

2019 YEAR IN REVIEW



FOCA is...
*protecting thriving and sustainable
waterfronts across Ontario*

F C A
Federation of Ontario Cottagers' Associations

Keeping the Focus on the Waterfront

2019 was a challenging year.

It began with early spring floods in Muskoka, along the Ottawa River, on the shores of the Great Lakes, and elsewhere. Even the opening of the Trent Severn Waterway was delayed by high water. In September, FOCA spoke on a panel on TVO's The Agenda about Ontario's water issues, and FOCA continues to participate in watershed management discussions into the new year. In 2019, the trend to more ice-free days on the calendar meant reduced winter activities, increased algal blooms, changing species ranges and threats to biodiversity. Meanwhile, the rising costs of living, including rural services such as electricity prices, have threatened our families' legacies.

We know that being at the waterfront in Ontario cottage country restores our energy, and our faith in the power of nature to heal.

For over 55 years, lake associations have depended on FOCA—the Federation of Ontario Cottagers' Associations—to be their voice on environmental and policy issues, and to represent the interests of waterfront property owners across this province, throughout the year.

FOCA is uniquely positioned, as membership support propels this organization. Thank you to our member Associations and supporters, as well as our environmental, academic, private sector, and political partners who keep FOCA connected, informed and rooted at the hub of a huge network of rural and waterfront knowledge.

Read onward to hear about the amazing volunteers that form the backbone of FOCA, to see how membership fees were put to good use in 2019, and to learn how we will ensure a bright future for waterfront Ontario, for the generations to come.

**Cottage country needs champions.
Are you in?**



Terry Rees
FOCA Executive Director



Marlin Horst
FOCA Board President

VISION

FOCA envisions thriving and sustainable waterfronts across Ontario, now and for future generations

MISSION

As the pre-eminent Ontario organization, FOCA serves and represents lake associations, waterfront property owners and waterfront communities through education, communication and government advocacy

MANDATE

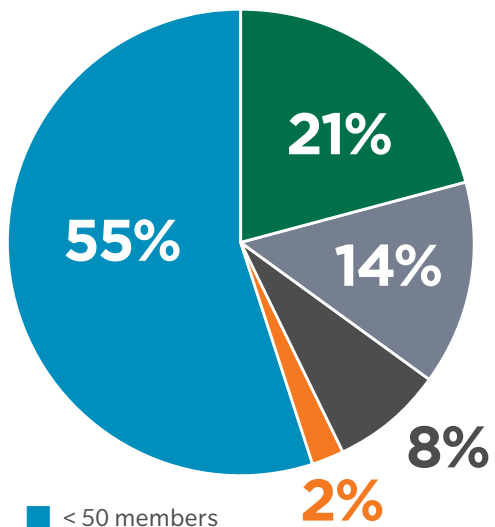
FOCA advocates for healthy lakes and rivers, and is the voice for Ontario's 250,000+ waterfront property owners



Our Members



How large or small are FOCA's
~500 member Associations?



- < 50 members
- 50 - 99 members
- 100 - 199 members
- 200 - 399 members
- 400+ members

Learn more: <https://foca.on.ca/our-community/>

Our Priorities

FOCA works on **environmental issues** (water quality, citizen science, septic systems) as well as **financial issues** (property taxation, rural utilities) that impact waterfront property owners. FOCA's priority goals, as outlined in our Strategic Framework, *20|20 Vision (2018-2020)* are:



Strengthening Lake Associations



Effective Government Relations



Science into Action



Bridging Gaps in our Rural Communities

*We're very proud of our 2019 accomplishments.
Highlights are on the following pages.*



Image courtesy: TVO's
The Agenda with Steve Paikin



Image: Lake Kashtabog
Residents Association AGM 2019

Member Spotlight

Golden Lake & Bonnechere River
Property Owners Association

*450 members, Renfrew County,
FOCA member since 2005*

In their words: "FOCA, thanks for continuing to provide such a wealth of information and resources for our Board, and all our members. We are fortunate to have such a terrific association available to us, and grateful for your support! Keep up the good stuff."



Strengthening Lake Associations



Member Resources

FOCA has resources to help local groups get organized, engage the community and municipal partners, limit your liability exposure, create a “welcome” brochure or binder to inform new arrivals about significant issues, or take steps toward making a lake plan of your own. Get information, here: <https://foca.on.ca/toolkit-overview/>

FOCA members receive tangible and intangible benefits. In addition to FOCA’s ongoing advocacy and policy work on behalf of waterfront Ontario, each of your members can access offers, discounts and deals from our sponsors and partners, all because of your association’s annual investment in FOCA. Ensure your fellow association members know about all their benefits: <https://foca.on.ca/member-services/benefits/>

Online Information

Got a cottage-country question?

FOCA likely has the answer, or knows who does!

FOCA is a clearing-house for cottage country information. Start your search here: <https://foca.on.ca/resources/>

Also, make sure you’re signed up to receive monthly updates in the FOCA Elert (e-newsletter), filled with cottage country news. Get on the Elert list today: <http://bit.ly/FOCAElertSubscribe>



Member Tip

Many special resources on the FOCA website—such as Event Summaries & Slides—require the FOCA Member Login.

Don’t have, or can’t recall, the Login? Email us at communications@foca.on.ca and we will reply during business hours with the details.



375+
volunteer groups
are protected

under FOCA’s Association Liability Program. For two decades, this program has been instrumental in supporting associations like yours, that do so much invaluable work in our waterfront communities!

Waterfront property owners face challenges we can't solve on our own. That's where cottage, lake and road associations come in! And FOCA supports these associations, that are the backbone of waterfront Ontario.



FOCA Events

Our events are opportunities for members to connect, ask questions, and collect updates on important topics.

The 2019 FOCA AGM & Spring Seminar, **“Association Planning: Getting it Right”** included governance tips, cottage succession, community responses to boating issues, and “connecting with your municipal council—why it matters!”

The FOCA Fall Seminar, **“Lake stress, road egress, water tests, extra guests, septic checks”** featured even more hot topics, and provided a forum to share peer success stories and network on emerging issues. Members can download event summaries, including links to all the slide presentations, here: <https://foca.on.ca/news/events/>

Throughout the year FOCA interacted with thousands of members, partners, and waterfront enthusiasts to raise greater awareness of waterfront issues facing all Ontarians. Our goal - to help resolve top “pinch-points” for our lake associations around dozens of topics, including:

- short-term rentals
- water quality & quantity concerns
- risk management & liability
- private road issues
- boating
- rural utilities
- finding & keeping volunteers
- septic re-inspection programs



**Save 100s
each year**

on personal insurance costs, with great coverage available through the CottageFirst group insurance program, exclusively for FOCA members.

Get a quote: <http://cottagefirst.com>



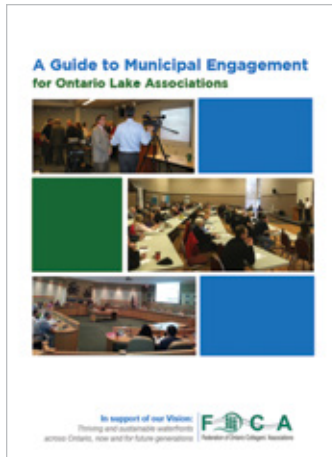
**Over
\$26,000**

in local membership fees were collected in 2019 for more than a dozen member associations, when their own members renewed using FOCA's digital fees portals. Find out how: <https://foca.on.ca/member-services/membership-payment-processing/>



Government Relations & Effective Policy Work

FOCA works with policy makers to ensure that waterfront property owners are adequately informed and involved on issues affecting waterfront communities.



FOCA at Queen's Park, April 2019

Encouraging Involvement

In early 2019, FOCA released **A Guide to Municipal Engagement for Ontario Lake Associations**, explaining the important role played by municipalities on topics that are key to waterfront residents, and issuing a call to action to our member groups to build a relationship with their own municipalities. Download the guide: <https://foca.on.ca/municipal-engagement-guide/>

In late 2019, FOCA encouraged members with more than one Canadian residence, and whose focus was in their rural riding, to elect to vote at their cottage riding in the October Federal Election, subject to particular conditions: <https://foca.on.ca/federal-election-2019/>

Focusing on Policies

FOCA works on dozens of policy files!

You can search by keyword at <https://foca.on.ca/resources/> for updates, FOCA's policy submissions, and backgrounders on files like these:

- Water Levels & Water Management Planning
- Conservation Authorities
- Algonquin Land Claim Agreement
- Land Use Planning & the Provincial Policy Statement
- Mining & the Aggregate Resources Act

Much of FOCA's work takes place over years or decades, so it can be tricky to pinpoint the direct impact of FOCA's advocacy each year. However, for 2019, the result is more obvious:



FOCA was pleased to see the **Township of Rideau Lakes** create a Lake Association Committee in the summer of 2019, including grant money for local associations!



80 Million Saved

on electricity costs, due in part to FOCA's efforts to oppose the OEB decision that would have impacted **84,000 seasonal families' annual electricity bills, by \$1,000 each.**



Electricity Pricing Details

FOCA has participated in the Ontario Energy Board (OEB) hearings as an intervenor for over 20 years. The OEB is Ontario's independent energy regulator that establishes electricity rates, while Hydro One is the primary utility delivering power across much of the province.

Waterfront property owners comprise the bulk of Hydro One's 154,000 Seasonal rate class. FOCA has members in each of the rate classes, and has sought a just and reasonable allocation of electricity costs among and within all of them.

Four years ago, the OEB ruled that Hydro One must eliminate the Seasonal rate class of customers. Hydro One subsequently revealed that 84,000 customer families would be reclassified as R2 (Low Density) and could face increases of \$1,000 per year in their electricity costs.

FOCA has continued to oppose the elimination of the Seasonal rate class, with our most recent submission to the OEB in December 2019. While the final decision is pending as of early 2020, we are encouraged and hopeful that a favourable final resolution will result. Follow this topic here: <https://foca.on.ca/electricity-pricing/>

Your Thoughts on the Electricity File

"If there has ever been an excellent example of why cottagers should pay their association fees, part of which goes to support FOCA's efforts on our behalf, this is it! While some may turn a blind eye on ecological issues, this one has a direct effect on our wallets. Keep up the great work for all cottagers."

~Bill B., Galla Lake

Our Board: Terry Kennedy

FOCA has a small office staff, and a great volunteer Board of Directors that provides the organization with governance and strategic direction. One of our retiring Board Directors (he's finished two full terms, including time as FOCA's President), is Terry Kennedy, and this is his cottage story:

We bought a property that was vacant land in 1970, and eventually built a cottage. And when we retired, we built what is now our permanent home. We live full time at the lake, and we have no regrets.

The lake has given us a great lifestyle, with a good amount of outdoor activity. And now, our three boys—who in their own childhoods enjoyed the old cottage—very much enjoy the fact that we can be together with their own families and children at the waterside.

I got involved with the Kennebec Lake Association because I stood up in a meeting at the lake when the proposal was to raise fees from \$10 to \$20. There was a lot of discussion and contrary opinion. I made a supportive statement: I pointed out you'd pay \$20 for a good bottle of wine, and that should be worth it, in terms of everything our lake association was doing for us. And no sooner had I said that, the motion passed, and suddenly I was being asked to join the Lake Association Executive. So I did, and I haven't been able to get away, since!

Thank you, Terry K, for your wonderful volunteer service to your lake community, and to FOCA.



Terry and Judy Kennedy at their home on Kennebec Lake.



Bridging Gaps in Rural Communities

FOCA is a liaison between property owners and government partners on topics that matter to the sustainability of rural communities including high-speed internet, land use planning, short-term rentals in cottage country, municipal services and taxation, and so much more.



Throughout the summer of 2019, FOCA's Outreach Assistant, Olivia Huber, attended rural Farmers' Markets to speak directly with the public about water quality, shorelines, boating safety and preventing the spread of invasive species in cottage country.

While FOCA doesn't weigh in on local decision-making, we can provide members with peer contacts in other associations that have faced similar issues, and best management processes to achieve your local goals.

In 2019, FOCA released significant results from our **Rural Roads Survey**. More than 130 road groups provided detailed benchmark information about their fees, expenses, organizational structure and top concerns. Download the summarized results and find related resources for roads associations, here: <https://foca.on.ca/cottage-roads/>

FOCA hosted half a dozen **Cottage Succession Seminars** with Peter Lillico in 2019. Over the years, we've helped thousands of families begin the important discussion about how to plan to keep the family in the waterfront home, for the next generation.

FOCA's reports and online resources provide critical information for rural property owners about the benefits and challenges of Ontario waterfront living. In August 2019, FOCA released **Septic Re-inspection Programs in Ontario: A Guide for Community Groups**, the result of a two-year project with academic, industry, and other partners. There are approximately 1.2 million residential on-site wastewater (sewage) treatment systems in use in Ontario, and most of FOCA's members rely on these systems at their waterfront properties. Download the report, which includes case studies, statistics and educational materials for homeowners and municipalities, here: <https://foca.on.ca/septic-systems/>



Success Story

FOCA was pleased to see more councils—including the City of Temiskaming Shores, the Township of Douro-Dummer and the Township of Hastings Highlands—take steps toward investigating local septic re-inspection programs in 2019, referencing FOCA's new **Septic Guide** as a catalyst.



Advancing Science into Action

*FOCA is proud of the long-standing citizen science efforts of volunteer Lake Stewards across Ontario in the **Lake Partner Program** delivered in partnership with the Ontario Ministry of Environment, Conservation and Parks.*

LPP Facts at a Glance



Over 600
volunteers



In over 500 lake
associations



Sampling on over
550 inland lakes



At over 800
sample sites



Contributing
over 2600
hours annually



To gather over
4,400 phosphorus
samples



Contributing over half a
million \$ in in-kind field
research every year



With over
20 years of
data collected

An estimated 17% of Canada's freshwater is located in Ontario, yet only 1-2% is monitored for water quality. Because of the many factors that can affect lake health, it is important that water quality is monitored over time, so that trends are identified and used to inform policy. The Lake Partner Program monitors and analyzes four parameters: phosphorus, calcium, water clarity, and chloride – a nutrient under increasing scrutiny, primarily due to its widespread use in winter road salting operations across the province.

In 2019, water samples and secchi readings were taken at 800 sites on 550 Ontario lakes by more than 600 Lake Partner Program volunteers. The data is analyzed by scientists at the Dorset Environmental Science Centre and supports evidence-based decision-making around water quality in Ontario. Download a full report about the Lake Partner Program, and find your own lake results, here: <https://foca.on.ca/lake-partner-program/>



Did You Know?

The citizen science success of the Lake Partner Program was featured at an **international workshop** about Open Data and Water Monitoring in Bangalore, India in July 2019! Our Executive Director's presentation by recorded video is available on YouTube: <https://youtu.be/NyzKmQ0QfQE>



LPP Volunteer Spotlight

Sarah Bale: My Cottage Story

My family was one of the first on Muldrew Lake. My great grand-father purchased the original logging foreman's cabin on Silver Island in 1929.

Growing up, my mum was a teacher, so I spent at least one entire month of the summer at the cottage. It became my second home, and I grew deeply attached to the land and water and all of the life that it supports.

I wanted to become involved with my lake association as an adult to help with decision-making on the lake, and because of my background in biology and land use planning. The policies in place do not always take into account the capacity of a lake or watershed to withstand development, and I wanted to try to play a proactive role by helping to put together a community lake plan.

I also wanted to become involved in the Lake Partner Program to contribute towards long-term monitoring, which is vital in terms of protecting lake health.



Sarah's daughter, Ayla, is also pictured on the front and back cover images

My daughter helped me with secchi disc monitoring this past summer. She was only about 20 months old at the time, but I figured why not! She loves going out in the canoe and looking down into the water pointing at everything she sees saying "Mumma what's that!?"

I have no doubt that she will grow up as one of the next stewards of Muldrew Lake.



FOCA Achievement Award

Congratulations to the White Lake (Olden) Cottagers' Association, who won the 2018 FOCA Achievement Award which was presented at the 2019 FOCA AGM. The Association was commended for their work to prevent the spread of invasive species, for conservation and environmental education, and their positive involvement in municipal affairs in Frontenac County.

Apply for next year's award on behalf of your great lake association!
<https://foca.on.ca/foca-achievement-award/>

2019 Digital Details

FOCA's posts got your attention!

Our mid-August Facebook post about electricity pricing reached over 43,000 people, and was shared three dozen times on group pages and personal feeds.

Connect with FOCA:



**Facebook followers
up 23%
this year**

What's Next in 2020?

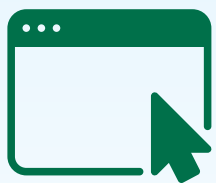


Looking Ahead to a New Year

- FOCA continues on the electricity pricing file and will alert members when the OEB decision is finalized.
- FOCA will support watershed-based discussions about high water in cottage country.
- FOCA will update our Strategic Plan to reflect our current opportunities and the needs of our members.
- FOCA is updating our website platform to increase member services available online.
- FOCA remains engaged about aggregates and landowner rights related to pits, quarries and mines – their placement, public notice around exploration, and other common pinch-points for communities.
- FOCA is hearing from members about concerns related to large-scale land development such as trailer parks in lake communities, and associated community capacity concerns, sewage system oversight, taxation and representation issues.

What You Can Do

1. Support your local lake Association by joining or renewing. Find yours: <https://foca.on.ca/list-of-associations/> then volunteer some time at an event, for a membership campaign, or on social media.
2. Get on the FOCA Elert list: <http://bit.ly/FOCAElertSubscribe> Then, invite a friend to sign up.
3. Attend a FOCA event. Snap a picture and write about it in your next association newsletter!
4. Join the Lake Partner Program. Already doing it? Then take a child or teenager out on your next water sampling trip to experience first-hand why you care enough to volunteer your time as a Lake Steward.
5. Ready to do even more? Become a **Waterfront Champion** or **Friend of FOCA**. <https://foca.on.ca/foca-supporters/> Your extra support will make the sunset brighter on your lake. (Ok, we made up that last part.)



400+ pages
of cottage-country
information available
on the FOCA website: foca.on.ca



Website traffic
up 25%
this year to
over 46,500 users



over 1000
web logins distributed
already to members for access
to offers and resources



Federation of Ontario Cottagers' Associations

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<https://foca.on.ca>

