



2022 FOCA Fall Seminar

Event Summary for FOCA Members

We had 170 registrants for the FOCA Fall Seminar for Associations, held by Zoom webinar on Saturday, November 19, 2022, from 9:00am to 12:00pm. The theme of the day was **“Gathering Momentum”**, and attendees heard presentations from FOCA and guest speakers on a variety of current hot topics.

Please help us to spread the word by sharing this event summary with all FOCA members! Summaries follow, and [here are links to download copies of the day's slide presentations](#):

- [FOCA - Introductory remarks, Advocacy updates, wrap-up](#) (PDF, 9 MB)
- [FOCA - Programs updates](#) (PDF, 3.5 MB)
- [FOCA - Member Benefits overview](#) (PDF, 3 MB)
- [FOCA - recent Survey Results overview](#) (PDF, 5.5 MB)
- [FOCA - Website “Sneak Peek”](#) (PDF, 1.5 MB)
- [DFO - Preventing a Grass Carp Invasion: how you can help](#) (PDF, 3 MB)
- [WC - Accelerating Municipal Partnerships & Planning for Shorelands](#) (PDF, 3 MB)
- [Avaanz – Economic Impact Report on Waterfront Households](#) (PDF,

All paid registrants were sent a [link to the event recording](#). If you were not registered, you may still [purchase access to the digital recording](#) (3 hours; requires internet access).

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Land Acknowledgement: We start this meeting by recognizing and thanking the traditional stewards of the lands and waterways where we work and live. The waterfront lands of Ontario are the traditional territories of many diverse Indigenous peoples who recognize the sacredness of water, the interconnectedness of all life and the importance of protecting land and water for the generations yet to come. We are all on a journey towards truth and reconciliation and offer this recognition as an important step in that journey. We are joining this virtual meeting from different locations, and I encourage each of you to dedicate yourselves to move forward in the spirit of respect, reciprocity, learning and sharing that learning.

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Ian Crawford, FOCA's Board President opened the event, welcoming attendees and noting that we are approaching an anniversary in 2023, of the **60th year since the creation of FOCA** as a province-wide organization. FOCA has a long history of advocacy, education, and communication on the top issues that affect the Ontario waterfront.

Ian thanked the current **Board of Directors**, who are the latest volunteers in 60 years of great contributors from across Ontario. We also had several past Board Directors in attendance with us at the event. The dedication of all our volunteers has helped to steer the strategic direction of this organization, year after year, and decade after decade. Ian welcomed your involvement as a FOCA volunteer, if you have skills and time to bring to the endeavour. Send an email to president@foca.on.ca if you'd like to connect with our Governance and Nominations Committee, that helps to fill the Board positions as they become available.

Ian thanked our **Corporate Sponsors**, whose annual contributions help to support FOCA's work. Sponsorship revenue is just one component of FOCA's annual funding. As a membership organization, we are primarily supported by membership fees, plus the contributions of our Individual Supporters and donors, alongside program funding in the form of grants that we work hard for year-after-year, and remaining smaller sources of revenue including fee-for-service offerings, such as event registrations.

As part of responsible governance, and with an eye to the impacts of inflation and costs out of our control, your Board of Directors has formed a **Revenue Generation Ad-Hoc Committee** to review all FOCA's revenue streams, to ensure FOCA is appropriately funded to serve your needs, now and into the future. We will be considering all the possibilities, including our promise to membership to look at the **membership fees** every few years, to decide whether an increase is warranted. **The per-member fees were last updated in 2020, but the base fee has not changed in the past decade.** Of course, any proposal from your Board of Directors for a fee increase would be brought to membership for a vote at the Annual General Meeting of members in March 2023, and would go into effect the following year. For now, rest assured we are looking at every possible way to keep this organization strong in the short-term and the long-term.

Ian suggested that attendees would hear more in the following FOCA presentations about the value of your annual investment in FOCA: the work FOCA does year-round on your behalf; the programs, communications, and your member benefits. Ian concluded: "In the context of the 11:00am session you'll hear today—the significant \$11 billion-dollar spend by our waterfront community—I am certain you will agree that your small annual contribution to FOCA goes a long, long way."

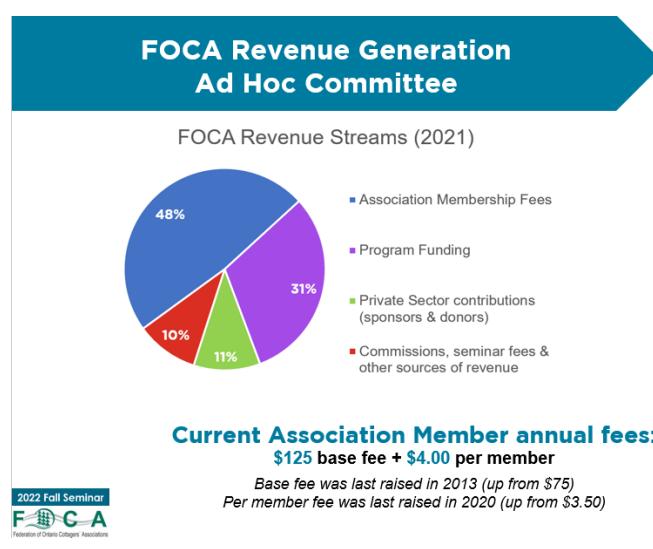
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FOCA's Executive Director, Terry Rees spoke next, thanking the FOCA staff and the volunteer Board of Directors, noting that volunteers make the world go 'round and are so vital to our lake communities, big and small.

Terry shared an analogy with a picture and anecdote about purchasing chainsaw safety gear. It wasn't because he'd been injured (which the salesman said usually precedes the purchase of such gear!), but out of a sense of preparedness. The analogy: despite not suffering any great harm over the years, it is vitally important that we are prepared and have adequate safeguards in place to avoid negative impacts. For all of us, that means being organized at the lake and ready to respond with momentum to challenges or threats, and to ensure we as FOCA are keeping you informed about changes that are coming, whether that's in the form of policy changes, environmental or economic threats—so you're prepared.

Terry's presentation featured updates on a variety of current issues and hot topics, including:

- **Septic Systems** - FOCA has worked with our partners (OOWA, MMAH, RVCA, others) over the past several years to update the popular *SepticSmart!* brochure for



Current Association Member annual fees:
\$125 base fee + \$4.00 per member

Base fee was last raised in 2013 (up from \$75)
Per member fee was last raised in 2020 (up from \$3.50)

homeowners living with an onsite wastewater system. We encourage everyone to read the new brochure, to learn more about your own onsite wastewater system. Get a link to this on our webpage: <https://foca.on.ca/septic-systems/>. That's also where you'll find links to homeowner resources from our colleagues at the Ontario Onsite Wastewater Association, including a 5-minute video overview of Do's and Don'ts for septic systems, and a longer webinar that provides more detail about septic system components and operation, as well as important maintenance considerations for homeowners.

- **Bill 23** - While Bill 23 has been dubbed by the province as the “More Homes Built Faster” Act, it has been called by others the “Less Protection, More Cost, Diminished Local Decision-Making” Bill ([RVCA](#), Nov.10/22). Introduced in late October, it includes significant changes to land use planning in Ontario—changes that will lessen protections for wetlands and natural heritage, increase the risk of flooding in our communities, and hamper municipalities' ability to make locally-derived decisions and to recover the costs from new development. FOCA believes many of these changes fly in the face of compelling information from the insurance industry and elsewhere highlighting the importance of planning at the watershed level and of maintaining vital natural infrastructure to keep us safe and healthy. A bill primarily intended to facilitate intensification and affordability in our cities could have some **nasty effects for rural and northern cottage communities**. As part of the Plan, the government has proposed legislative and regulatory changes under the Planning Act and Conservation Authorities Act as well as policy proposals affecting numerous other statutes and regulations. FOCA has provided a detailed commentary on the bill to the Committee although public input on the various ERO postings has now closed. See our webpage for more: <https://foca.on.ca/land-use-planning-overview/>.
- **Flood Risk** - In related news, [a report](#) by Canada's Task Force on Flood Insurance and Relocation was released in August, stating that the total residential flood risk in Canada is now estimated at \$2.9 billion per year. Most of the risk (89%) is concentrated in a small number of the highest risk homes (10%). Additionally, the report notes that **9 in 10 Canadians living in high-risk areas remain unaware of their flood risk**. Avoiding natural hazards is an ongoing and pressing matter. FOCA posts related information here: <https://foca.on.ca/high-water-flood-events-in-cottage-country/>.
- **Great Lakes Public Forum** - FOCA was pleased to participate virtually in this year's Public Forum, on the 50th anniversary of the signing of the 1972 Great Lakes Water Quality Agreement between Canada and the United States. The Governments of Canada and the United States meet every 3 years to discuss and receive public comments on the state of the Great Lakes, and binational priorities for science and action. Most of FOCA's Ontario-wide membership is situated within the extensive Great Lakes Basin. The countries committed to establish a Great Lakes Basin Ecosystem target of net habitat gain. See more: <https://foca.on.ca/great-lakes-strategy-and-action/>.
- **Wake Awareness** - FOCA rolled out the second year of our Wake Awareness campaign this summer, alongside our program partners, the Muskoka Lakes Association and Safe Quiet Lakes. In addition to asking our member groups to share **“Be #WakeAware”** messaging on social media, in 2022 we reached out to marinas across Ontario, encouraging them to sign on as “Marine Ambassadors” to further spread the word about wake impacts and wake etiquette. Access the campaign video, and related resources: <https://foca.on.ca/watch-your-wake/>.

- **PFDs & VORRs** - Transport Canada is responsible for recreational boating. As part of FOCA's participation on the Ontario Recreation Boating Advisory Committee we've been hearing about pending and proposed new rules about mandatory PFD-wearing, and also allowing for the Vessel Operation Restriction Regulations to potentially apply to wake surfing. These will be coming up in 2023 for comment and we will keep you posted on opportunities to participate. Stay up-to-date: <https://foca.on.ca/safe-boating/>
- **Short-term Rental (STR)** - FOCA convened a Board Working Group on STR in response to concerns from members who have experienced difficulties with overloaded rental properties, noise, trespass, parking and other problems. FOCA spoke recently on this topic in a Cottage Life podcast, and then on the main stage at the Fall Cottage Life show earlier in November. While FOCA does not have a policy for or against owner-occupied rentals or commercial rentals, we do want to share information. We feel strongly about the responsible use of our waterfronts, and—in support of our member associations and municipal partners—we want to encourage informed local discussions and municipal consideration of ways to minimize STR concerns. With that in mind, we have released [FOCA's Short-term Rental Report](#) (PDF, 16 pages), a new overview on the topic for our member Associations and municipal partners. This member resource includes what municipalities are doing, and the importance of education for all cottage country visitors, including a draft “welcome sheet” that could be a sample for local rentals and guests. FOCA posts related material and updates here: <https://foca.on.ca/rental/>.
- **Rural Road Resources** - FOCA also has a Board Working Group on Rural Road Issues, as many of our member Associations are dedicated road groups, or combined lake & road associations. FOCA has a wealth of resources for members, including detailed results from a broad survey of our road groups done in 2019. Now, we have added a new toolkit document for road groups, called “[Starting & Building an Effective Road Association](#)”, which is available for member download from our [Cottage Roads webpage](#), or upon request to the office.
- **Government Relations** – Terry noted recent meetings with government partners at the federal & provincial levels on issues including the oversight and operation of Historic Canals (TSW and Rideau Canal), the Canada Water Agency, climate resilience, and a recent event at Queen's Park with invasive species partners, over 75 MPPs and the Minister of Natural Resources and Forestry, to inform about the need for continued vigilance to prevent and manage threats to our lakes, rivers and watersheds.

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Deanna Forgie, FOCA's Programs Coordinator, spoke about ongoing programs, including:

- **IsampleON** - In 2021, FOCA launched the Invasive Species Awareness Monitoring Program & Lake Education in Ontario ([IsampleON](#)) program with our colleagues at the Invasive Species Centre. The program does targeted outreach, education and sampling for invasive mussels and spiny water flea in lakes on the Canadian shield. 29 lakes were selected in 2022 with over 50 volunteers collecting water samples. The 2022 IsampleON results are currently being analyzed and will be shared with the volunteers in the coming months. We know early detection is essential to protect our lakes and rivers from the negative impacts aquatic invaders have on these key ecosystems. Thanks volunteers!
- **Invasive Species – Boater Pathways** - As of January 1, 2022, the Ministry of Natural Resources and Forestry (MNRF) regulates watercraft including boats, canoes & kayaks as carriers of invasive species under the Invasive Species Act. For educational materials

like boat launch signs, contact the FOCA Office. More invasive species information and a webinar for members is posted here: <https://foca.on.ca/invasive-species/>.

- **Green Shovels: Phragmites** - For the past two years FOCA has worked with conservation partners on this collaborative of organizations with a shared interest in protecting nature and the economy. Through Green Shovels, FOCA has been able to fund several on-the-ground Phragmites projects with our member Associations. In 2022, FOCA sent out a call for proposals to its members for association projects aimed at addressing [invasive Phragmites](#). Projects focused on education and outreach; control, management, and eradication; or a combination of both. Overall this summer, five associations were selected to participate, receiving support financially, in-kind, or both.
- **Asian Carps** - FOCA works with the Fisheries and Oceans Canada (DFO) to educate everyone about the threat posed to the Great Lakes by [Asian Carps](#), so that our members can be part of the early-warning system to protect Ontario waterways from these invaders. If you live or cottage along the Great Lakes, please watch the video: *"cottage perspectives on Asian Carp prevention"*. Learn more in DFO's presentation (page 11). Members are also encouraged to watch the webinar we held with DFO in 2021 about early detection, that is posted to our webpage: <https://foca.on.ca/asian-carp/>.
- **FireSmart** – In 2022 FOCA worked with the fire services branch of MNRF to educate waterfront property owners about wildfire prevention and how to be "FireSmart". You may have noticed articles in the [FOCA Lake Stewards Newsletter](#) and [Elert](#) about waterbomber safety and the importance of staying out of their way while they are trying to scoop water out of lakes, as well as not to fly drones within 9 km of a wildland fire area as firefighting aircraft cannot share airspace with drones. Thank you for sharing fire safety messages in your local communities: <https://foca.on.ca/fire-safety-overview/>.
- **Cottage Succession Series** - FOCA and estate lawyer Peter Lillico have been teaching families about [cottage succession planning](#) for the past decade! These events are free to FOCA members, and the slides are shared with registrants after the events. Or, you can purchase access to the recordings to watch at your leisure. Thank you to our member associations who were the local hosts in 2022. If your FOCA Member Association is interested in hosting an event in 2023, please email programs@foca.on.ca for details.
- **Lake Partner Program (LPP)** – This is our long-standing citizen science initiative between FOCA's Lake Stewards and the Ministry of the Environment, Conservation and Parks which analyzes annual water samples and Secchi depth recordings taken by over 700 volunteers to track long-term trends in our waters. We appreciate all the fantastic volunteer effort that each of you as volunteers contributes to this program. We understand from our Ministry partners that the 2021 results have still not been released, as a residual impact from the pandemic and reduced staffing; please know FOCA is working continuously to get you the province-wide results you want. [Contact us](#) at the FOCA office if you have questions or concerns about your results.

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Kirk Kuipers, FOCA's Membership Coordinator spoke about member benefits:

In addition to the advocacy and program work above, as a member of FOCA there are a lot of additional benefits to enjoy. Many of the benefits are directed to your Association – such as a vote at our AGM, the FOCA "association toolkit," and access to the liability insurance program administered by Cade Associates Insurance Brokers. Some additional benefits are intended for

all the member families, including discounts on Automated External Defibrillators and the Cottage Life Magazine, and access to digital events, like this one, at the reduced member rate. You'll find the information about all the current benefits and how to access them, on our webpage: <https://foca.on.ca/benefits>, or ask us for an information sheet you can circulate by email, so all your member families understand their benefits, and the value of your Association's annual membership in FOCA. Here are some highlights:

- **Insurance: Protecting Associations & Member Families** - As a FOCA member Association in good standing, your Association can access liability insurance under the FOCA Insurance Plan that is underwritten by Aviva Canada. This coverage also includes a very helpful "Legal Helpline" for the Association, for when you have a question around rights and responsibilities. Perhaps the largest dollar benefit of membership to your member families is the opportunity to join the **Cottage First** group insurance program for your cottage, boat, home, car, etc. Members have reported significant savings, and improved coverage. Both of these programs are administered by Cade Associates Insurance Brokers. We encourage you to get a quote as your insurance comes up for renewal, and see what you could be saving as FOCA members.
- **FOCA 2022 Webinars** - As a FOCA member family, you can register for our events and for our Cottage Succession Seminar series! Over the past year, FOCA hosted a range of member events to keep you informed on policy updates, environmental issues, municipal engagement, septic systems and more. If you missed a webinar, [contact the FOCA office](#) for information on how to access digital recordings of past events.
- **Educational Resources** – FOCA has lots of member resources for you, including boat launch signs, videos and reports on topics like septic system maintenance, and healthy shorelines: what to do to get one, and why it matters. We also mail out booklets on invasive species and ways to manage your property in a changing climate. These materials not only carry important messages but make great materials for sharing with new residents of your local lake or road!
- **read about FOCA's work** in our [2021 Year in Review](#), and the annual [FOCA Lake Stewards Newsletter](#). If you are looking for an article for your winter newsletter, consider reproducing one of the topics FOCA has written about in our recent publications.
- **FOCA Achievement Award** - The FOCA Achievement Award is presented annually to a FOCA Member Association to celebrate the successes of the FOCA community, and to encourage peer sharing of best practices. This was our LAST CALL for nominations for the 2022 FOCA Achievement Award by November 30th. This is our opportunity to celebrate the successes of our waterfront community, and is also an important way for us to know about the programs and projects you have undertaken, which helps us to connect peer associations on topics of mutual interest. The recipient will be announced at our AGM in March 2023. See more: <https://foca.on.ca/foca-achievement-award/>
- **Membership Frequently Asked Questions:** FOCA gets a lot of questions from our members throughout the year. Here are a few that we receive most often:
 - How do I count my membership for FOCA's fees?** A general rule of thumb is to ask how you'd count votes at your AGM. For some associations, this is based on individuals, and for some this is based on households or properties. However you "count" your own members, that's how we ask you count your numbers for your annual FOCA renewal.

Can I pay for my dues by e-transfer? You can! We're happy to accept e-transfers, which can be addressed to our bookkeeper's email address: accounts@foca.on.ca. It is important to include your association's name and # of members in the note section of the e-transfer, so we can match up your payment to your association!

What's the cost for the FOCA materials, like a sign or booklets? The only cost that we charge our associations for these materials is for the cost of shipping them from our office in downtown Peterborough. However, if you can meet us here for a pre-arranged pick-up, no charge applies.

When do you want to receive our Board updates each year? At the time of your renewal – which will be whatever month during the year your Association originally joined FOCA – we'll ask you to update your Board contacts, emails (so your executive will get FOCA's e-news), and mailing addresses (so your executive will receive copies of the annual Newsletter in July). However, if you have updates at other times of year, please send them to info@foca.on.ca and we'll get your records updated.

Do you need our full membership list? It's not required, but you can send it to us if you wish. At the least, we'd like your help to get permission to include your member families on the FOCA Ealert list, which is currently around 17,000 subscribers; our goal is to get our e-news in the inbox of every one of our 50,000 member families! Your help with this is critical as it shows our partners in government how large and important this community really is. Contact communications@foca.on.ca if you have questions about email consent, or how to share your e-list with FOCA.

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Tony Lepine, Vice President of the Board, and Chair of the Membership Services and Benefits Committee reviewed 2022 FOCA Member Survey Results

[see the related slides—link on page 1—for graphs and notes]

Our 2022 survey respondents were representative of FOCA's overall membership. Slightly over half of our member groups are what we would call "small" – that is, less than 50 members. The smallest groups are somewhat under-represented in our most recent survey; nevertheless this is a fairly good sampling of a full half of our 500+ member groups, and we can therefore feel secure in delivering some conclusions from all the data.

Top Issues facing Cottage Country: FOCA has been polling our members for the pulse of their concerns for as long as we've been an organization. If we look back to the 80s, or even into our first year in 1963, the top issues appear again and again in our surveys: water quality, development and planning, safety, taxation and rural services. So, it should be no surprise that the **top 10 concerns** expressed by nearly 700 respondents in our July 2022 survey include a lot of the familiar favourites: water quality, rural services, development and land use. And some other concerns have risen to the top, including climate, water levels, invasive species, naturalizing shorelines, noise, and short-term rentals.

In FOCA's follow-up survey, which also had around 700 responses, we asked you to consider these 10 issues, and **rank them**. They are listed here in the order in which they appeared in those results. This gives us a sense of where to focus some energy, although in reality, FOCA manages dozens of priority files at any one time. You can find links to more information on these topics, and many more, on the FOCA website: <https://foca.on.ca/Issues-Programs/>.

1	WATER QUALITY
2	Development/land use
3	Short-term rentals
4	Water levels
5	Boating issues

FOCA's valued roles: In relation to these top priorities, we asked how important FOCA's various roles are to you – from maintaining the peer network, to advocacy, programs delivery, reporting on breaking news, and other key actions. Across the board, you told us all of FOCA's efforts to support you are important. We also asked about the value of our communications, and learned that you highly value the monthly FOCA Elert (our e-newsletter), as well as the metal signs FOCA can provide your local community about invasive species awareness, our print and digital productions, and our webinars and recorded video resources. You told us that FOCA has information worth sharing with others, and we thank you for continuing to syndicate our materials and messaging through your own communities.

About Waterfront Properties and Usage: Our survey about property usage and pandemic impacts gave us a variety of key information. More than a quarter of our survey responses came from property owners who have had their waterfront property in the family for more than 50 years! We also heard from those who have acquired their property much more recently, with 10% of respondents having had it for less than 5 years. Two thirds of respondents are seasonal users who have another Ontario property that they inhabit for part of the year. A quarter of respondents are either permanent residents or use their properties year-round, and the remainder live out of province for part of the year.

This information gels with what we heard from our Association representatives in November, when we asked them what percentage of properties at their waterbody was owned by year-round residents. It becomes clear that there is a trend toward increased year-round usage of these properties over time, when we look at these new results against an earlier FOCA survey from 2013.

When it comes to short-term rental, overall less than 10% of our survey respondents report having rented their waterfront property. However, those who have owned their property for less than 5 years are more than twice as likely to have rented their property, either to family and friends, or to others. And, they are also renting for more days overall each year.

Nearly two-thirds of our survey respondents said their waterfront property has a winterized building, while another 8% have plans to take this step in the future. However, these amounts do vary by geographical region. For example: if we limit the responses to just those who said they were North of the French River, North of Superior, or in Northwestern Ontario, the number of winterized properties drops by at least 10% overall.

We also discovered that about 10% of respondents are on an island or are water-access only to their properties. More than half are on a private road, and nearly three-quarters are on a road that has four-season access. All of these variables affect how much usage someone can get out of their waterfront property. Other issues can affect usage, such as the lack of high-speed internet, unpredictable cell service, and concerns about access to health care or municipal services like garbage pick-up. Interestingly, employment ranked the lowest on the list of limitations, which is surely a result of our recent experiences of working remotely during the pandemic over the past few years.

So, speaking of the pandemic, we wanted to investigate what impacts it has had on our member associations, their member families, and the use of waterfront properties.

Usage during the pandemic: We asked all our seasonal survey respondents how many days of the year (on average) they spent at their waterfront property in 2020, 2021 and 2022. The average was 117 days, or nearly 17 weeks. Now, this average excludes all the permanent waterfront resident respondents, who are essentially at their property 52 weeks of the year. If

we added these respondents to the total, the overall average days of use per year would jump to 185, or approximately 26 weeks.

How does this amount of usage compare to the years before the pandemic? Well, 88% said their usage was either steady, or up by a little, or by a lot. Anecdotally, those who said their usage was down reported that border closings were a primary reason for their reduced usage during this period. And, if the trend was up in recent years, get used to it being up in the coming years as well! Even though their recent usage has been up, 90% of respondents said they plan to use their waterfront property next year as much, if not more.

Association Trends during the Pandemic: So that's our member families. How did our member Associations fare, over the past couple of years? In a typical year, we know our member Associations are busy with events, activities, and programs. Some of these activities, like water sampling or bird counts or invasive species watches can be done while maintaining social distancing protocols. However, Associations usually hold lots of in-person events with groups of people. These are the fun things – like regattas and BBQs – as well as the necessary business of an Association – like an AGM – that fill the year.

How many of these in-person events were affected by the pandemic? For 2022, half of our respondent Associations were able to hold all their regular in-person events. However one-third said they couldn't hold any, or only held a few events. We also asked how many of them shifted events to digital, and we noticed that those who did go digital (at least for a few of their events) were more likely to have also reported their number of members was "UP" rather than "STEADY" or "DOWN" over the past year.

This leads to the final set of slides: benchmarks about your fellow associations, and what the groups that are "UP" are doing that you might want to consider, if your numbers are "DOWN".

Association Trends & Statistics: First of all, 91% of our member respondents said their Association's membership is "steady" or "up" this year over last. Perhaps that's not surprising, given that it was easier to have events this year, and this survey may be capturing a recovery period, following what could have been a low point in 2020 or 2021. However, we're pleased to see that so many of our members are in a period of growth or stability.

There are lots of variables that affect a group's engagement and success. We noticed some significant differences in the data, for example, when we looked at groups that identify themselves as "**Roads**" groups, compared to those that identify themselves as "Lake", "Camp" or "Waterfront" groups. First, our roads groups are much smaller – almost three quarters of them have less than 50 members. Roads groups are also more "stable" when it comes to their membership; none reported being "DOWN" over last year (compared with 14% of our "Lake" groups overall). As well, roads groups have a higher rate of participation in their associations, likely because if you don't have a maintained road, it's pretty hard to get to the cottage.

Not surprisingly, groups that do road maintenance are spending a great deal of money on maintenance and liability insurance, and therefore are charging **higher dues**. Nearly all of them are well over the \$100 annual threshold. By comparison, lake associations charge a wide range of annual fees which may relate to the scope of the activities, their related liability insurance premiums, and other factors.

Trends among those whose #s are "UP": Among Associations that do NOT include road maintenance in their fees, those whose membership is "UP" are most likely to charge a bit more –between \$20-39 (or more) in **annual dues**, and they are also much more likely to have raised those dues in the past 5 years. So if you've been holding off on a dues increase because you think it means you're going to lose your membership, you might want to revisit that thought.

Clearly, the key is to provide good value, and show your members that value. Remember that having a strong presence in your waterfront community builds momentum, and can be a strong foundation for your ongoing education, advocacy and community-building!

Volunteers, Digital events & Payment options: This may be a bit of a circular argument, but those that are showing value and are UP also tend to have **more volunteers** working on behalf of the Association. They are also more likely to have shifted some of their events to **digital** during the past couple of years. And they are more likely to **go door-to-door** to collect membership payments, and to accept **online payments by credit card** as well. These may be things you want to look at, if your own Association's numbers aren't as strong lately.

We hope you take all this information and put it to great use on behalf of your own local Association! Thank you for continuing to share your feedback with FOCA in our member surveys. Your participation means the world to us.

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Michelle Lewin, Manager of FOCA Communications & Development provided a sneak peek at the revised FOCA website (coming in the early New Year)

FOCA's existing website has been in place for nearly 8 years, and it has served us well, but it is time for a refresh! We'll send out lots of information when we're actually launching, likely in early January. For now, here's a sneak peak.

We will still be at the same web address: **foca.on.ca**. And we're still in WordPress, but just a much more modern Theme with a cleaner layout. The old sidebar is going away; it doesn't work well on mobile devices which we're using increasingly to access online info. But you'll still easily find the search, and Elert signup links on the header of every page.

We've built in lots of video and digital resources, right on the page. You'll still find lots of information and our insights and analysis on the issues. Instead of blog posts, there will be separate webpages arranged by SUBJECT or HOT TOPIC. Each TOPIC page will have some clear headers, like an overview of what FOCA sees, what the main issue is at the moment, current news, what you can do to help, and background on the file. Some of the material will be public-facing, and increasingly the "meaty" information will be kept for our members, accessed through the member login.

And you will each be able to set a unique Username, and a Password of your choosing, to create your **new member login**. Each member Association will have its own login will be accessed from a link that FOCA will send your association at their renewal time, or whenever you need it.

Each member Association will have one primary Renewal Contact, whose email address will be used to access the Association account. Once your designated Association representative logs in to the Association account, you'll see all the information you've previously provided about your group, prefilled. You can update information if needed, and you can supply us with your new Board director contacts, and ensure they have a current email on file for Association business and the FOCA e-news. If your members have given you permission to share their email addresses, you can "opt them in" to receive the monthly FOCA Elert (e-newsletter), to ensure they're hearing about all their member benefits, and FOCA's work, throughout the year.

The Association rep. will be able to see which member families have applied for a web login, and you can circulate a link to all your members to encourage them to login for access to FOCA member resources. If you see someone listed who is no longer a paid member of your

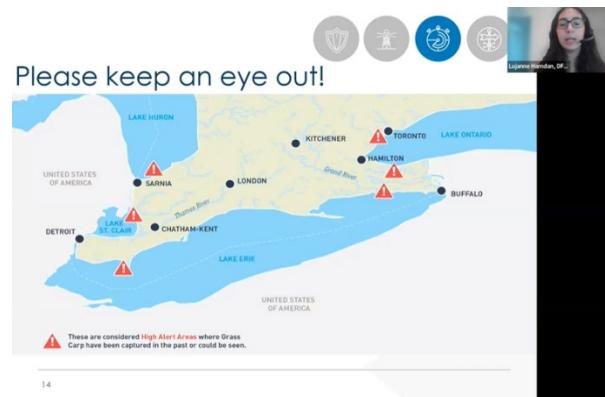
association, the Association rep. can revoke their access, or take this opportunity to prompt them to rejoin your Association! You can add new members, manually or by updating an excel document, or by sending it to FOCA. We're really excited about the possibilities of this account page for our member groups. Thanks for sharing this preview with us. If you have any questions, contact communications@foca.on.ca.

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Lujanne Hamdan, Intern, and Jennifer Wright of Fisheries and Oceans Canada (DFO) on Preventing a Grass Carp Invasion

This presentation covered the arrival and spread of Grass Carp in North America, outlined the threat they pose to the Great Lakes (they are not yet established in Canadian waters), and explained the ecological impacts. It also presented videos showing how to identify Grass Carp, and what individuals can do to avoid spreading invasive species, how to report a sighting, and what the response team does when a sighting is reported. All our members on the Great Lakes—particularly those on Lake Erie, Lake St. Clair, the south end of Lake Huron, or the southwestern end of Lake Ontario—are asked to keep a vigilant eye out for Grass Carp! FOCA posts related information here: .

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Darlene Coyle of Watersheds Canada presented with Terry Rees of FOCA on the subject of “Accelerating your Municipal Partnerships” and Planning for our Shorelands

Terry's introductory words: We have just completed the latest opportunity to shape our local political landscape with the 2022 Ontario municipal elections, held on October 24. Though there were many uncontested positions, and the voter turnout was only 33%, we did end up electing new councilors for 42% of the available positions, and 32% of all candidates were women (up from 27% in 2018), according to information compiled by the Association of Municipalities of Ontario. Interestingly, having put some local candidates on the spot about stronger bylaws recently, the subject of landowner education keeps coming up. We can't forget that bylaws are important, but education remains critical.

For the past couple of years FOCA has been on the steering committee of the '[Planning for our Shorelands](#)' (PFOS) project at Watersheds Canada. Our team has been developing Best-Management Practices (BMP) resources and a forum related to shoreland policy and land use to inform and support municipalities in their efforts to conserve critical shoreland habitats, and to help associations move their local municipalities along towards more robust and sustainable shoreline development. It's a great bunch of colleagues with planning and ecology expertise and the project has produced some great material which you'll find on the next page.

Darlene presented on the issues facing our shorelands, due to development, site clearing, lawns that extend to the water's edge, and other issues that can increase the impact of run-off and affect water quality. She showed video of a "disturbed" shoreline versus a healthy shoreline where fallen trees and plants are left undisturbed to form a buffer that impedes erosion and provides habitat for fish and amphibians. She noted some recent municipal efforts to put in place by-laws, licences, and policies to protect freshwater shorelands. She discussed the recent

County of Haliburton Shoreline Preservation by-law, as well as related tools like a tree cutting by-law, Official Plans and Zoning by-laws.

Several related resources developed by the PFOS team are available to homeowners and municipal planners:

- [The Future of our Shores](#): (PDF, 52 pages) - a report on 3 stakeholder surveys that involved 200 municipal councillors, planners and lake association representatives.
- [Shoreline Naturalization Planting Plan Template](#) (PDF, 22 pages) – including tips for layout out a planting area, assessing local conditions, and choosing plants.
- [Lakefront Environmental Net Gain](#) (PDF, 6 pages) – a regulatory guide including existing municipal by-law, policy and Official Plan examples to emulate.
- And a new document that has just been released: [The Science Behind Vegetated Shoreland Buffers](#): why the ribbon of life matters (PDF, 34 pages) – outlining the peer-reviewed science on the importance of shoreland buffers.

Other related links provided by Watersheds Canada:

- All PFOS Resources: <https://watersheds.ca/pfos-resources/>
- Youtube: <https://www.youtube.com/@WatershedsCanada>
- Buffers and Policy Tools webinar:
<https://www.youtube.com/watch?v=OrnhYP3CK9I&list=PLn7t96YFncXgOPSpecRFoGwy7zyiqwy8c>

Terry's wrap up: FOCA reminded members of your important role to get your issues in front of local decision makers; without input and advice from their constituents they are operating in the dark. Now that the new municipal councils are beginning to meet, it's time to build on the momentum, get busy and engage with these crucial decision-makers for positive outcomes over the next four years! Learn how, in FOCA's [Municipal Engagement Guide](#), available for member download from our webpage: <https://foca.on.ca/municipal-engagement-guide/>.

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JME Maxwell of Avaanz spoke about the newly-released FOCA Report on the Economic Impact of Waterfront Property Owners in Ontario

Terry's introductory words: We are really pleased to officially present our recent economic impact study, the first study of its kind related to our community. FOCA invested in this project on your behalf in order to quantify the significant contributions of WPO on the rural and northern economy. We believe that the rural economy needs to be better understood; while the contributions of the 57,211 farms and our agrifood sector is well documented, the important footprint of Ontario's 250,000 WPO also need to be documented and put into context – for decision-makers at all levels. **This report concludes that an estimated \$11.44B was spent in 2021 by a quarter-of-a-million waterfront property households across Ontario.** The report and a related infographic is available for member download from the FOCA website: <https://foca.on.ca/waterfront-property-owners-and-rural-economic-development/> or contact the FOCA office for access to a digital copy.

The report author explained the data around waterfront household spending (\$45,994 per household, assuming an average 17 week stay by seasonal users, with household spending averages adapted from Statistics Canada's country-wide household averages), the number of waterfront properties in Ontario (248,763; from new data acquired by FOCA from the Municipal Property Assessment Corporation) and outlined the



economic impacts of this spending using Statistics Canada's "Input-Output" model with direct and in-direct impacts, in-community and beyond. The study concluded 157,066 annual full-time equivalent jobs were created in Ontario by this spending, producing \$6.911B annual labour income, and \$11.662B of annual GDP in Ontario.

Overall, for every 10 waterfront properties in Ontario, 6.3 jobs are created, and 5.4 of those jobs are in the local community.

See Appendix "D" of the Economic Impact Report for a breakdown of the statistics arranged by Upper Tier Municipality. It is FOCA's contention that this data will be valuable in helping our members to quantify the importance of the waterfront community, in their own municipal discussions. However, the data at a granular level should be used cautiously.

It would be good to have further study at the local level of your own members' household spending habits, or property taxation data that is locally sourced from real estate boards or personal property tax contributions, as the overall Canada average may not accurately reflect local waterfront communities and impacts. We invite you to share your local information with FOCA, to help improve our data!

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Our event wrapped up with three lucky "Door Prize" winners: Ted Spence, Terry Kennedy, and Elizabeth Di Chiara, who will each be given access to one of the digital FOCA Cottage Succession Planning Seminars.

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Finally: hold the date for the **2023 FOCA Annual General Meeting of Members and Spring Seminar**, on Saturday, **March 4, 2023**. The event is planned to be held in-person at the Bayview Golf & Country Club and by webinar. Watch for details in the FOCA Elert in the New Year. Happy holidays to everyone.

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FOCA works year-round on behalf of waterfront Ontario and volunteer lake and road associations across the province. We encourage everyone to be a member of their local association; in turn, we encourage those associations to be members of FOCA.

We also appreciate the additional support of our annual Supporters and donors. If you are in a position to support FOCA with a special gift this year, please do so!

Learn more here: <https://foca.on.ca/foca-supporters/> or contact the office to make a donation by credit card: info@foca.on.ca or 705-749-3622.

Thank you!