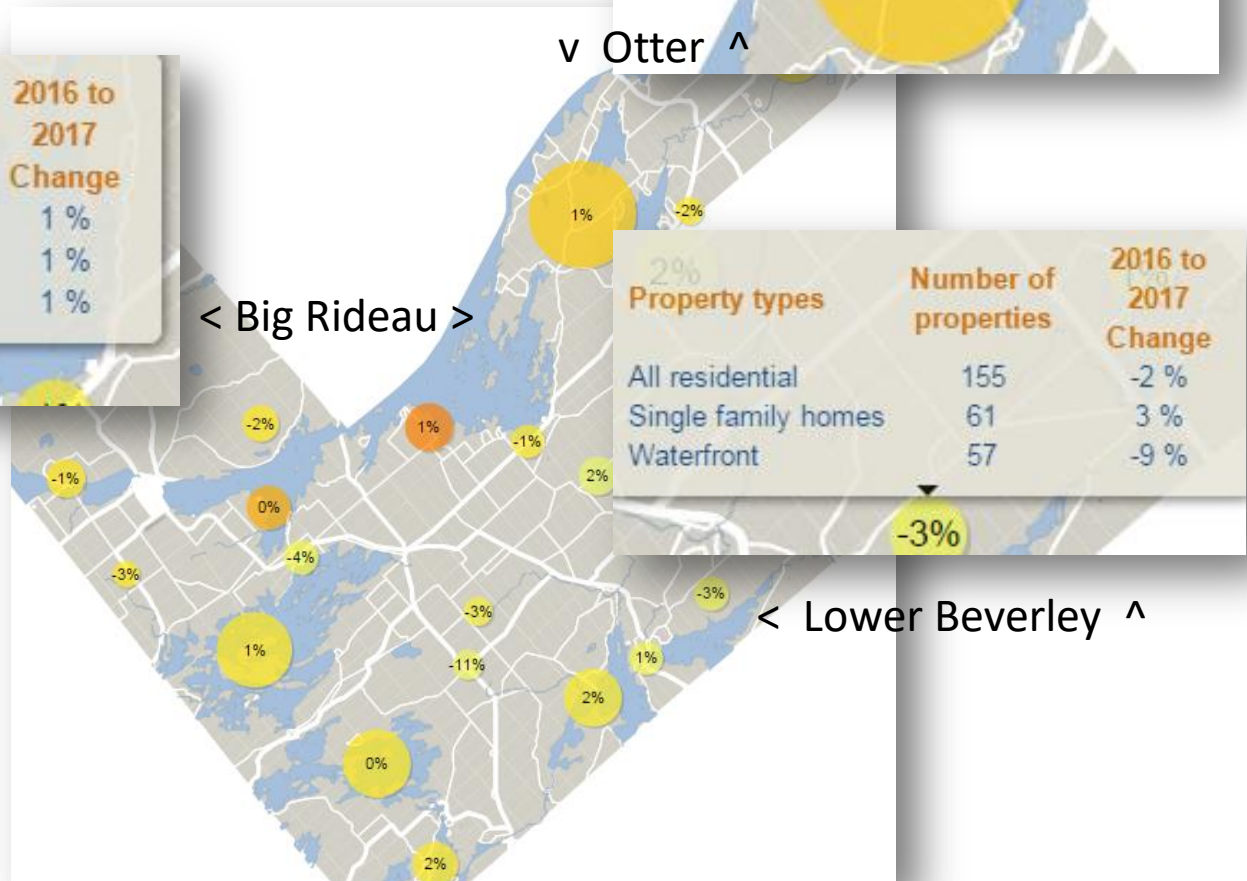
The assessed value of a typical residential home in Rideau Lakes Township is \$201,000.

### Waterfront property values

The assessed value of a typical residence on water in Rideau Lakes Township is \$428,500.

Property types	Number of properties	2016 to 2017 Change
All residential	1438	1 %
Single family homes	183	1 %
Waterfront	1007	1 %

Property types	Number of properties	2016 to 2017 Change
All residential	407	1 %
Single family homes	38	1 %
Waterfront	276	1 %



Property types	Number of properties	2016 to 2017 Change
All residential	155	-2 %
Single family homes	61	3 %
Waterfront	57	-9 %

< Lower Beverley ^

## Drummond/North Elmsley Township

### Property values up less than 1% in Drummond/North Elmsley Township

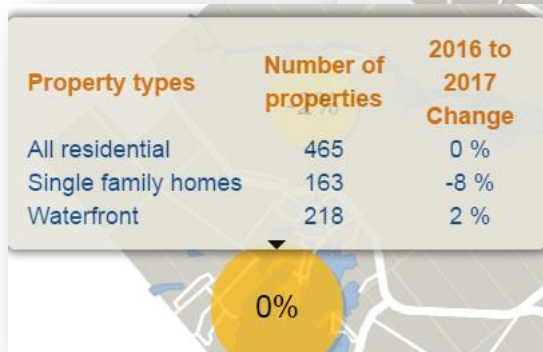
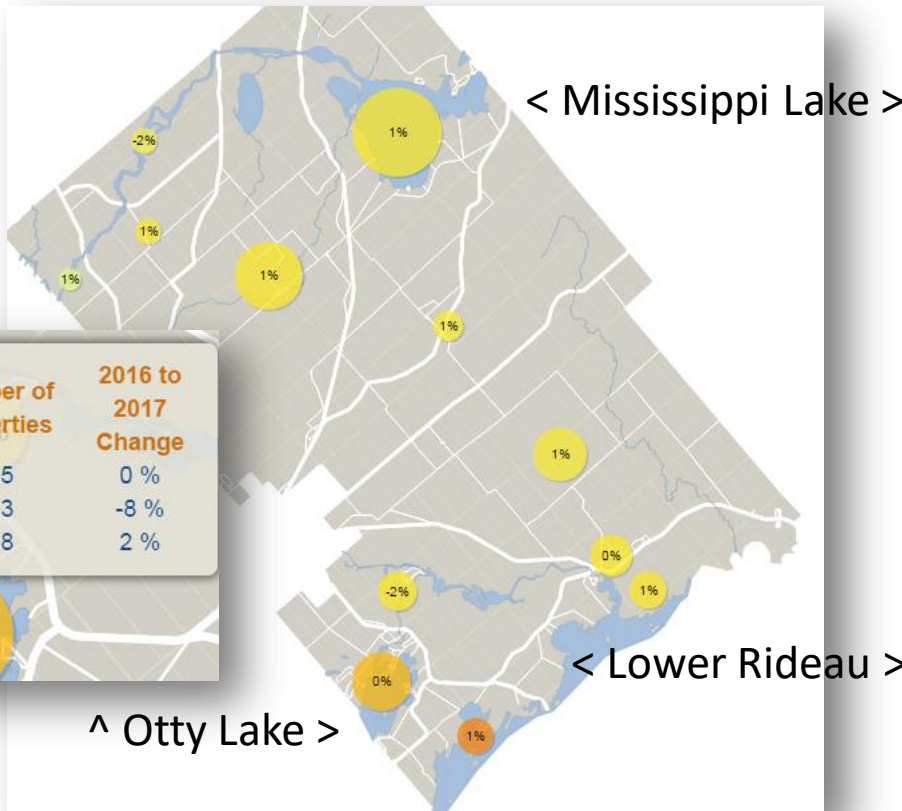
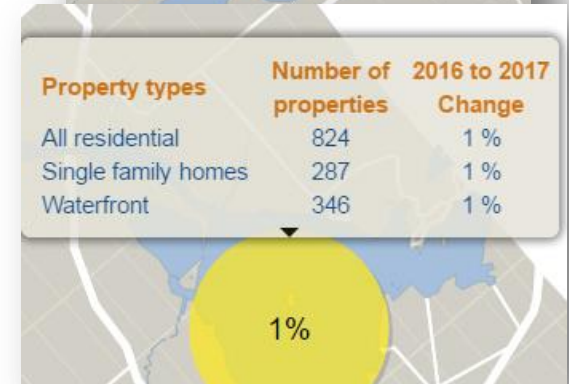
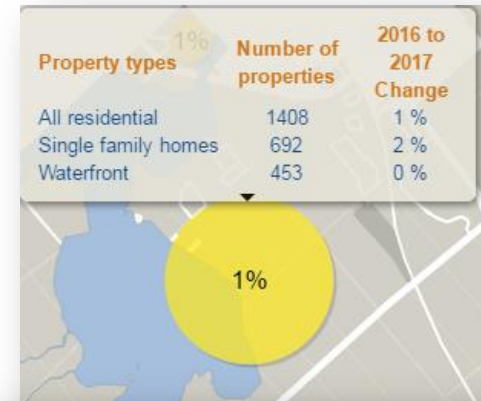
Residential property owners will see an average assessment increase of less than 1% in 2017.

### Value of a typical home

The assessed value of a typical residential home in Drummond/North Elmsley Township is \$244,500.

### Waterfront property values

The assessed value of a typical residence on water in Drummond/North Elmsley Township is \$423,500.



## South Frontenac Township

### Property values up less than 1% in South Frontenac Township

Residential property owners will see an average assessment increase of less than 1% in 2017.

### Value of a typical home

The assessed value of a typical residential home in South Frontenac Township is \$262,000.

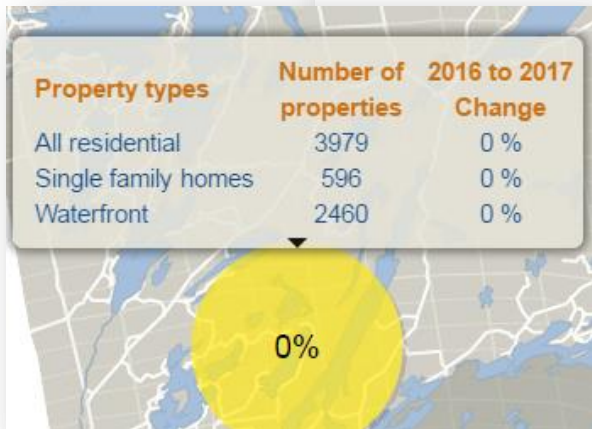
### Waterfront property values

The assessed value of a typical residence on water in South Frontenac Township is \$298,000.

### More about South Frontenac Township

Located directly north of Kingston, South Frontenac comprises a collection of villages and hamlets, and is scattered with lakes and wilderness.

v lakes NW of Frontenac Prov.Park >



< Loughborough L. ^

## Bonnechere Valley Township

### Property values up 1% in Bonnechere Valley Township

Residential property owners will see an average assessment increase of approximately 1% in 2017.

### Value of a typical home

The assessed value of a typical residential home in Bonnechere Valley Township is \$153,000.

### Waterfront property values

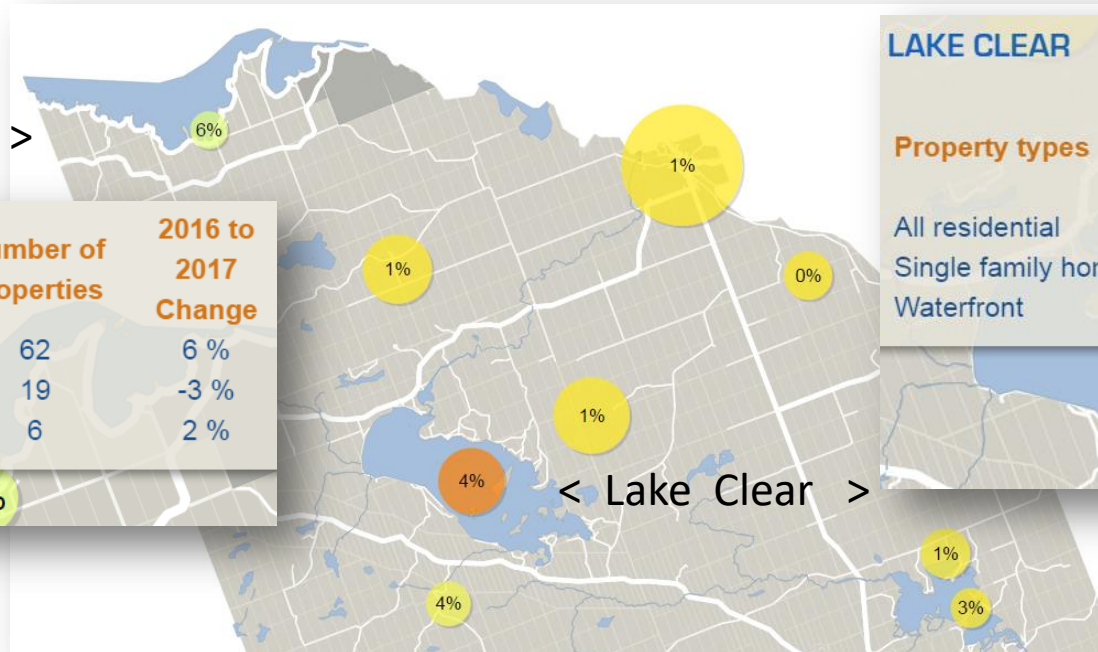
The assessed value of a typical residence on water in Bonnechere Valley Township is \$244,000.

### More about Bonnechere Valley Township

Bonnechere Valley is a primarily rural and recreational area that has proximity to employment in Deep River, Petawawa, Renfrew and Ottawa.

v Golden Lake >

Property types	Number of properties	2016 to 2017 Change
All residential	62	6 %
Single family homes	19	-3 %
Waterfront	6	2 %



### LAKE CLEAR

#### Property types

All residential  
Single family homes  
Waterfront

#### Number of properties

267  
2  
237

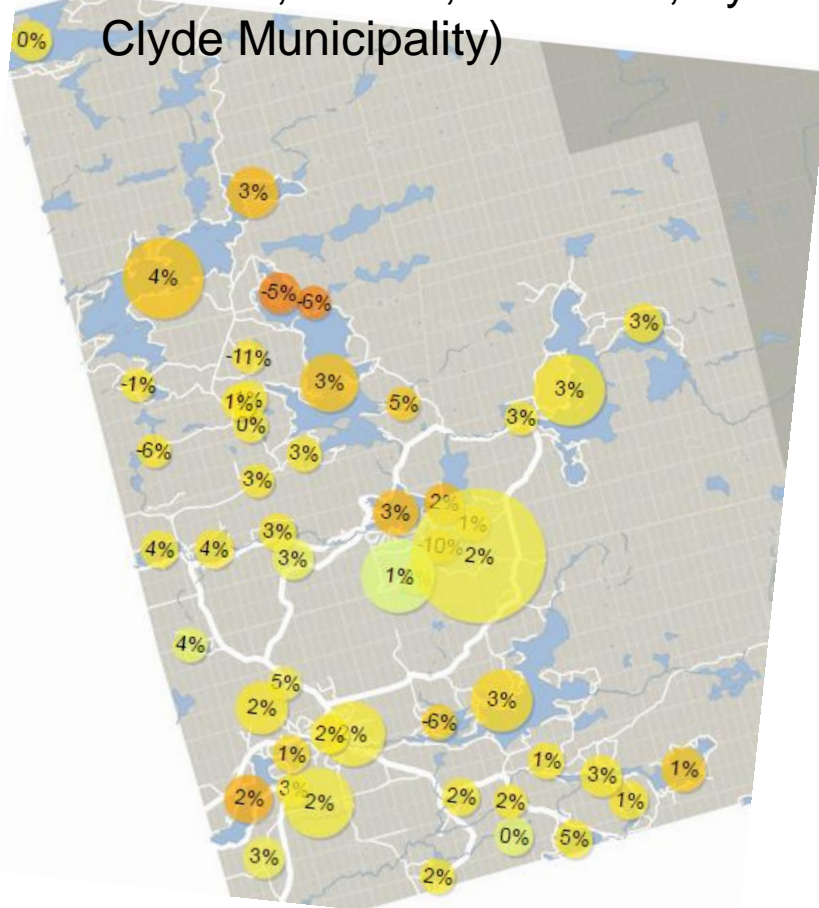
#### 2016 to 2017 Change

4 %  
3 %  
4 %

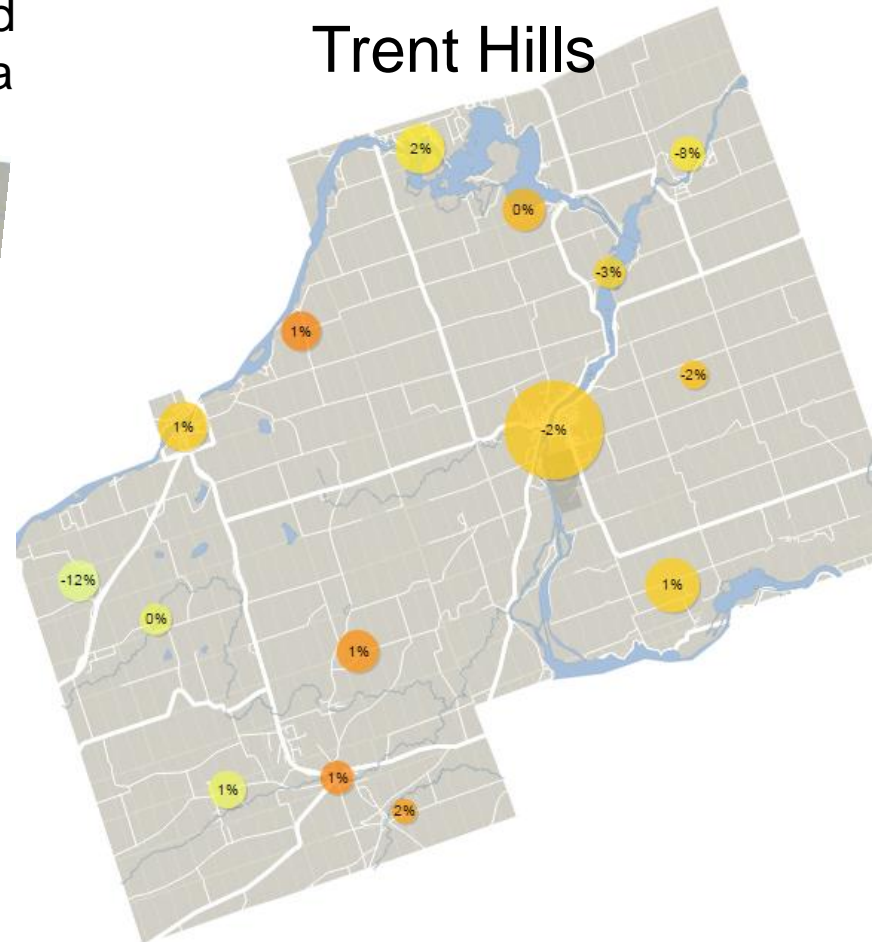
< Lake Clear >

# Haliburton

(Dysart, Dudley, Harcourt, Guilford Harburn, Bruton, Havelock, Eyre a Clyde Municipality)



# Trent Hills

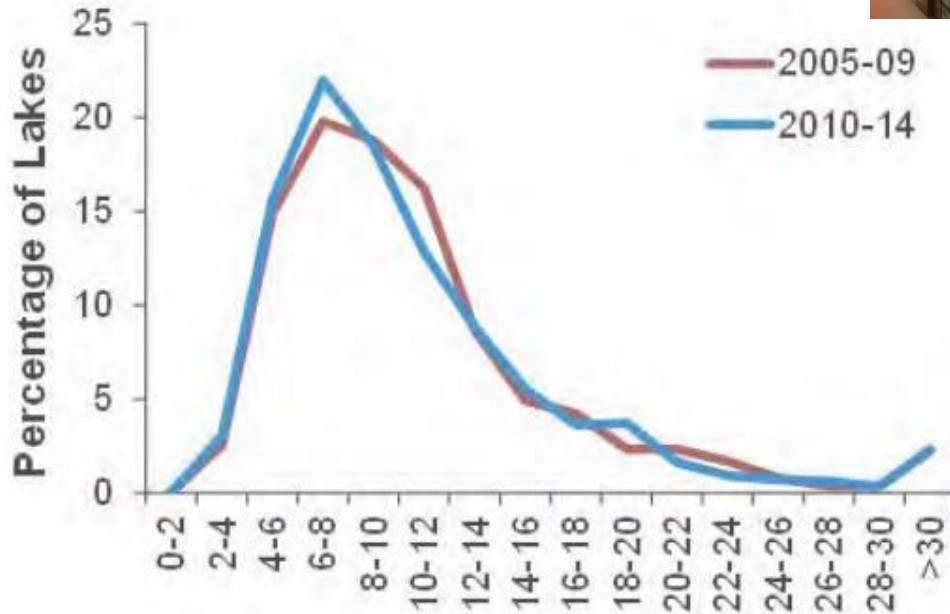


➤ Speaking of Trends....



LAKE  
PARTNER  
PROGRAM

## Report Card 2015



Lake Partner Program (LPP) is Ontario's volunteer inland lakes monitoring program. Each year, approximately 600 volunteers (i.e., lake stewards or citizen scientists) monitor nearly 550 inland lakes at over 800 sampling locations .

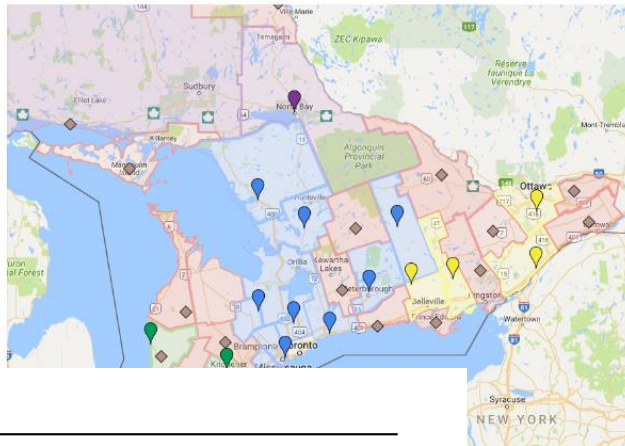
About 85% of the volunteers sample lakes on the Canadian Shield.

Most of the lakes in Ontario's LPP are oligotrophic (62%), and tend to be located on the Canadian Shield. 31% are mesotrophic, and the remaining 7% are eutrophic, and tend to be located off the Canadian Shield.



## Directory of Ontario Stewardship Councils

This Directory of Ontario Stewardship Councils provides a listing of all current and former Stewardship Councils (based on the program formerly operated by the Ministry of Natural Resources and Forestry). It is not intended to include all the groups in the Province that undertake stewardship. The Directory was created to share vital information about the work of Ontario stewardship councils to restore and enhance the environment in which they live. This will help them to share information, find opportunities to collaborate, promote public awareness, and attract new members.



## Home



Federation of Ontario Cottagers' Associations

## SNO Scan: Granting Resources

Compiled by the Ontario Soil and Crop Improvement Association, October 2015

A preliminary list of grants available to environmental organizations in Ontario. Information as of October 2015, please check individual granting websites for current information. The Stewardship Network of Ontario does not take responsibility for any errors or omissions.

## PUBLIC GRANTS

### Acronyms

- ECCC = Environment and Climate Change Canada
- MNRF = Ministry of Natural Resources and Forestry
- MOECC = Ministry of the Environment and Climate Change

Grant Name (Government Department)	Eligibility	Focus Areas	Application Timeline	Grant Amount	Grant Duration	Website
<b>EcoAction Community Funding Program (ECCC)</b>	<ul style="list-style-type: none"> <li>Non-profit organizations</li> <li>Organizations must secure at least half of the total project funding from sources other than the federal government</li> <li>Organizations must be able to measure the direct positive environmental results of the project and build the community's capacity to take action toward priority environmental issues</li> </ul>	<ol style="list-style-type: none"> <li>Clean air</li> <li>Clean water</li> <li>Climate change</li> <li>Nature</li> </ol>	Annual deadline: November 1 <sup>st</sup>	Maximum \$100,000	Maximum 36 mo.	<a href="http://www.ec.gc.ca/ecocaction/">www.ec.gc.ca/ecocaction/</a>
<b>Environmental Damages Fund (ECCC)</b>	Eligible groups: <ul style="list-style-type: none"> <li>Non-governmental organizations</li> <li>Community-based environmental groups</li> <li>Universities and academic institutions</li> <li>Aboriginal groups</li> <li>Provincial, territorial and municipal governments</li> </ul>	<ol style="list-style-type: none"> <li>Restoration (highest priority)</li> <li>Environmental Quality Improvements</li> <li>Research and Development</li> <li>Education and Awareness</li> </ol>	Variable – generally early in the year	Variable	No maximum, generally 2 years	<a href="http://www.ec.gc.ca/edf-fde/default.asp?Lang=En&amp;n=BD1220DB-1">www.ec.gc.ca/edf-fde/default.asp?Lang=En&amp;n=BD1220DB-1</a>

See more: [stewardshipnetwork.ca](http://stewardshipnetwork.ca)



Search

### Tweets by

@ONStewardship

Stewardship Network

@ONStewardship

Looking for info about local #stewardship groups? Check out our new directory of stewardship councils @ONResources ow.ly/dQUo3054i43

11 Oct

Stewardship Network

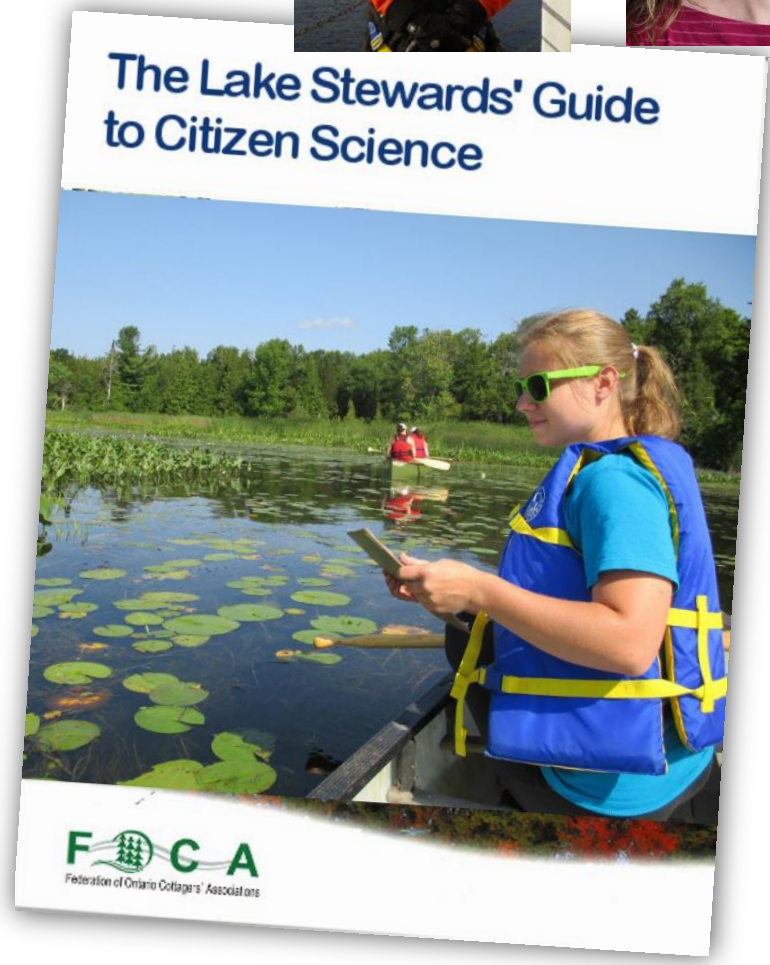
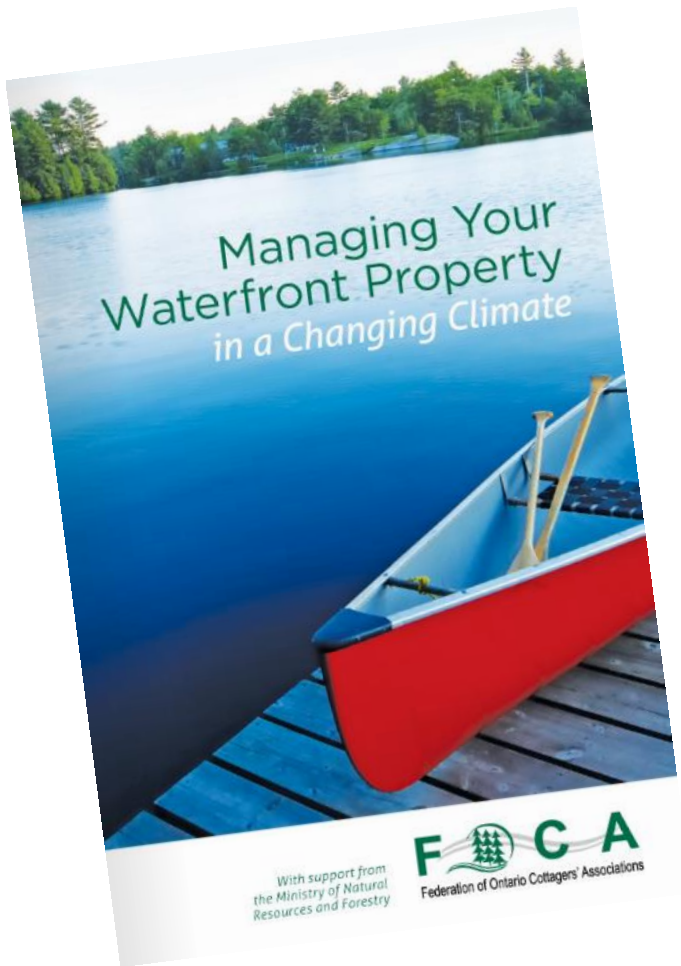
@ONStewardship

Great Lakes Guardian Community Fund is accepting applications now #greatlakes #stewardship ow.ly/LW1304Rslk

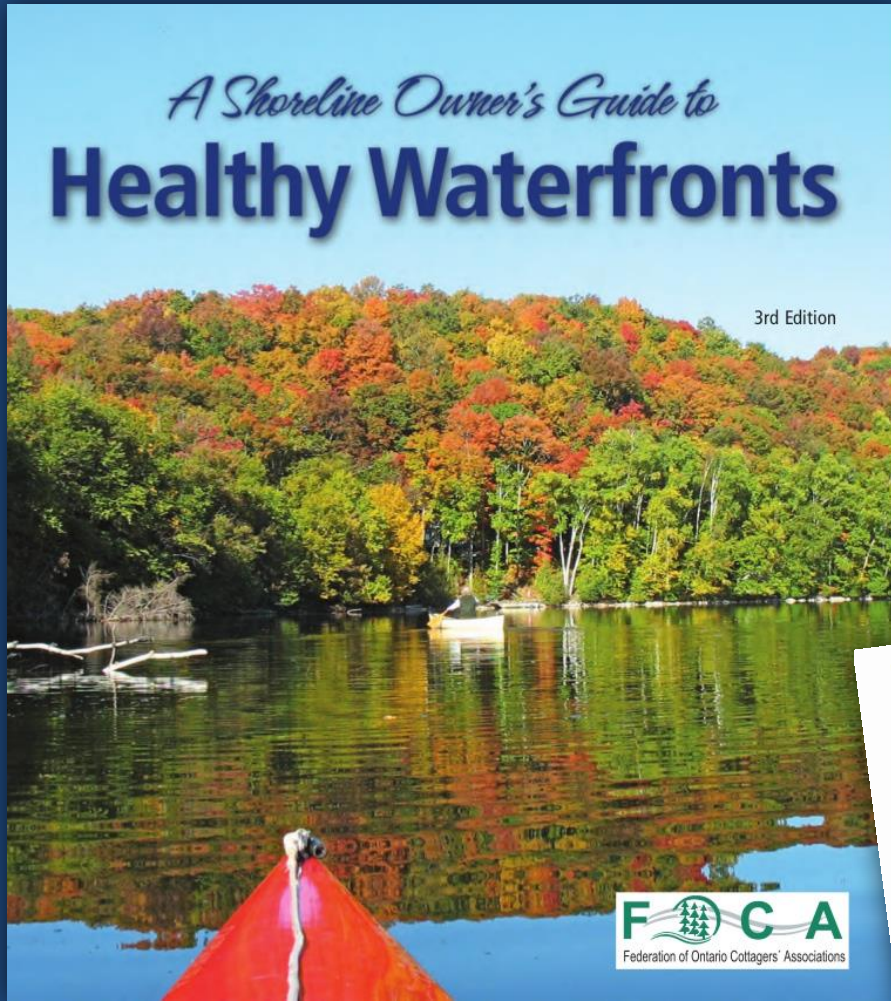
Great La... How not-f...

Embed View on Twitter





# New edition:



## A Shoreline Owner's Guide to Healthy Waterfronts

3rd Edition

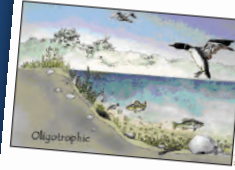


### What Type of Lake Do You Live By?

There are three basic types of lakes found in Ontario. You can learn more about your lake's unique characteristics by contacting your local Conservation Authority, Ontario Ministry of Natural Resources and Forestry (MNRF) or cottage association.

#### Oligotrophic Lakes

- Generally deep
- Minimal aquatic plant growth
- Low nutrient levels
- Support cold-water fish such as trout and whitefish
- Low levels of phosphorus and chlorophyll
- Most lakes on the Canadian shield are oligotrophic with some exceptions



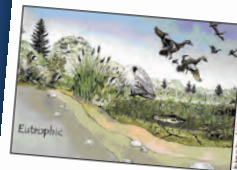
#### Mesotrophic Lakes

- Medium depth
- Usually good for fishing; support a wide variety of fish such as walleye and bass
- More nutrients than oligotrophic lakes, but not nearly as much as eutrophic lakes
- Occasional algae bloom at the surface



#### Eutrophic Lakes

- Generally shallow with abundant vegetation
- Support warm-water fish such as perch, bass and pan fish
- Frequent algae blooms
- Susceptible to oxygen depletion
- High phosphorus or chlorophyll readings



Eutrophication is a lake's aging process. Sediments, erosion and the decomposition of aquatic plants eventually fill up the lake and the lake is converted to a wetland (e.g. marsh). This process normally takes 100 years, but can be accelerated.

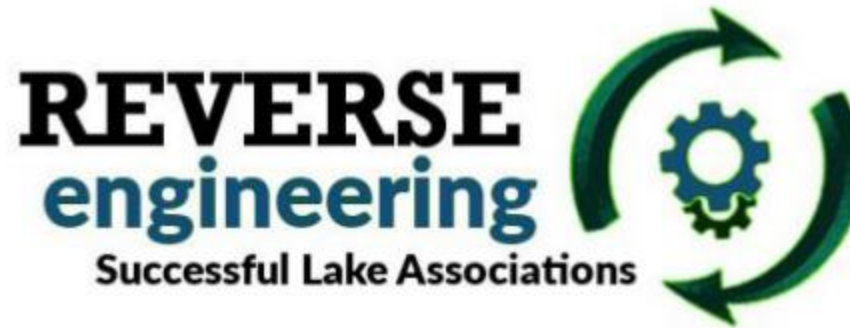
### Be Smart About Septic Systems

With septic systems what goes in, must come out! Most of Ontario's waterfront property owners rely on on-site wastewater treatment systems to manage household water. Maintaining your septic system is critical to ensuring that your wastewater does not add excess nutrients to your lake or contaminate groundwater. Some tips:

- Have your septic tank inspected and pumped out on a regular basis. The frequency of your pump-outs will vary based on the size of your tank, your family size, and the number of appliances you use. As a general rule, pump your septic tank every 2 to 3 years.
- Avoid constructing patios, decks or parking areas over your septic tile bed. Extra weight can crush pipes and compact the soil, limiting its permeability.
- Do not use snowmobiles over the leaching bed area in winter; this will reduce the snow cover's insulating effect. ATV and snowmobile traffic can also compact filtration material.
- Have an effluent filter installed in your septic tank, to reduce the amount of solids entering the leaching bed to prevent clogging.
- Ensure access to the septic tank for proper maintenance and servicing.
- Avoid planting certain species of trees around the leaching bed area. Willow roots can clog pipes and shade the septic area, slowing evaporation.
- Do not water your lawn around leaching bed area; extra water can reduce the bed's ability to absorb and treat waste water from the house.
- Direct rainwater from roofs, patios and driveways away from the leaching bed to prevent system overload.



## 2016 FOCA Fall Seminar:

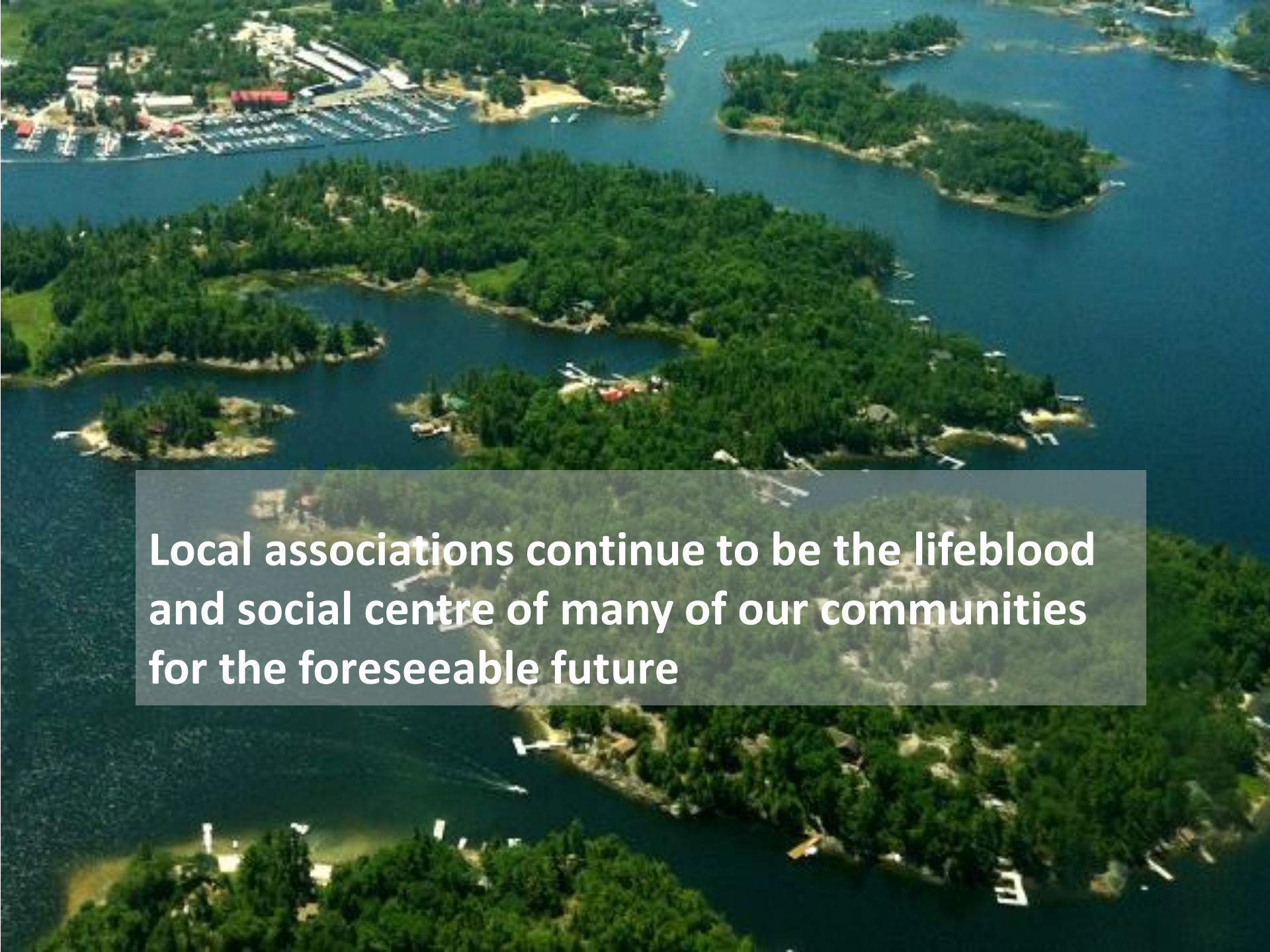


**Join us: Saturday, November 12<sup>th</sup>, 2016**

9:30am - 3:30pm at Vaughan Estate, 2075 Bayview Avenue, Toronto

### **Get inspired & find ways to energize your association:**

- ④ benchmarks and trends in Ontario lake associations
- ④ storytelling to communicate science
- ④ collaboration with your municipality for the good of the lake
- ④ finding the next generation of lake stewards
- ④ first-hand accounts of challenges & successes from fellow associations

An aerial photograph of a large, winding lake with numerous islands and peninsulas. The water is a deep blue, and the land is covered in dense green trees. In the upper left, there is a marina with many boats docked. Several small houses and buildings are scattered across the islands. The overall scene is a lush, scenic landscape.

**Local associations continue to be the lifeblood and social centre of many of our communities for the foreseeable future**