



Private Roads & Your Municipality



Terry Rees
FOCA Executive Director

<https://foca.on.ca>
[@treesatthelake](#)

Land Acknowledgement



Terry Rees
FOCA Executive Director

Overview

Rural Roads, FOCA & Municipalities



Usage trends

Private road groups

FOCA 2019 survey statistics

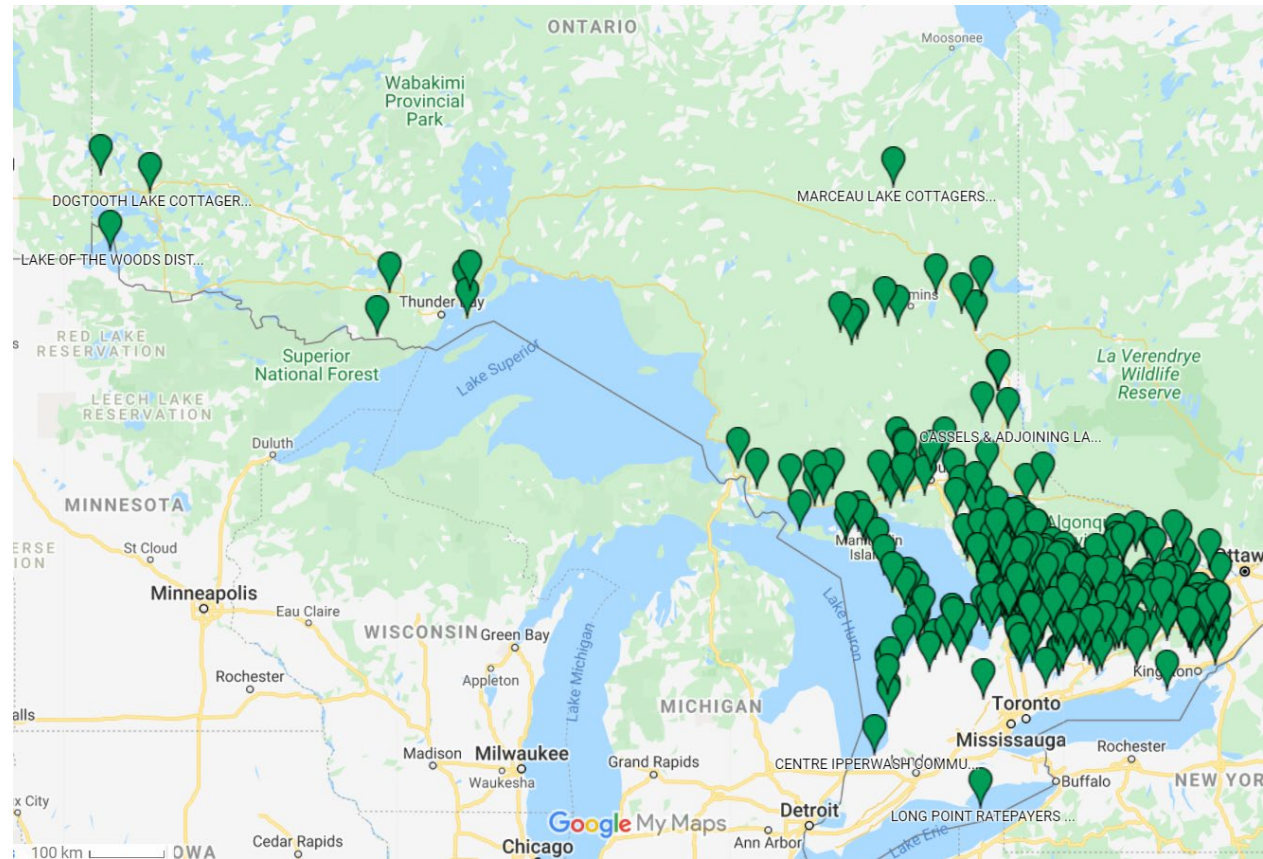
Municipal collaborations & success stories

A request for **YOU**

FOCA is: the Federation of Ontario Cottagers' Associations

60 years
525 associations
50,000 families

[https://foca.on.ca/
list-of-associations/](https://foca.on.ca/list-of-associations/)



FOCA's Strategic Priorities



Promoting Healthy Lands, Lakes and Rivers



Serving Lake and Road Associations



Advocating for Responsive Government



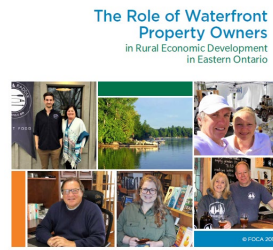
Championing Affordable and Safe Rural Living



Building Organizational Capacity & Strategic Partnerships



Fostering Community in Rural Ontario



<https://foca.on.ca/about/our-work/>

Pandemic Reflections

**FOCA and our member Associations
have remained strong and vitally important
as the shift to increased rural living continues**

How did we do this?

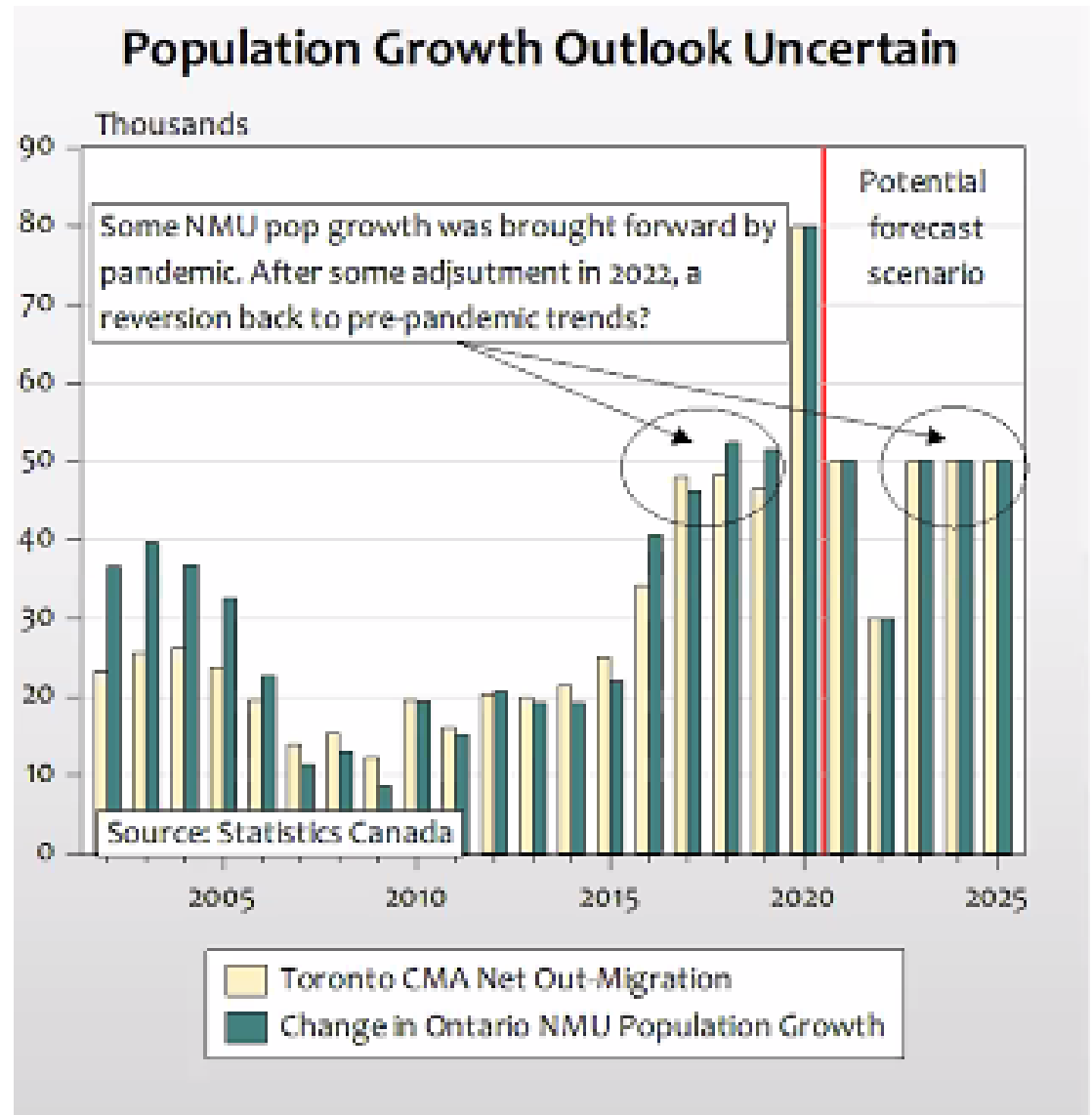
- by helping volunteer groups shift necessary association business to virtual platforms
- by giving voice to property owners' rights to socially distance at their waterfront residences during the pandemic
- by delivering timely updates and public health recommendations for waterfront communities
- by sharing success stories among lake associations, to inspire each other.

Rural Waterfront Owners

FOCA's Members
=
Your Constituents



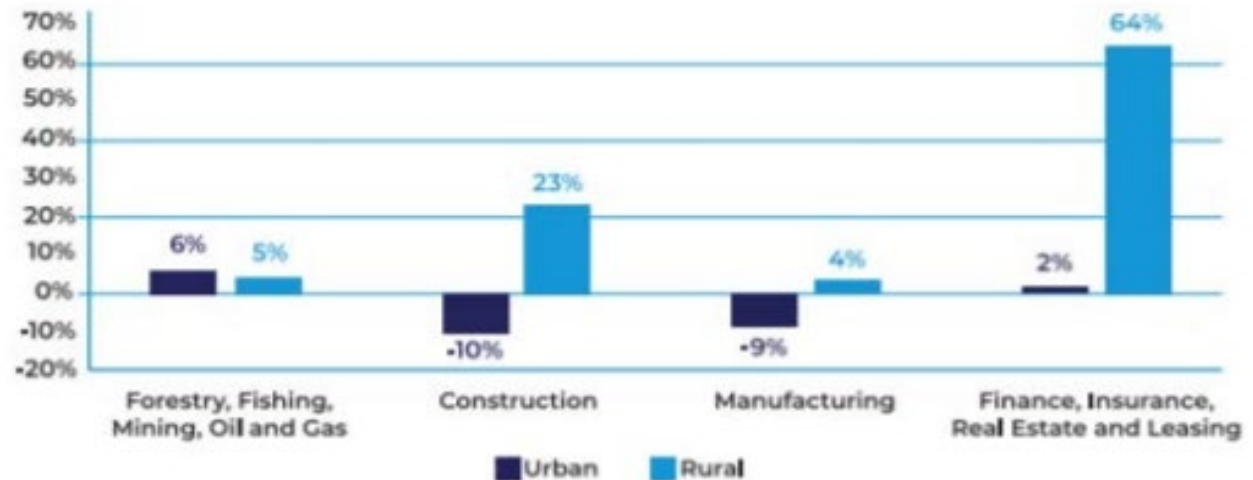
Population Trends



Source: OMAFRA
 CMA = Central Metropolitan Area

The rural shift

The Pull Factor: Working From Home



Source:

Small Towns, Big Opportunities

A whitepaper by the StrategyCorp Institute of Public Policy and Economy in consultation with the Ontario Real Estate Association discussing the impacts and opportunities for rural Ontario coming out of COVID-19

FIGURE 1. YEAR-OVER-YEAR PERCENTAGE EMPLOYMENT GROWTH: JUNE 2020

FOCA's Digital Channels

INCREASED COMMUNICATION



174,948
Elerts sent

with 58% open rate
*37% above the industry average,
according to our e-provider,
Constant Contact software*



30%
increase

in Evert subscribers
*We passed our initial goal of
15,000. Help us reach our
new goal of 50,000*

SOCIAL MEDIA SUCCESS

500,000
combined reach
through FOCA's
various social
media channels



355,179



97,900



54,297



53%
increase
in YouTube
channel
subscribers

Send us your regional notices
and news for property owners
info@foca.on.ca

ONLINE ENGAGEMENT



148,596
webpage views



62,000
online users



1,635
responses
to 12+ FOCA surveys
Thanks for sharing your thoughts!

FOCA resources for those who are new to the waterfront (or just spending more time there)



Video resources:



New to cottage country, or thinking about buying a cottage? [Start here!](#)

[Watch this video](#) (online; 7 mins) for tips from FOCA about choosing an area, finding the perfect cottage or building

your own, learning about your property, and connecting with the local lake association.

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

FOCA works with Municipal partners

Your connection to
Ontario's 250,000
waterfront residents



Visit the website
below to get on
FOCA's EAlert list:



Federation of Ontario Cottagers' Associations

705-749-3622 • info@foca.on.ca
foca.on.ca/muni

Your rural
constituents.
Our members.



A Guide to Municipal Engagement for Ontario Lake Associations



In support of our Vision:
Thriving and sustainable waterfronts
across Ontario, now and for future generations

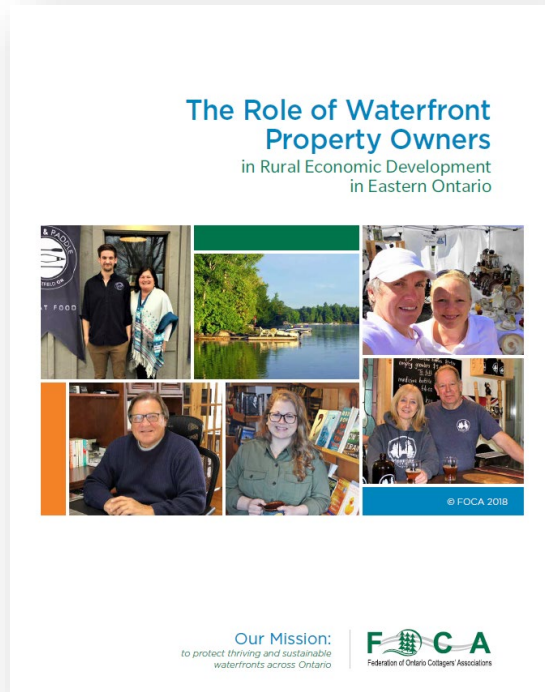


Federation of Ontario Cottagers' Associations

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

FOCA's WPO Report

WPO = waterfront property owners



Report on Waterfront Property Owners & Rural Economic Development

In 2017, FOCA conducted a survey and interviews with Waterfront Property Owners (WPO) to investigate their potential to work from their cottages or in their rural communities. WPO represent a significant number of residential property owners in the study area, focused on eastern Ontario (as defined by the Eastern Ontario Warden's Caucus). FOCA believes rural economies can be enhanced by attracting and supporting WPO to play an increasing role in the economic development of their rural communities.

View the complete report online at:
<https://foca.on.ca/wpo2018>

How many WPO are out there?

Category	Count
Waterfront	~15,000
Non-Waterfront	~15,000

Who was surveyed?

407 WPO
from 9 Ontario counties participated in the study.

How long have they owned their property?

67% said over 15 years

What do WPO see as barriers to working from the cottage?

- gaps in technology - internet/ cell service
- municipal services (garbage pick up, winter road access)
- lack of local professional networks/ peer motivators/ communication about local economic development opportunities

Read the Report, for first-hand accounts of WPO who have made the move!

What WPO can bring to their rural communities:

- REVITALIZATION
- ECONOMIC ENDEAVOURS
- COMMUNITY BUILDING
- INVESTMENT
- VOLUNTEERISM
- CREATIVE SKILL-SETS

What motivates them to work there?

1 greater access to the OUTDOORS

2 CONNECTION to PLACE

"As I transition from my current career to my next I can see more of a need to work remotely anywhere in Canada. Ideally, I would like to see that remote location be our waterfront property."

FOCA
Federation of Ontario Cottagers' Associations

705-749-3622 • Info@foca.on.ca • <https://foca.on.ca>
#201 - 159 King Street, Peterborough, ON K9J 2R8

<https://foca.on.ca/wpo2018>

Rural Roads



FOCA Fall 2021 Seminar session:

Rural Roads: "Ask us anything"



Cade Associates
Insurance Brokers Limited

Ross Fraser

Program Manager,
Cade Associates Insurance
Brokers
(& Crane Lake Association)



BLG | CANADA'S
LAW FIRM

Edona Vila

Partner,
Borden Ladner Gervais



James Smith

OGRA Manager of Technical
Products and Research

Saturday November 6, 2021
by Zoom webinar 9am-11:30am



Fall Seminar for Lake Associations

[https://foca.on.ca/
cottage-roads/](https://foca.on.ca/cottage-roads/)

Why form a Road Group?



Image: Jack's Lake Road, 2008

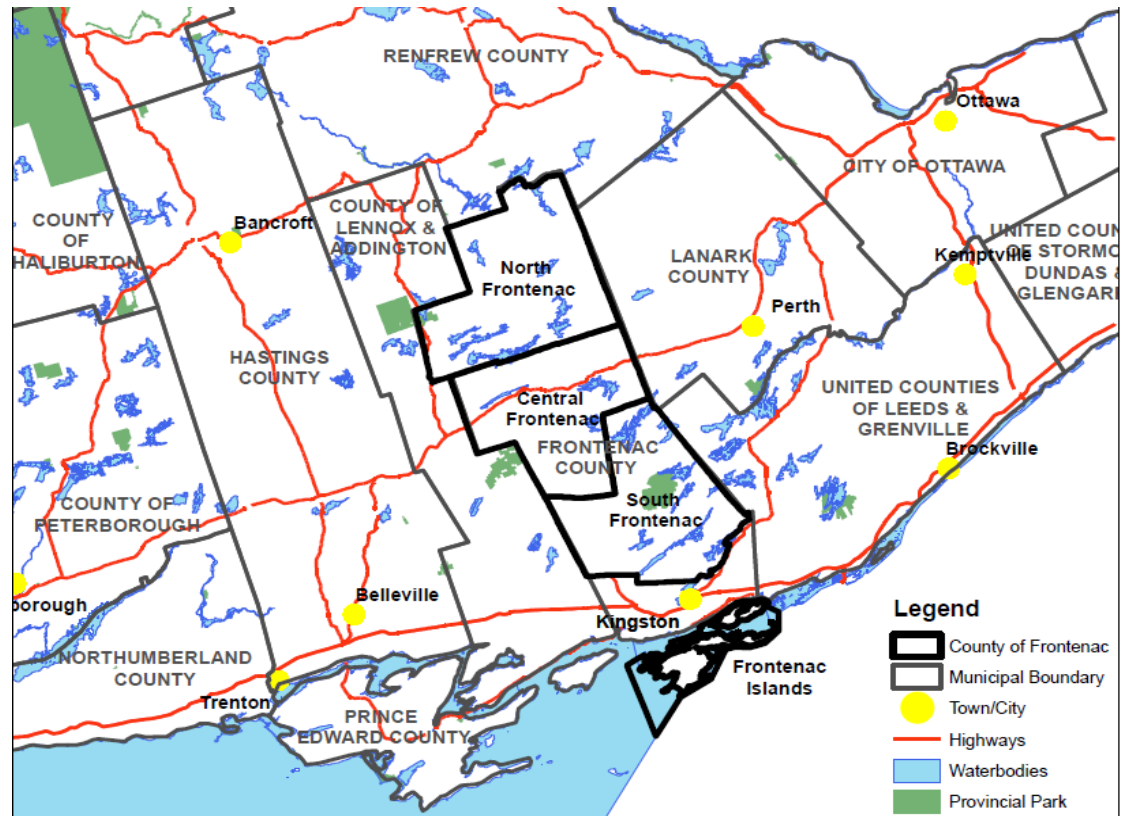
How many private roads are there in Ontario?

Just one example:

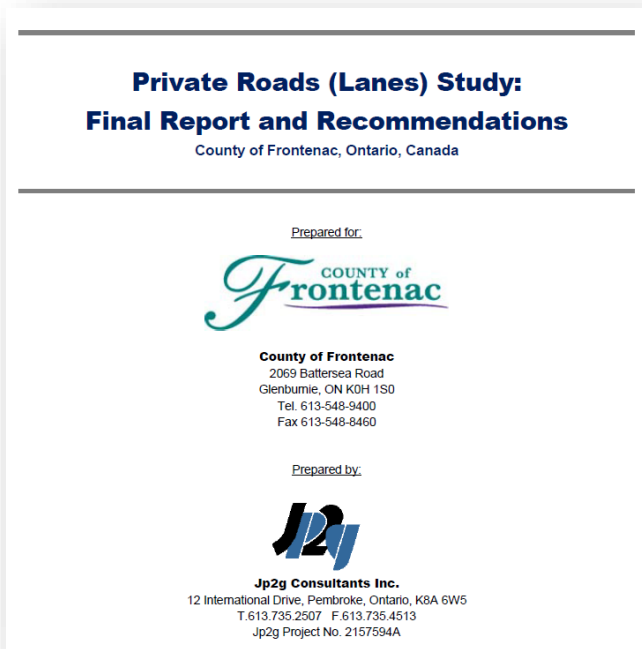
County of Frontenac Private Roads (Lanes)

Study 2016

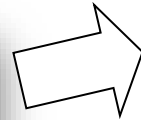
117 pages



Frontenac County Private Roads Study (2016)



> Google it, or ask FOCA
for a digital copy



Study found approx. **981** private lanes
in the County of Frontenac, with a
total combined length of **769 km.**

Altogether, **5,795** seasonal and
permanent residential dwelling units,
representing **31.3%** of the County's
\$5.7 billion in municipal assessment
for tax purposes (at 2016).

including permanent, seasonal, or vacant lands.

Source: Municipal Property Assessment Corporation data

NEW! Good Roads & FOCA 2021-22 municipal survey

Survey Questions

What is the total length in kilometers of all roads in your municipality (municipal and other)?

How many kilometers of roads in your municipality are non-municipally owned ("private")?

How many road associations are you aware of in your municipality?

How many properties in your municipality are on private roads?

What percentage of your municipal tax base does this represent?

Do you provide any programming/funding/technical support for these private road groups?

Please describe the nature of any support.

Did your municipality respond yet?

Please respond soon!

[https://www.cognitoforms.com/
OntarioGoodRoadsAssociation/
OGRAFOCASurveyOfMunicipalPartners](https://www.cognitoforms.com/OntarioGoodRoadsAssociation/OGRAFOCASurveyOfMunicipalPartners)

Or click this shortcut:

<https://bit.ly/3DMXpBZ>

Data from FOCA's 2019 road members survey:

40

detailed questions asked

54

Ontario municipalities represented in the responses

151

distinct road groups included in the summary statistics

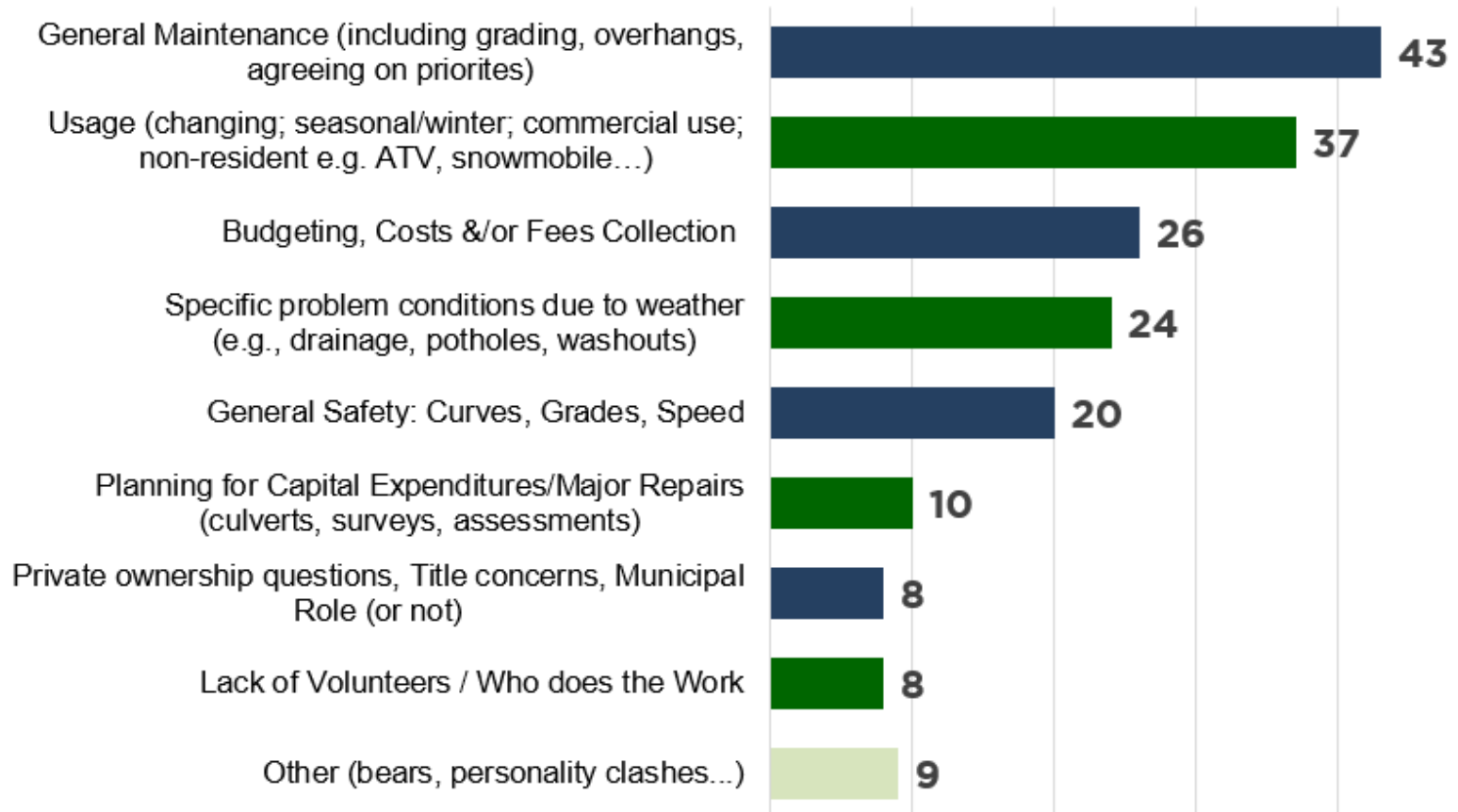
5,411

rural properties represented in the summary statistics

2019 FOCA Road Survey...

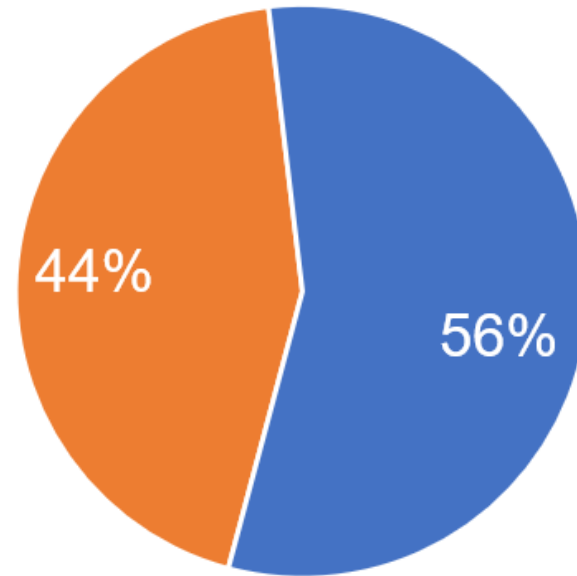
Top Road-related Issue(s) for your association?

(185 open-ended responses from 90 associations)



FOCA's members & roads

Among FOCA's 525 Member Associations in 2022, how many report they manage private roads?

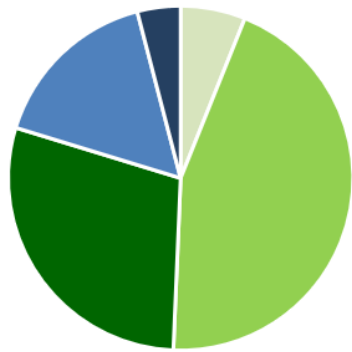


- 1 or more private roads / road maintenance
- not noted (lake/river associations)

2019 FOCA Road Survey...

Size of the Road Associations:

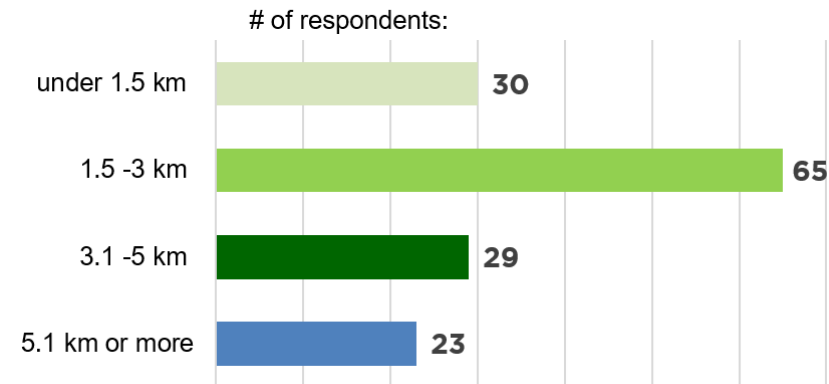
(average of all unique responses, n=148)



- 6% ■ Very Small (10 properties or less)
- 45% ■ Small (11-30 properties)
- 29% ■ Medium (30-49 properties)
- 16% ■ Large (50-99 properties)
- 4% ■ Very Large (100+ properties)

What is the total length of your road in kilometres, including branches?

(Among unique Association responses, n=147)



7.5%

have a bridge
on the road

18.5%

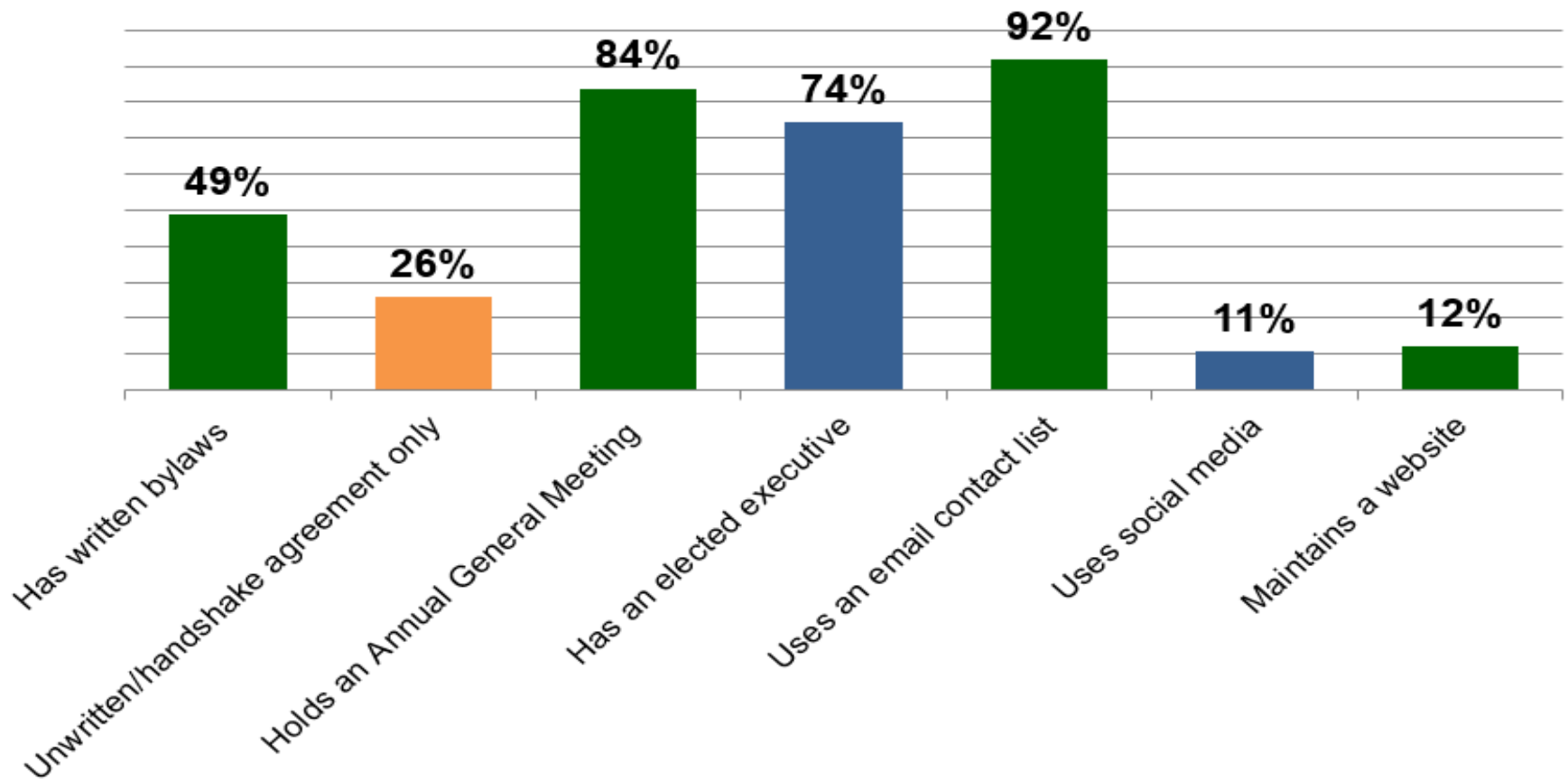
have "large" culverts
(over 5 ft diameter)

> some have LOTS of culverts
(i.e., more than 20) but they're
all "small" ones (under 5 ft
diameter)

2019 FOCA Road Survey...

Does your road group have/use the following?

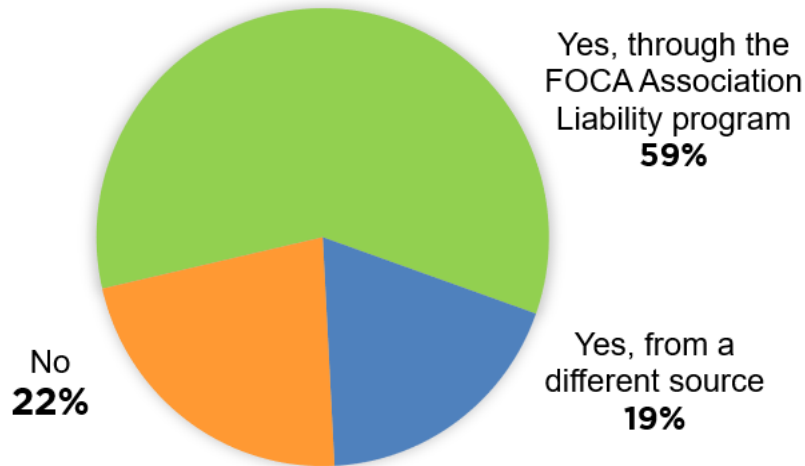
(Among all unique Associations; % responding YES; total N=148)



2019 FOCA Road Survey...

Does the road association carry liability insurance?

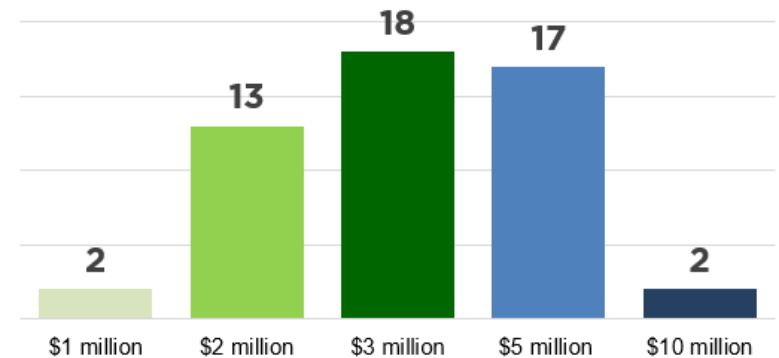
(n=144)



1/3 of responding groups are INCORPORATED

How much insurance does the Association carry?

(n=52)



3/4 of responding groups use some form of signage to suggest speed and to mark areas of caution

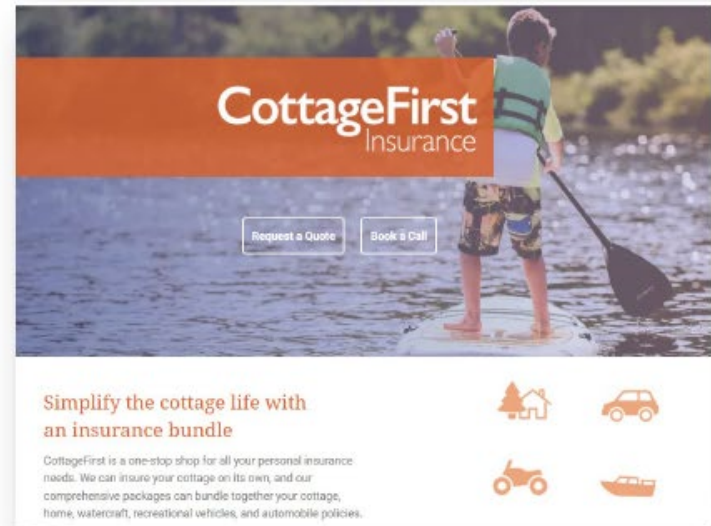
Protecting homes, boats, cars... and Associations

[https://foca.on.ca/
insurance-risk-management/](https://foca.on.ca/insurance-risk-management/)

CadeAssociates
Insurance Brokers Limited



Risk management solutions for Lake and Road Associations: CGL and D&O* insurance at the FOCA member rate.



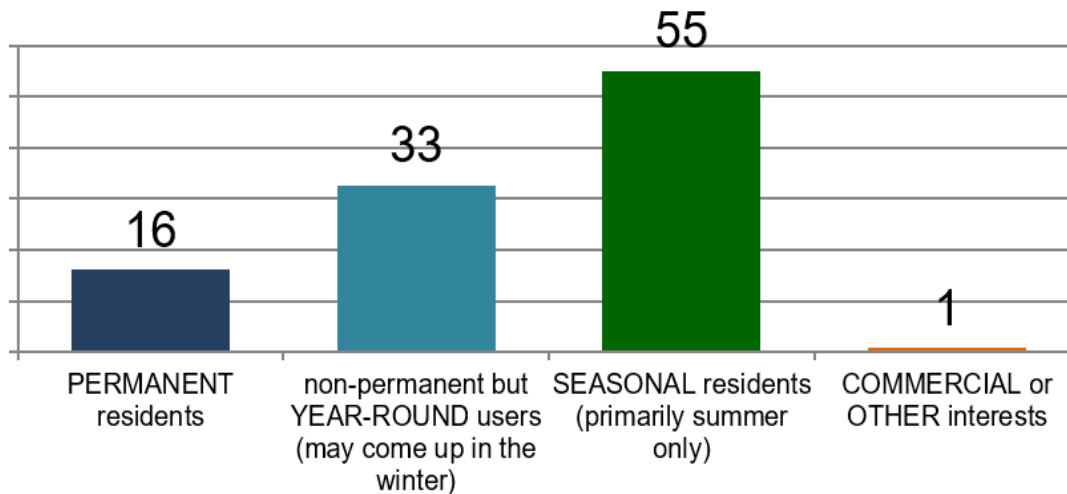
+ CottageFirst group insurance program: exclusively for FOCA member families!

* Commercial General Liability and Directors & Officers

2019 FOCA Road Survey...

What % of owners along your road are:

(Average of all respondents; n=151 unique groups)



2/3 report that SOME FORM of snow clearing happens on their road. How that happens varies ... a lot.

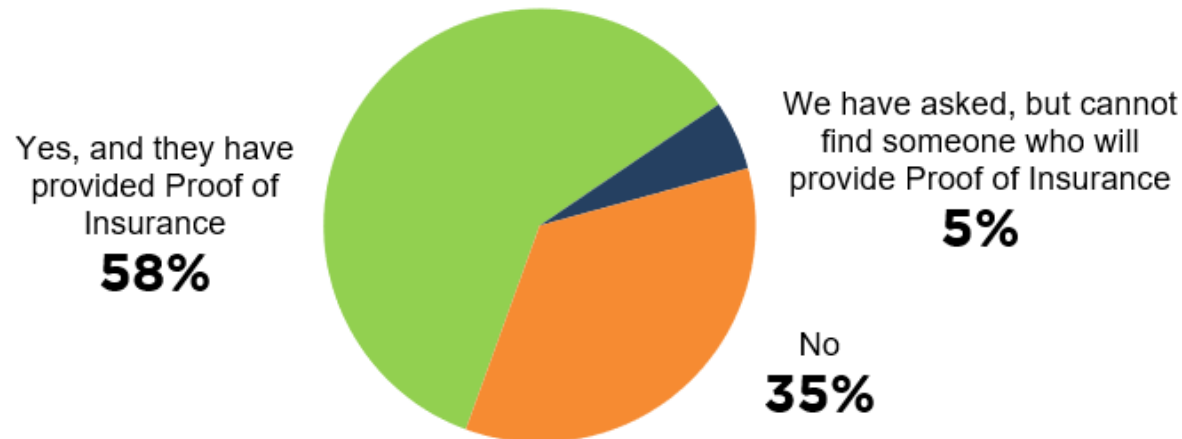
Snow Clearing: How?

- *“Those who use the road in the winter (even once counts!) pay into a separate fund for winter plowing.”*
- *“Association pays a contractor, under a fixed seasonal contract.”*
- *“Municipality clears the road.”*
- *“Snow clearing is done by volunteers.”*
- *“The association chipped in a bit for the first time this winter.”*

2019 FOCA Road Survey...

If contractors are doing maintenance, grading or snow-clearing work on your road, is the association asking them for Proof of Insurance?

(Among unique Associations, n=140)



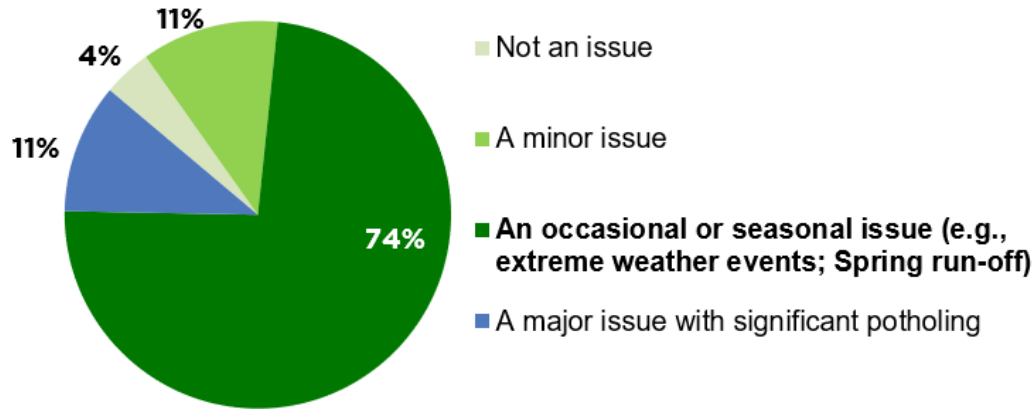
It is only GETTING HARDER to find someone insured:

Nov.30, 2021 – [Cottage country snow plows are frozen in place. Why Haliburton roads may be a nightmare this winter](#) (Toronto Star)

2019 FOCA Road Survey...

To what extent is drainage an issue for your road?

(All unique Association responses, n=148)



most common road surface:

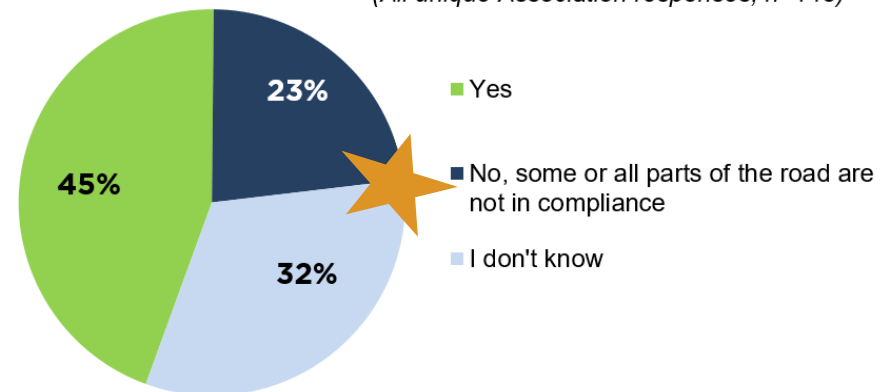
3/8" gravel

(92 of 148 responses)

Is your rural road in compliance with the standards for emergency vehicles in your area?

e.g., corridor width and height required by municipal/county fire services

(All unique Association responses; n=148)



most common road width reported:

4.5m–7.5m

(62 of 143 responses; although branch roads tend to be even narrower)

2019 FOCA Road Survey...

Annual Road Fees charged ranged from:

\$50 - \$1,700

(148 responding Associations of various road lengths)

2/3 of groups charge everyone the same fee, regardless usage

106 of 148 responses received.

Note: half of these are seasonal-only roads.

Among groups where “everyone pays the same”:

Average Annual Fee = \$255

(n=98, excludes the 4 highest & 4 lowest responses)

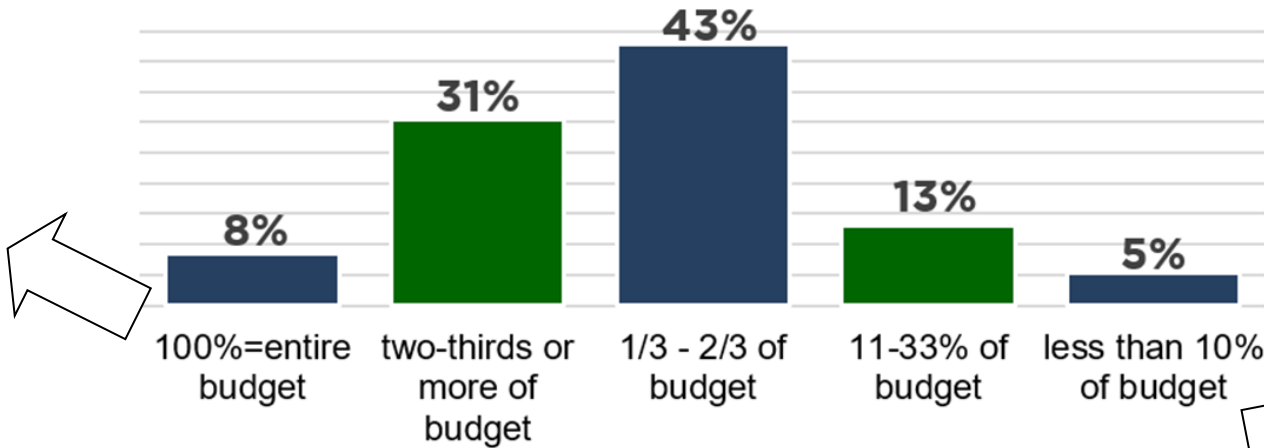
obviously, fees change dramatically by length and condition of the road...

2019 FOCA Road Survey...

Overall Expenses:

Repair/maintenance costs as a % of Total Budget (n=131 Association responses)

“\$70,000 for
replacement
of a 50 year
old culvert”



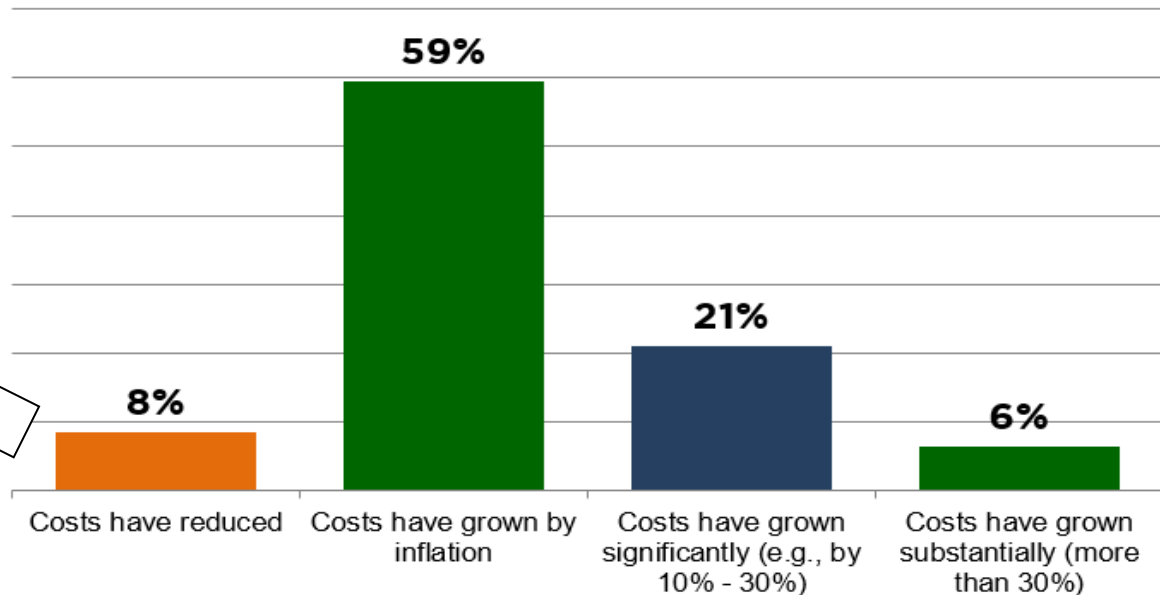
(additional budget categories: snow clearing, administration, insurance, other)

“\$0 maintenance this year: new road.
Previously spent \$7,000-10,000”

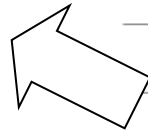
2019 FOCA Road Survey...

How have your operating expenses changed in the last five years?

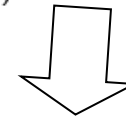
(n=143)



“Road is in better condition due to ongoing maintenance.”



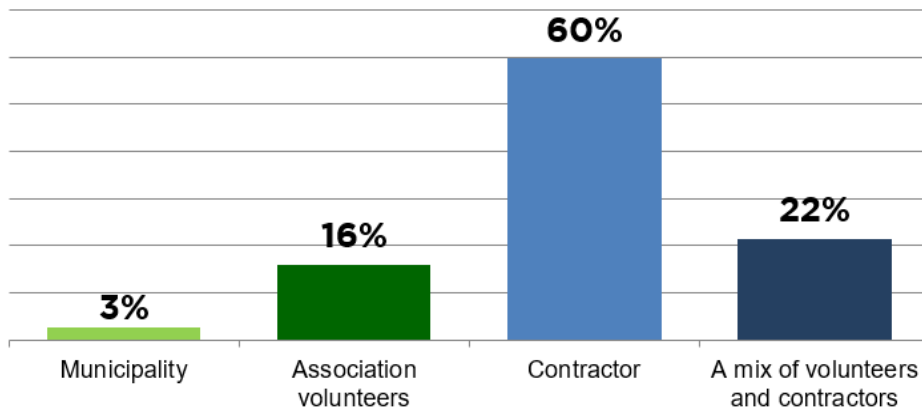
“Full road repair had not been done regularly and several new builds were completed which added extra use of the road.”



2019 FOCA Road Survey...

For the most part, road repair and maintenance work is done by:

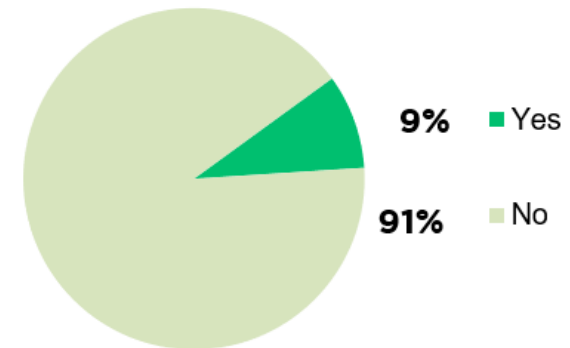
(n=144 Association responses)



*“The volunteer is 70+ years.
We are at a loss when he stops.”*

Do you share maintenance services with other roads?

(n=145 responding Associations)



*“Not currently, but
may explore in future.”*

2019 FOCA Road Survey...

16 Associations reported that they have received **one-time municipal grants** ranging from **\$400-\$1900** per grant

OR have some municipal **limited service arrangements** (for grading, gravel...)

Seguin (limited seasonal service)

Georgian Bay (\$/service)

Bracebridge (limited service)

Grey Highlands (some matching \$, limited service)

City of Kawartha Lakes (gravel, limited service)

Rideau Lakes (\$)

Whitestone (\$)

Magnetawan (\$)

Highlands East (\$)

South Frontenac (\$)

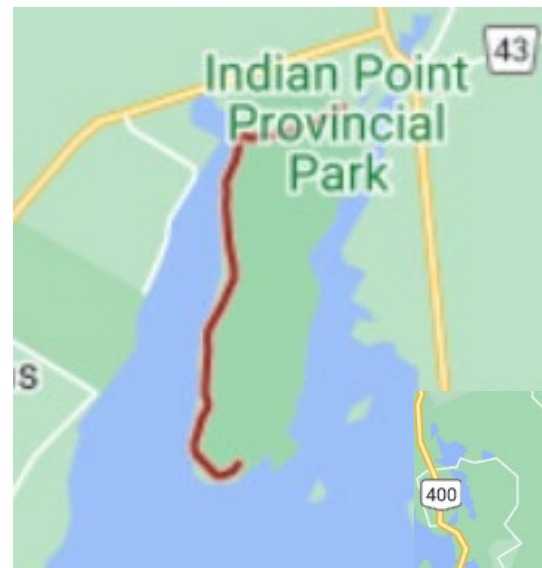
Algoma (\$)

Madawaska Valley (\$)

Do you know of others? info@foca.on.ca

If you've heard 1 road story...

(...you've only heard one – they're all different)



Indian Point
Property Owners
Association,
Balsam Lake

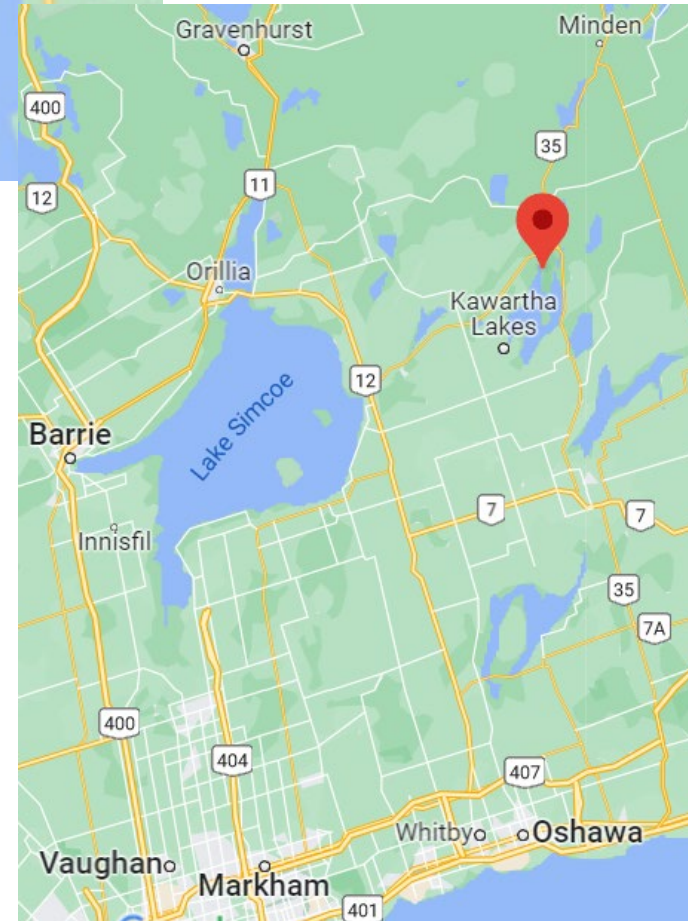
over 7 km of gravel
road

170 lots

3 road “owners”

10-year road
improvement plan
(privately funded)

Limited Service
Agreement with City
of Kawartha Lakes



Successes to share:

Round Lake Road Summits

(2013, 2015, 2019)

Getting private road owners together to share best practices, knowledge, contacts



News Release

Township of South Frontenac Receives Innovation Award for Private Lane Upgrades

Toronto, Ontario, August 17, 2020 – The Peter J. Marshall Innovation Award Jury presented a Certificate of Merit to the Township of South Frontenac for its innovative approach to helping residents upgrade private lanes to improve access. The certificate was presented at the 2020 AMO Conference, held online.

South Frontenac provides residents with a 50% subsidy, up to a maximum of \$7,000, to upgrade private laneways. This helps improve access for emergency vehicles for improved public safety. Established in 2007, it is unique in Ontario in that it goes beyond simple maintenance to address capital improvements.

South Frontenac received 2020 AMO award for Private Lane Upgrade Assistance Project (ongoing)

REMINDER: Good Roads / FOCA 2021-22 municipal survey

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What percentage of your municipal tax base does this represent?

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Please describe the nature of any support.

Did your municipality respond yet?

Please do it this month!

[https://www.cognitoforms.com/
OntarioGoodRoadsAssociation/
OGRAFOCASurveyOfMunicipalPartners](https://www.cognitoforms.com/OntarioGoodRoadsAssociation/OGRAFOCASurveyOfMunicipalPartners)

Or click this shortcut:

<https://bit.ly/3DMXpBZ>

FOCA follows many Hot Topics in Rural Waterfront Ontario...

Short Term Rentals

GENERAL DESCRIPTION



Sleeps 13



6 Bedrooms



4 Bathrooms



Pets allowed



Discover cottages in Canada | Vrbo Canada

<https://foca.on.ca/responsible-cottage-rental/>

Floating Container Residences:



Coming soon to a lake near you?

<https://foca.on.ca/land-use-planning-overview/>

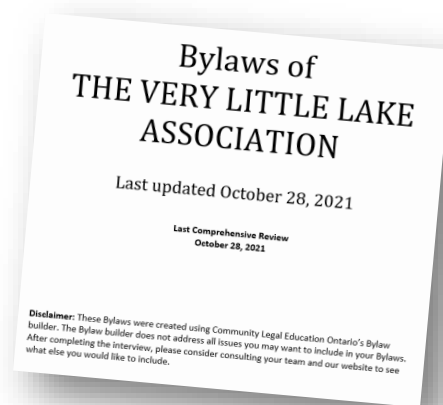


Floating Container residence ,Gloucester Pool 2021

ONCA transition for incorporated associations

Ontario Not-for-profit Corporations Act

- was proclaimed on October 19, 2021
- 3 years to transition to the new rules



Incorporated in Ontario? It's time to review & update your bylaws



Step 4: Update your bylaws

Here are 5 examples of things that might need to change:

- You must appoint a **chair**
- Do you want **corporations** to be eligible for membership?
- If you have **multiple member classes**
 - how to join the class
 - how membership ends
 - how to withdraw or transfer classes
- Do you want members holding less than **10%** of votes to be able to call a members' meeting?
- Do you want members to have a **right to proxy** voting?



CLEO

Community Legal Education Ontario
Éducation juridique communautaire Ontario

Climate Impacts & Emergency Preparedness in Remote Areas



FOCA webpages:

<https://foca.on.ca/climate-change-and-waterfront-ontario/>

<https://foca.on.ca/emergency-response-in-remote-areas/>

<https://foca.on.ca/high-water-flood-events-in-cottage-country/>

Rural Source Water Protection

DRINKING WATER



Article by FOCA & partners,
in Water Canada (2022)

What needs to happen to protect everyone's drinking water in Ontario?

BY TERRY REES AND THERESA MCCLLENAGHAN

ONTARIO'S DRINKING WATER protection framework has correctly been lauded as exceptional. However, improved implementation and sustained investment is needed now to extend protection beyond municipal systems and ensure safe drinking water for all.

The legacy of events in Walkerton, Ontario that occurred in May 2000 has resulted in a significantly improved legal framework for drinking water protection that includes a multi-barrier approach. As the 20th anniversary of the

18 per cent of Ontario's population that is not currently covered by existing source protection plans.

People who draw drinking water from domestic wells in villages, hamlets, and towns that lack municipal drinking water systems do not currently have any legally enforceable safeguards under approved source protection plans. For example, the Auditor General of Ontario reported that approximately 1.6 million Ontarians use private wells

The Ontario Ministry of the Environment, Conservation and Parks has decided not to utilize these powers, thus leaving these communities unprotected by the multi-barrier approach that Justice O'Connor recommended.

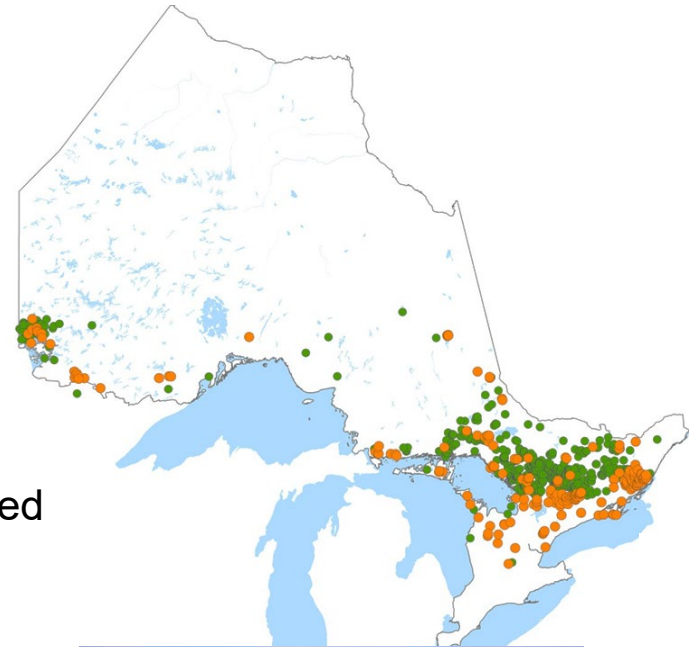
What happened after Walkerton?

As information about the devastating impact of drinking water contamination in Walkerton was unfolding, the Ontario government established a Commission





<https://www.watercanada.net/feature/ontario-drinking-water-safe/>

Lake Partner Program water quality data

- Largest volunteer-based monitoring program of its kind
- Tracking long term trends; 2021 results NOT yet released by the Ministry of Environment Conservation and Parks



WHAT THE LAKE PARTNER PROGRAM MEASURES

Total Phosphorus (TP)	Water clarity	Calcium (since 2008)	Chloride (since 2015)
<ul style="list-style-type: none"> • Important nutrient controlling the growth of algae in Ontario Lakes 	<ul style="list-style-type: none"> • Estimated using a Secchi Disk 	<ul style="list-style-type: none"> • Essential element that is required by all living organisms 	<ul style="list-style-type: none"> • There have been increases in chloride levels across the province due to road salt 



[https://foca.on.ca/
lake-partner-program/](https://foca.on.ca/lake-partner-program/)

Green Shovels: Managing Invasive Phragmites



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

Asian Carps Prevention



SUSPECT YOU FOUND A GRASS CARP?

DOCUMENT →

REPORT →

RETAIN



Do not release



Call Invasive Species Hotline
1-800-563-7711

or go to
eddmaps.org/ontario



Keep fish in cooler, double-bagged,
head above the ice



Take a photo,
note exact location

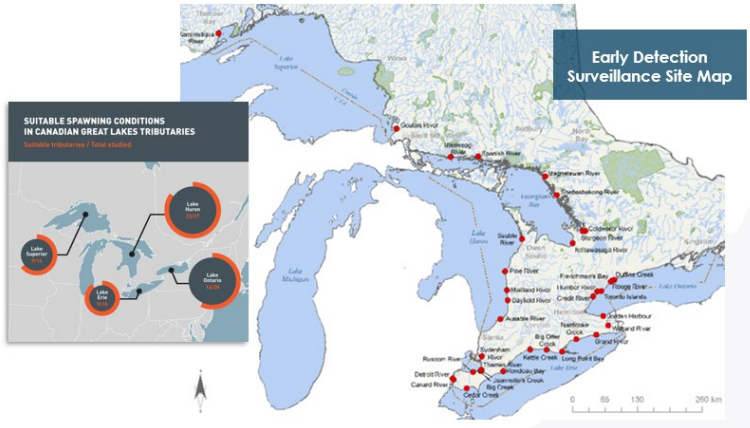


We will arrange
to pick it up



SPREAD THE WORD,
NOT THE FISH.

Early warning



<https://foca.on.ca/asian-carp/>

Wake Awareness

Visit the campaign website
& share the video this boating season:

<https://www.bewakeaware.com/>

#WakeAware

MLATM
Muskoka Lakes Association
Preserving Muskoka for Future Generations
www.mla.on.ca

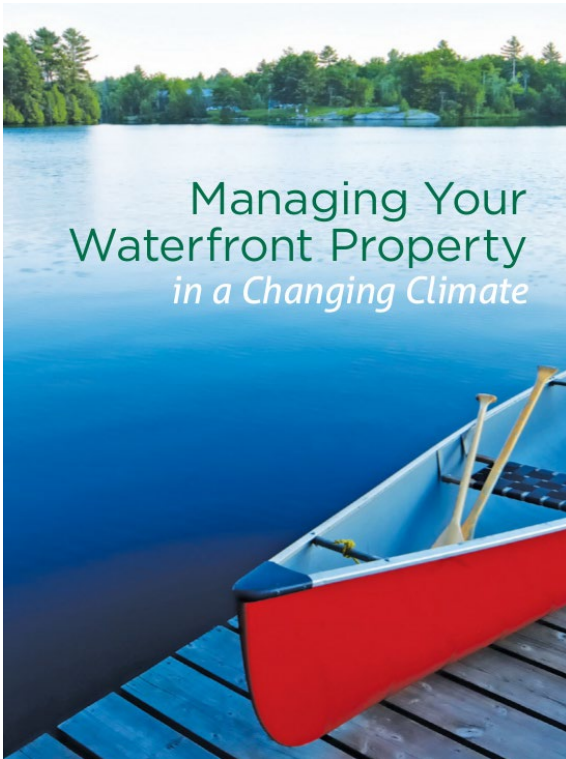
F O C A
Federation of Ontario Cottagers' Associations
www.foca.on.ca

SAFE QUIET WATER
www.safequiet.ca



Educational Resources

signs, brochures, reports...



HELP PROTECT OUR LAKES

Clean any plants, mud, mussels or debris from your boat and equipment.
Drain all standing water from your bilge, motor and livewell.
Dry your boat for 2-7 days or disinfect it with hot or pressurized water.

Here are common places aquatic invasive species may be hiding:

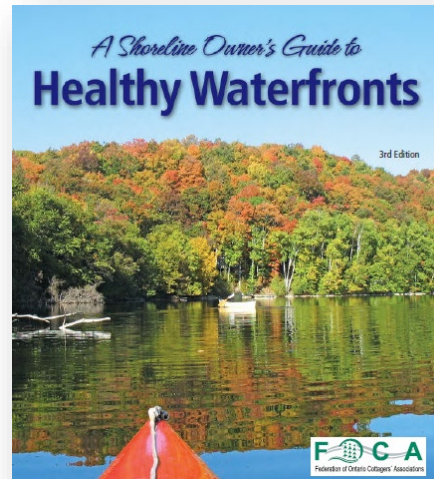
Here are some species to look out for:

Zebra/Quagga Mussels Spiny Waterflea Eurasian Watermillfoil

Report sightings of invasive species:

Invading Species Hotline: 1-800-963-7711 EDDMapS Website: eddmaps.org EDDMapS App (iPhone/Android)

Invading Species Centre www.invasivespeciescentre.ca www.foca.on.ca F O C A Federation of Ontario Cottagers' Associations



Septic Re-inspection Programs in Ontario

A FOCA Report for Community Groups (2019)

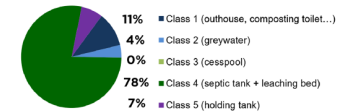
Ontario has 250,000 rural waterfront properties, and most rely on on-site wastewater treatment systems—also known as sewage systems or septic systems—to manage their household wastewater. FOCA initiated a project with partners to explore successes, challenges & lessons learned from existing municipal septic re-inspection programs across Ontario.

Top take-away: Education is key to successful sewage system management

Re-inspection statistics about the state of sewage systems across rural Ontario:

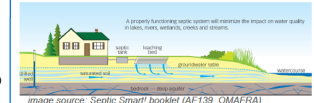
(consult the report for data sources & full details)

Class of Sewage Systems:
among a set of 1,000 re-inspections in 2018



only **16%** of systems required a pumpout **3/4 of major deficiencies**

View the complete report online:
<https://foca.on.ca/septic-systems>



Municipal Case Studies:

- Township of Leeds & the Thousand Islands
- Municipality of Callander
- Township of Rideau Lakes
- Tiny Township

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

or email: info@foca.on.ca

Got other questions? Search: foca.on.ca

The screenshot shows the FOCA website homepage. At the top, the FOCA logo is on the left, and navigation links for ABOUT, NEWS & EVENTS, MEMBER SERVICES, RESOURCES, and CONTACT are on the right. The main content area features a large banner with the FOCA logo and a Canadian flag. Below the banner are three boxes: 'Association Tools' (with a boat icon), a search box (with a question mark icon and the text 'Looking for something? click to SEARCH here'), and 'Climate Concerns' (with a sunset icon). Below these is a 'News and Updates' section with a 'Virus disease (19)' article. At the bottom right, there are buttons for 'Individual Supporter Join / Renew' and 'Sign up for Everts' (circled in green). A yellow arrow points to the search box, and a green arrow points to the 'Sign up for Everts' button.



While you're there, join over 15,000 FOCA Evert subscribers!



Thank you!

Terry Rees
FOCA Executive Director
trees@foca.on.ca
705-749-3622
<https://foca.on.ca>

More on roads?

Visit FOCA's road webpages:

- Overview on Cottage Roads: <https://foca.on.ca/cottage-roads/>
- Private Roads – Who's in Charge? <https://foca.on.ca/whos-in-charge/>