



Date: 2025-01-13

To: Township of Lake of Bays Mayor and Councillors
Steve Peace, Township of Lake of Bays Superintendent of Public Works
Carrie Sykes, Township of Lake of Bays Clerk

Re: **Council Meeting Agenda, Tuesday January 14, 2025**
Item 6(g)(i) Future of the Roads License Agreement Program

With respect to Item 6(g)(i), *Future of the Roads License Agreement Program*, the Lake of Bays Association (LOBA) would like to thank staff and council for their thorough reconsideration of this contentious program. In general, LOBA supports the recommendations in the report although there are two issues we would like to see addressed further.

1. Liability Insurance

Providing \$5 million commercial general liability insurance may be the accepted standard, but could be quite onerous to obtain particularly in the case of a single home/cottage. It would be beneficial for the Township to further explain why insurance is required; the risk property owners could face if they do not obtain coverage; and guidance as to how property owners can obtain proper coverage. If the number of claims in recent periods of time have been negligible or non-existent, perhaps further study and consideration should be given to securing insurance coverage that is applied to the tax base.

2. Purchase of the Road Allowance

Since the purchase of road allowances eliminates the Township's liability exposure and the allowances themselves have no real value to the Township other than facilitating access to properties that in turn pay property taxes, we recommend road allowances be sold at a price equal to the legal and administrative costs incurred by the Township to make the transactions. It needs to be understood that the "value" of road allowances to Road Associations and individuals is much less than other undeveloped landlocked property as these 66-foot-wide parcels of land are only useful as roads and cannot be developed or sold for any other purpose. Once purchased, the Road Association or individual takes on the burden of maintenance, insurance, taxes, improvements, etc. while the Township would enjoy the elimination of liability, ensure public access and the continuation of property taxes at a level driven by market value for waterfront property versus water access only properties – certainly a significant level of value to the Township.

Thank you for your attention to our comments.

Sincerely,
Paul Gleeson, President, Lake of Bays Association

Copies: LOBA Planning Development and Government Relations Committee members and Directors
Don McCreesh