

The Role of Waterfront Property Owners

in Rural Economic Development in Eastern Ontario



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Our Mission:
*to protect thriving and sustainable
waterfronts across Ontario*





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Executive Summary

FOCA is the Federation of Ontario Cottagers' Associations, a not-for-profit membership organization representing over 500 volunteer lake associations and 50,000 families who own waterfront properties in rural municipalities all across Ontario.

FOCA undertook this study to articulate the significance of waterfront property owners (WPO) as vital economic contributors to rural communities in Ontario. This study speaks to the opportunity of having WPO who are not currently working in or from their waterfront community, contribute to and support the local economy beyond their role as “consumers.” WPO represent a significant number of total residents in many rural Ontario municipalities, which are otherwise facing increasing out-migration to urban centres.

This study features eastern Ontario in particular, where tourism and a thriving cottage industry play key economic roles on land that is ill-suited for agriculture, and where seasonal residents nearing retirement are spending more time at their second homes, with some choosing to relocate there, permanently. Within the eastern Ontario study region consisting of 9 upper-tier municipalities, it was estimated that in 2012, there were 95,587 waterfront property owners, representing 35.4% of total residential properties. Based on this significant presence, municipalities of this region were the primary focus of this study.

The project team used a multifaceted approach to gather data for this study, which included an initial literature review; an online survey of WPO resulting in over 400 responses; follow-up interviews with over 20 WPO; and key informant interviews with economic development staff representing 8 eastern Ontario municipalities. Survey responses and follow-up interviews indicated widespread optimism among WPO regarding the potential opportunities to engage in rural economies, while identifying remaining gaps, such as rural high-speed internet coverage and the lack of networking, which may prevent successes. Key informant interviews with economic development staff revealed that engaging WPO in rural economic development beyond their role as a consumer had rarely been considered and that for those municipalities looking to connect and engage with WPO, they struggle with how to do so.

The main finding from consulting both the WPO and economic development communities was the visible enthusiasm from both groups at the notion of working together on rural economic development initiatives.

Going forward, better channels of clear and consistent communication need to be established to build strong, collaborative partnerships to undertake the economic revitalization of rural eastern Ontario.

This report supports a recommendation for place-based development with diverse opportunities to integrate WPO into local community networks, to develop new business ideas, and to revitalize rural economies. Lake associations have been identified as important communication partners in this endeavour.

General recommendations for further research include the call for more data collection about seasonal waterfront property owners, as well as further studies quantifying urban outmigration, both needed to better inform rural economic development strategies for municipalities. Recommendations affecting the three key stakeholders in this project—the waterfront property owners (WPO), the Federation of Ontario Cottagers' Associations (FOCA), and eastern Ontario municipalities—are summarized as follows: *(see details in Section 5.2)*

Recommendations for Waterfront Property Owners (WPO)

- WPO can actively engage in their local community events, business opportunities and lake associations. To bridge the communication barrier between WPO and local municipalities, the creation of local economic development Advisory Committees could be beneficial.

Recommendations for the Federation of Ontario Cottagers' Associations (FOCA)

- FOCA has a potential role in bridging the gap between WPO and municipal interests, including economic development personnel, programs, and Chambers of Commerce. FOCA can assist with communications, workshops, networking opportunities and forums to connect WPO with peer mentors who have successfully made the shift to rural work/life, and with rural economic development organizations.

Recommendations for Municipal Partners

- Continue to invest in rural high-speed internet service and other year-round services (social services, infrastructure) to support WPO in relocating their businesses to rural communities. Include WPO in community economic development initiatives. Communicate actively and directly with WPO on a year-round basis, following other municipalities' examples.

Acronyms Used Often in this Report

CFDC = Community Futures Development Corporations

EORN = Eastern Ontario Regional Network

FOCA = Federation of Ontario Cottagers' Associations

MPAC = Municipal Property Assessment Corporation

ROI = Rural Ontario Institute

WPO = waterfront property owners



1 - Study Premise

1.1 - Rationale

The Federation of Ontario Cottagers' Associations (FOCA) believes strongly that working collaboratively on rural economic development is imperative for rural economies to thrive. Waterfront property owners (WPO) are vital economic contributors to many rural communities across Ontario.

FOCA has initiated this project with the goal to change the conversation about WPO – from 'tourists' to partners in rural economic development. Building on localised research like the *2013 District of Muskoka Second Home Study*, FOCA has undertaken specific research on the WPO demographic, with a focus on examining their present and future work habits. This study also investigates the potential role that WPO can have in rural economic development as business owners, employers, mentors, investors and volunteers. With improvements in broadband internet and more flexible work environments, the possibility is growing for WPO to spend more time at their seasonal property, by working remotely or setting up and running businesses in their waterfront communities. A recent Cottage Life study found that 44% of cottage owners plan to retire to or live at the cottage part time within the next ten years.¹

By better defining the significant WPO demographic, rural communities will be well-positioned to plan for future economic and business opportunities. Ultimately, the knowledge gained through this research will provide communities with essential information to further attract WPO to become participants in economic development in their rural communities. Considering the renewed and collaborative approach to economic development and employment planning in Ontario, FOCA believes it is the right time to gather this information to better articulate the opportunities and potential benefits of engaging WPO in rural economic initiatives.

SCOPE OF STUDY

Waterfront property owners represent a significant number of the residents of eastern Ontario. For the purpose of this study, eastern Ontario is defined by the Eastern Ontario Warden's Caucus region, with Kawartha Lakes as the westernmost municipality and Leeds & Grenville as the easternmost. Within this study region consisting of 9 upper-tier municipalities, it was estimated in 2012 that there were 95,587 waterfront property owners, representing 35.4% of total properties.² Based on the significant presence of WPO in this area, municipalities of this region were the primary focus of this study.

1. Fox, J. (2018, March, 16) 2. MPAC. (2012). Residential Property Counts.

1.2 - Data Collection Methods

The project team used a multifaceted approach to gather data for this study, which included an initial literature review; an online survey of WPO; key informant interviews with select WPO; and key informant interviews with eastern Ontario economic development staff.

1.2.1 - BACKGROUND RESEARCH

A comprehensive literature review was initially conducted to identify key themes. The literature review consisted of examining existing international and Canadian academic journals, municipal studies and white papers. These findings are discussed in Section 2 of this report.

1.2.2 - WATERFRONT PROPERTY OWNER SURVEY

An online survey of WPO was distributed through FOCA's extensive network of lake associations, garnering 407 responses. The project team employed several means to distribute the survey (each described below). The survey was available online for the duration of October and November 2017.

FOCA Database

FOCA's database of cottage association members was used to develop the distribution list for the survey. The survey was sent to all executive members of FOCA-member associations in eastern Ontario and asked that each of them forward it to their members. There is no way to confirm how many WPO received the forwarded survey, but it is estimated that approximately 800 people received the email with the survey link. The email with the request to complete the survey also included a short video message from FOCA's Executive Director about the importance of completing the survey, to further encourage participation. The survey was circulated to this list twice (with the second distribution acting as a reminder), which garnered 354 responses.

Succession Planning Contact List

Each year FOCA runs a Cottage Succession Planning Seminar in partnership with an estate lawyer. This workshop attracts cottagers who are contemplating succession planning for their waterfront properties. As participants who attend this workshop are generally considering the next generation of cottage ownership, the project team decided it was important to forward the survey to this group and to ask them to distribute it to the next generation of cottage owners (i.e. their children). The project team believed this cohort would be important to capture in the survey as they are generally younger and currently working. In 2015, FOCA estimated that 91% of their association executive members were over the age of 50. Therefore, there will be a large turnover of waterfront properties in the near future. This distribution of the survey resulted in approximately 30 responses. The children of current WPO, with significant financial and emotional attachments with the rural community, will be a considerable force in shaping the future of these rural communities.

Social Media

In an attempt to garner additional responses from the younger demographic of FOCA's membership, the survey link was posted to FOCA's social media accounts on Twitter and Facebook. This resulted in 11 responses.

Targeted Geographical Area

As was previously mentioned, eastern Ontario was the regional focus for this study. Additionally, the District of Muskoka independently requested that information be gathered for their area. FOCA used the cottage association database to target associations affiliated with FOCA in this region. The survey link was sent to 67 individuals, resulting in 12 responses.

1.2.3 - KEY INFORMANT INTERVIEWS

For a more comprehensive approach to the study, the project team felt it was essential to complement the survey findings by directly interviewing both waterfront property owners and economic development staff in eastern Ontario, to gauge their perspectives on the role of WPO in rural economic development initiatives.

1.2.3.1 - Waterfront Property Owners

Survey respondents had the option to indicate if they wanted follow-up conversations when they completed the online survey. This resulted in 20 follow-up interviews. From these conversations and by speaking with economic development staff, additional waterfront property owners who are working from or in their waterfront communities were identified and interviewed. A select few are profiled in this report in Section 3.3.

1.2.3.2 - Eastern Ontario Economic Development Staff

Economic development staff from the eastern Ontario municipalities previously identified in the scope of the project were contacted to share the initial findings of the survey and to discuss the nature of WPO engagement within their municipalities. Municipal economic development officers and planners, community futures development corporation staff and members of a local chamber of commerce were interviewed. The study garnered economic development representation from The City of Kawartha Lakes, Peterborough, Haliburton, Hastings, Lennox & Addington, Frontenac, Renfrew and Lanark Counties.



2 - Waterfront Property Owners & Rural Economic Development

2.1 The State of Rural Communities

Historically, rural communities were established due to opportunities in primary resource extraction such as mining, forestry and agriculture. Today, many rural areas are suffering due to the decline of these industries.³ Limited job opportunities and the corresponding economic decline of these rural communities have resulted in a steady out-migration of rural residents to urban centres.⁴ Within non-metro Ontario there are 393 census subdivisions, 52 that have less than 100 residents and 288 with between 1,000 and 24,999 residents.⁵ It has been said that the smaller the community, the greater the challenges. Therefore, continued out-migration of youth and skilled labour can exacerbate the challenges faced by these rural areas. These challenges include the maintenance of existing infrastructure and services with a decreasing tax base, as well as a deficit of skilled working-age individuals to contribute to rural communities.⁶ Concurrently, there is also an increasingly older demographic of individuals residing in rural areas.⁷

The importance of rural areas to urban centres is evident as the partnership between the two has been described as “supporting the quality of life that Canadians enjoy.”⁸ Rural areas, aside from providing the necessities, have also historically offered respite to urban residents in the form of tourism and recreation.⁹ Presently, approximately 75% of Ontario’s population growth is from immigration.¹⁰ Due to lack of newcomer attraction, rural areas are not benefitting from this population growth. However, some smaller communities have recognized this disconnect and are working towards strategies that will attract this demographic.¹¹ Other smaller communities have responded to the decline of their local economies, by looking to recreation, tourism and entrepreneurship for revival.¹² As Dr. Al Lauzon, an expert on rural and remote communities, has stated: “If you have seen one rural community, you have seen one rural community.” Therefore, given the diversity of rural areas, place-specific economic development strategies and policies are necessarily being developed and implemented. **In areas rich with natural amenities, the role of seasonal waterfront property owners in rural revitalization needs to be considered.**

3. Siemens, L. (2014). 4. Nordbø, I. (2014); Velvin, J., Kvikstad, T. M., Drag, E., & Krogh, E. (2013); Ragetile, N. (2016); Valade, M. Y. (2017). 5. Lauzon, A., Ragetile, N., Caldwell, W., & Douglas, D. (2015, p.39) 6. Breckon, C. (2017); Lauzon, A., Ragetile, N., Caldwell, W., & Douglas, D. (2015). 7. Ragetile, N. (2016). 8. Markey, S., & Halseth, G. (2015, p.99). 9. Pitkänen, K., Adamiak, C., & Halseth, G. (2014). 10. Breckon, C. (2017). 11. Valade, M. Y. (2017). 12. Siemens, L. (2014); Smith, M.D., & Krannich, R.S. (2000); Velvin, J., Kvikstad, T. M., Drag, E., & Krogh, E. (2013).

2.2 - Snapshot of Eastern Ontario

Eastern Ontario, as defined by the Eastern Ontario Warden's Caucus (EOWC) is the "area bounded by the 13-member governments of the EOWC and the 90 lower tier municipalities within those boundaries".¹³ As Figure 1 illustrates, the region extends from Kawartha Lakes in the west to Prescott and Russell in the east. This vast area of 45,000 km² has a population of approximately 750,000.¹⁴ It has been reported that rural Eastern Ontario residents are less likely to have a post-secondary education, which possibly contributes to the region's lower average personal earnings (\$4,000 less annually than the provincial average).¹⁵ With a limited property tax base, the municipalities in this region are spending less than half of what they require on infrastructure.¹⁶ In light of this predicament, Eastern Ontario municipalities are looking to economic development strategies that utilize their existing assets.

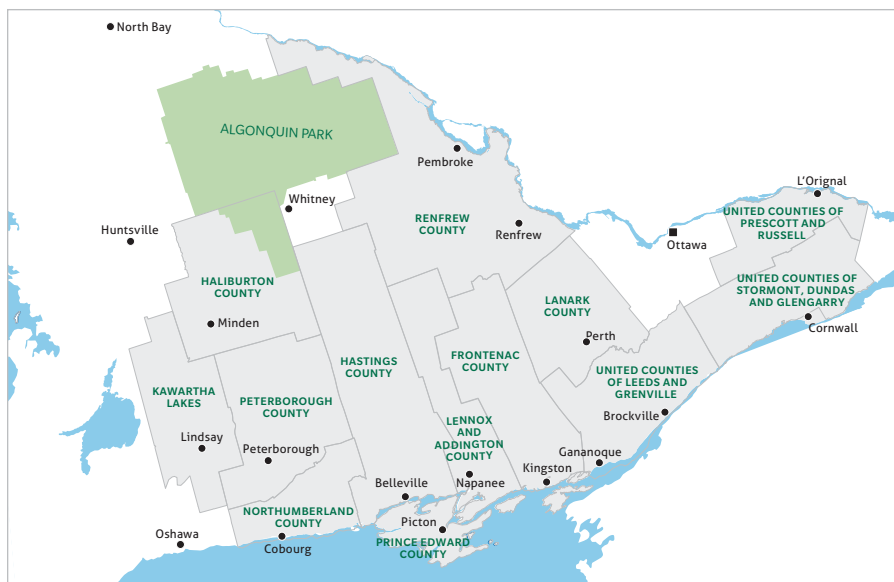


Figure 1
*Wood's (2013)
Eastern Ontario
Wardens Caucus Map*

Tourism, including a thriving cottage sector, has always played a key economic role in Eastern Ontario, given that the presence of the Canadian Shield has rendered a large portion of the Northern region poor for agricultural activities.¹⁷ In the 1950s and 1960s there was immense growth of second home ownership in the region, with the sale of waterfront Crown land occurring in large quantities.¹⁸ This growth also contributed to the development of services and businesses in small towns that serve the seasonal and permanent populations. Some small towns still experience seasonal population influxes by the thousands. A growing number of seasonal residents nearing retirement are spending more time at their second homes, with some relocating permanently. With this move, these residents expect more municipal services to meet their needs, creating additional difficulties for local municipalities to service these dispersed waterfront properties year-round.¹⁹ However, despite the inherent challenges, Eastern Ontario's assets are its abundance of natural amenities and a thriving tourism industry. The Federation of Ontario Cottagers Associations (FOCA) estimates that there are approximately 105,700 waterfront properties in all of Eastern Ontario. Given this abundance, it is important to examine how seasonal WPO can contribute to economic development in the region.

¹³. Wood, K. (2013, p.6). ¹⁴. Eastern Ontario Wardens Caucus. (2011). ¹⁵. Wood, K. (2013). ¹⁶. Eastern Ontario Wardens Caucus. (2011). ¹⁷. Luka, N. (2012). ¹⁸. Luka, N. (2017). ¹⁹. Ibid.

2.3 - The Seasonal Waterfront Property Owner

Approximately one million of Canada's 12.6 million households owns a second home in the form of a cabin, chalet, summer cottage or camp.²⁰ Within Ontario, it is estimated that as much as 10% of the population owns or has access to a cottage.²¹ These second home or seasonal WPO tend to be older and highly educated in a variety of disciplines with managerial and hands-on experience in developing businesses, therefore they have the potential to become important mentors for rural innovators and entrepreneurs.²² The District of Muskoka has been collecting data on their second home population since 1984. The latest data collection occurred in 2013 where they found that the percentage of second home owners within the lowest income bracket (<\$50,000) decreased considerably and that those in the high and very high-income bracket (>\$100,000) had significantly increased from 56% in 2004 to 70% in 2013.²³ The study also found that the majority (70%) of second home owners in the District of Muskoka originate from the GTA and that 11% of respondents indicated that they plan to move to their second home within 7 years. Similarly, the North Hastings Economic Development Committee surveyed their seasonal residents in 2013 and found that most respondents (88.7%) identified as WPO.²⁴ The survey also indicated that 28.4% of respondents plan to retire to their waterfront properties.

Studies in second home use have revealed that the main motivations for seasonal WPO to frequent their properties are to 'escape from the everyday life' and to 'get back to nature'.²⁵ Seasonal WPO highly value access to natural areas and time spent engaging in low intensity activities and 'creative work'.²⁶ However, WPO also value remaining 'connected', as having internet access has been identified as a priority.

Given that seasonal WPO tend to be older, it is important to consider the implications of a recent report by the CIBC that indicated that baby boomers are to inherit \$750 billion in the next ten years, in Canada's largest-ever transfer of wealth.²⁷ It was noted that these inheritances are likely to impact the housing market, start-up activity and labour market participation. As seasonal WPO extend their stays or migrate to their rural waterfront communities, having a better understanding of this demographic is imperative to evaluating the role they can play in rural economic development and the services needed to support these WPO (i.e. business supports such as banks, courier services, retail services, health and leisure services).

20. Luka, N. (2007, P.72). **21.** Luka, N. (2010). **22.** Müller, D. K. (2002); Nordbø, I. (2014); Pitkänen, K., Adamiak, C., & Halseth, G. (2014). **23.** The District of Muskoka. (2013). **24.** North Hastings Economic Development Committee. (2013). **25.** Pitkänen, K., Adamiak, C., & Halseth, G. (2014). **26.** *ibid.* **27.** Evans, P. (2016, June, 6).

2.4 - The Role of Seasonal Residents in Rural Economic Development

The role of seasonal residents in rural economic development is often overlooked. However, given the current economic climate of rural areas, the economic contributions of seasonal residents are currently being explored. Seasonal residents can contribute to their rural economies through many means, as consumers, employers, investors and as advisors, to name a few.

There have been several studies that have demonstrated the importance of seasonal residents to rural economies through their consumption of local products.²⁸ The extent of this economic impact is dependent on the seasonal residents' frequency and length of stay at their seasonal property, the distance from their permanent residence, and the existing amenities in their rural communities.²⁹ For example, the District of Muskoka found that seasonal residents spent on average \$740.00 a week locally on common household goods.³⁰ Likewise, in North Hastings, their survey observed that the majority of seasonal residents purchase their groceries, home and building supplies in the nearest rural community.³¹ Some have even argued that seasonal residents purchase more local goods than permanent residents.³² Several studies have also confirmed the importance of second home construction, renovation, maintenance and landscaping for the creation of rural jobs and their contribution to diversifying rural economies.³³ As access to nature has been identified as one of the motivations for seasonal residents to frequent their seasonal properties, the further development of second home tourism is also being explored as a means of contributing to rural economic development. Second home tourism acts as an economic stimulus by keeping consumption in rural communities and attracting business from nearby communities.³⁴

The role of seasonal residents in rural job creation has been explored to a much lesser extent. As stated previously, rural municipalities are looking to entrepreneurship as one avenue for rural revitalization.³⁵ A study in the North East of England observed that over half of rural microbusiness owners were 'in-migrants' who had relocated at least 30 miles to their rural community.³⁶ It was found that these microbusiness owners created, on average, two additional jobs each, and that they contributed more to rural employment than the natural resources sector of the area.³⁷ This study has implications for the potential of WPO in eastern Ontario to contribute to rural economic development, as an existing connection to a rural community provides an opportunity to attract new businesses to that location.³⁸ Interestingly, the North Hastings Economic Development Committee discovered that of those who are looking to permanently relocate to their seasonal properties in Hastings County, 29% of their survey respondents indicated that they could be self-employed and that 16.7% would consider operating their own business over the internet from their seasonal property.³⁹ In such small economies as those in rural Ontario, even these modest numbers of WPO relocating to their seasonal properties to develop small businesses can make an important economic impact.

Seasonal residents can also contribute to rural economic development through an advisory or an investment role. It has been found that seasonal residents who spend considerable time in their rural municipalities want to contribute to the economic viability of their communities.⁴⁰ Beyond a role as consumer or employer, there is potential for many seasonal residents to be local business investors or valuable board of director candidates. Seasonal residents bring a diversity of experiences and connections that they can contribute to diversifying rural economies.⁴¹ By integrating seasonal residents into local networks, new business ideas, knowledge and contacts only increase the potential development of a more viable rural economy.⁴²

28. de Oliveira, J.A., Roca, M. D. N. O., & Roca, Z. (2015); Nordbø, I. (2014). 29. *ibid* 30. The District of Muskoka. (2013). 31. North Hastings Economic Development Committee. (2013). 32. Müller, D. K. (2002). 33. de Oliveira, J.A., Roca, M. D. N. O., & Roca, Z. (2015); The District of Muskoka. (2013). 34. Müller, D. K. (2002); Velvin, J., Kvikstad, T.M., Drag, E., & Krogh, E. (2013). 35. Siemens, L. (2010). 36. Bosworth, G. (2006). 37. *ibid*. 38. Pitkänen, K., Adamiak, C., & Halseth, G. (2014). 39. North Hastings Economic Development Committee. (2013). 40. Velvin, J., Kvikstad, T.M., Drag, E., & Krogh, E. (2013). 41. Bosworth, G. (2006); Velvin, J., Kvikstad, T.M., Drag, E., & Krogh, E. (2013). 42. Bosworth, G. (2006).

2.5 - The Importance of Place-Making and Connection to Place

Given the diversity of rural areas, a ‘one-size-fits-all’ approach to economic development would be ineffective, therefore place-based development has become a strategy for rural municipalities. Rural areas have fostered the emergence of a ‘creative economy’, which attracts creative workers who are drawn to areas with “pristine and natural amenities with unique cultural and heritage opportunities.”⁴³ These workers tend to place a higher importance on quality of life and ‘making do’ rather than ‘making it big’.⁴⁴ In parts of the United States, some rural areas are among the fastest-growing due to their unique, natural features.⁴⁵ Certain rural areas are capitalizing on their uniqueness by developing tourism operations, niche markets and local products.⁴⁶ Several factors contribute to the success of rural economic development efforts such as geography, the historical socio-economic climate, and having the appropriate human capital capacity.⁴⁷ Therefore, place-based development allows rural areas to utilize their local assets to address place-specific challenges and opportunities.

When embarking on place-based development, rural municipalities should also consider the implications of their residents’ connection to place. There is an assumption that permanent residents have a higher attachment to place than seasonal residents. However, several studies suggest that there is no difference in the level of attachment to their community; rather, it is the target of the attachment that differs.⁴⁸ Permanent residents tend to be attached to the social aspects of the area, whereas seasonal residents tend to be attached to the natural features of the place.⁴⁹ With multi-generational cottages, some seasonal residents might have equally long experiences with the area as permanent residents.⁵⁰ In their survey of seasonal residents, the North Hastings Economic Development Committee found that respondents were deeply committed to their cottages, as they act as generational meeting places for families, with one respondent stating:

“I love my waterfront property; it has been a core part of my life, and for three generations of my family. If for one reason or another I was forced to sell one of my properties, it would be my primary residence, not my cottage, so strong are my feelings.”

Male respondent in his 30s, Kasshabog Lake⁵¹

Lakes play an important role in seasonal residents’ connection to place, as the lake is often used as a place identifier as opposed to the nearest settlement.⁵² A strong connection to place is an important factor to consider in rural economic development, as seasonal residents, drawn to their waterfront properties by their strong connection to place, may relocate permanently or choose to work remotely to extend their stays in the area.⁵³

43. Hall, H. (2011, p.2). **44.** Siemens, L. (2014). **45.** Matarrita-Cascante, D., Stedman, R., & Luloff, A. E. (2010).

46. Siemens, L. (2014). **47.** Bosworth, G. (2006); Lauzon, A., Ragetlie, N., Caldwell, W., & Douglas, D. (2015); Siemens, L. (2012).

48. Pitkänen, K., Adamiak, C., & Halseth, G. (2014); Stedman, R. C. (2006). **49.** Matarrita-Cascante, D., Stedman, R., & Luloff, A. E. (2010); Pitkänen, K., Adamiak, C., & Halseth, G. (2014); Stedman, R. C. (2006). **50.** Nordbø, I. (2014); Pitkänen, K., Adamiak, C., & Halseth, G. (2014).

51. Luka, N. (2012, p.186). **52.** Stedman, R.C. (2006). **53.** Pitkänen, K., Adamiak, C., & Halseth, G. (2014).

2.6 - Rural Economic Development through the Lens of Permanent and Seasonal Residents

There appears to be a divisional history between permanent and seasonal residents. With regards to development, much has been said about the apparent differences between the two groups. Differing demographic compositions and values, as well as “sharing the same spaces, but using them for different purposes” have been at the core of the divergence.⁵⁴ As permanent residents place their focus on social and community aspects of rural life, seasonal residents tend to focus on recreation and leisure in nature, which could influence how each group views development.⁵⁵ However, when closely examined, permanent and seasonal residents share more commonalities than differences with respect to rural development.⁵⁶

Studies have shown that both permanent and seasonal residents are supportive of local efforts to increase recreation and tourism activities as a form of economic development, however they both also tend to take a ‘NIMBY’ (not in my backyard) stance.⁵⁷ In Montana’s Gallatin Valley, a long-term study on rural migration found that both permanent and seasonal residents supported growth and that no statistically significant difference existed between the two with respect to attitudes on increasing economic opportunities in the area.⁵⁸ Although it was found that seasonal residents were more likely to support policies emphasizing preservation, while permanent residents would support resource extraction.⁵⁹ The notion of conflict between permanent and seasonal residents has likely been exacerbated by media framing and a handful of individual experiences.⁶⁰ The conflict regarding development occurs not usually between seasonal versus permanent residents, but between those developing new plots and those with pre-existing buildings in the area.⁶¹ In some cases it has been found that permanent and seasonal residents who share existing property boundaries have cooperated to protect their combined rural idyll. The literature has shown as inaccurate the general notion that seasonal residents are development-adverse, while permanent residents are eager for all development; in fact, both groups welcome development if it does not occur in their immediate vicinity.

Rural development issues are more complicated than the seasonal-versus-permanent dichotomy. The assumption that seasonal and permanent residents are homogenous groups is invalid.⁶² Seasonal residents vary in their frequency and length of stay in their rural communities; therefore, some may resemble rural locals whereas others may resemble tourists. Acknowledging this assumption is important for rural economic development as different groups view and use the rural landscape in diverse ways.

⁵⁴. Farstad, M., & Rye, J. F. (2013, p.42). ⁵⁵. Farstad, M., & Rye, J. F. (2013). ⁵⁶. *ibid.* ⁵⁷. Pitkänen, K., Adamiak, C., & Halseth, G. (2014). ⁵⁸. Smith, M. D., & Krannich, R. S. (2000). ⁵⁹. *ibid.* ⁶⁰. *ibid.* ⁶¹. *ibid.* ⁶². Pitkänen, K., Adamiak, C., & Halseth, G. (2014).

2.7 - The Importance of Collaboration in Rural Economic Development

Collaboration between seasonal and permanent residents as well as with all rural economic development stakeholders is important for the future development and viability of rural communities. As previously mentioned, the assumptions that seasonal and permanent residents are homogenous groups is invalid, and that the two have more similarities than differences.⁶³ Although it has been proven that seasonal residents have a similar level of attachment to place as permanent residents, with respect to community engagement, it has been found that certain seasonal residents feel unwelcome in their rural communities.⁶⁴ Resilient communities are those that foster diversity and inclusivity. Residents who feel welcome will actively participate in collaborative efforts to address community challenges.⁶⁵

Therefore, rural municipalities need to promote community-building to ensure that all community stakeholders are engaged in rural economic endeavours.

Cooperative networks and knowledge exchange have emerged as vital components of rural economic development.⁶⁶ A collaborative approach where all stakeholders (municipal government, community and tourism associations, the chamber of commerce, residents, etc.) engage in knowledge-sharing and promoting place-based development will ensure a vibrant rural Ontario.⁶⁷ **Seasonal WPO are an untapped resource that can provide a diverse set of skills and an extensive knowledge base that can contribute to diversifying and energizing rural economies.** Rural revitalization can occur through extensive collaboration when all stakeholders, including seasonal waterfront property owners, are at the table.

⁶³. Farstad, M., & Rye, J. F. (2013); Pitkänen, K., Adamiak, C., & Halseth, G. (2014). ⁶⁴. Matarrita-Cascante, D., Stedman, R., & Luloff, A. E. (2010); ⁶⁵. *ibid.* ⁶⁶. Nordbø, I. (2014). ⁶⁷. Lauzon, A., Ragetlie, N., Caldwell, W., & Douglas, D. (2015); Siemens, L. (2014); Velvin, J., Kvikstad, T. M., Drag, E., & Krogh, E. (2013).

2.8 - Challenges Faced by Waterfront Property Owners Engaging in Rural Economic Development

Seasonal WPO have been identified as underutilized, valuable resources for rural economic development. As more seasonal residents consider working remotely from their cottages, or contemplate permanently relocating to their rural community, it is important for rural municipalities to understand and address the inherent challenges that these prospective entrepreneurs will encounter.

Although high speed internet is being expanded into rural communities, there are still many areas that have limited or no access.⁶⁸ **For seasonal residents looking to extend their cottage stay by working remotely, internet access has been the primary challenge identified.** In the North Hastings Economic Development Committee study, 68.6% of survey respondents rated internet access in North Hastings as fair or poor (with 47.1% indicating service was poor).⁶⁹ For those looking to start businesses in North Hastings, broadband access and distance to customers were identified as the two most substantial barriers.⁷⁰

As for additional challenges, those looking to start a business or work from rural areas may find the lack of services and the condition of infrastructure to be a deterrent.⁷¹ Additionally, accessing seasonal waterfront properties in the winter is often a challenge due to the lack of municipally-serviced roads. This may not be a barrier for those seeking to operate a business that is primarily seasonal in nature, where winter access is not essential. With respect to mentorship and local support for new business owners, the lack of such support has also been identified as a challenge for prospective entrepreneurs.⁷² Rural areas with their limited telecommunications, transport networks, social services and standard business infrastructure also suffer from a shortage of skilled, reliable labour.⁷³

2.9 - Future Opportunities for Waterfront Property Owners in Rural Economic Development

Despite the aforementioned challenges, many opportunities for small businesses exist in rural areas. The rise of the rural 'creative economy' has attracted highly educated individuals looking to capitalize on the uniqueness of certain places. These individuals seek out alternative lifestyles where they can be closer to nature, spend quality time with family, and where they define success primarily in lifestyle terms, rather than financial terms.⁷⁴ The creative class is comprised of individuals trained in science, engineering, arts, culture, entertainment, management, finance, law, healthcare and education.⁷⁵ Prince Edward County is an example of a municipality that has successfully fostered a creative economy.

Mainly driven by the cost and stresses of urban living, counter-urbanization, a "net migration of population from larger urban centres to smaller towns and rural areas," is occurring at a gradual rate.⁷⁶ As technology continues to expand into rural areas and workplaces become more flexible, this ex-urban migration may prove to be fundamental to rural revitalization.⁷⁷ To perpetuate this development, rural municipalities should investigate training programs for potential rural entrepreneurs and to develop policies that support the efforts of small businesses.⁷⁸ Seasonal WPO have a lot to offer their rural communities. Rural municipalities that include seasonal residents in stakeholder engagements will have more diversified and vibrant rural economies.

68. EORN. (2016). 69. North Hastings Economic Development Committee. (2013). 70. *ibid.* 71. Lauzon, A., Ragetlie, N., Caldwell, W., & Douglas, D. (2015); Siemens, L. (2010); Siemens, L. (2012). 72. Siemens, L. (2010); 73. Siemens, L. (2010); Siemens, L. (2012); Siemens, L. (2014). 74. Hall, H. (2011); Lauzon, A., Ragetlie, N., Caldwell, W., & Douglas, D. (2015); Siemens, L. (2010); Siemens, L. (2012). 75. Hall, H. (2011). 76. Bosworth, G. (2006) 77. Markey, S., & Halseth, G. (2015); Nordbø, I. (2014). 78. Siemens, L. (2010); Siemens, L. (2014).



3 - Consulting the Waterfront Community

3.1 - Waterfront Property Owner Survey

As was previously outlined, the project team consulted with WPO in eastern Ontario municipalities that possess significant waterfront properties, and where there is substantial FOCA membership.

3.1.1 - OVERVIEW

Upon completion of the background research, the next step in this study was to devise a survey to identify trends in rural economic development as it relates to WPO. The survey acted as a preliminary gauge to gather information to determine the nature of WPO interests in rural economic development in their waterfront communities. The project team anticipated identifying themes regarding rural economic development and WPO including: how many WPO are contemplating working from, or relocating their businesses to, their waterfront communities; what the perceived and real barriers are for WPO to do so; to identify WPO that are currently working from their waterfront communities and to investigate their motivations and the circumstances that allow them to do so. The survey was designed to gather demographic information on the WPO and to enable them to tell their stories. Survey respondents were also provided the opportunity to request a follow-up conversation; these conversations are further explored in Section 3.2. The survey distribution and results are outlined below.

3.1.2 - RESULTS AND GRAPHS

By way of background, in 2015 FOCA conducted a survey to determine the average age of their association executive members. As local volunteer leaders, the association executives are a subset of the larger WPO community. Figure 2 below indicates that 70% of those surveyed were between the ages of 50-70. For the data collected in this study, Figure 3 on the following page reveals that the majority of survey respondents (77%) were over the age of 55 which is indicative of FOCA's membership. In terms of gender of respondents, 53% were male and 45% were female with 2% indicating that they preferred not to indicate their gender.

Figure 2 - FOCA Membership, by Age Group (2015 survey respondents)

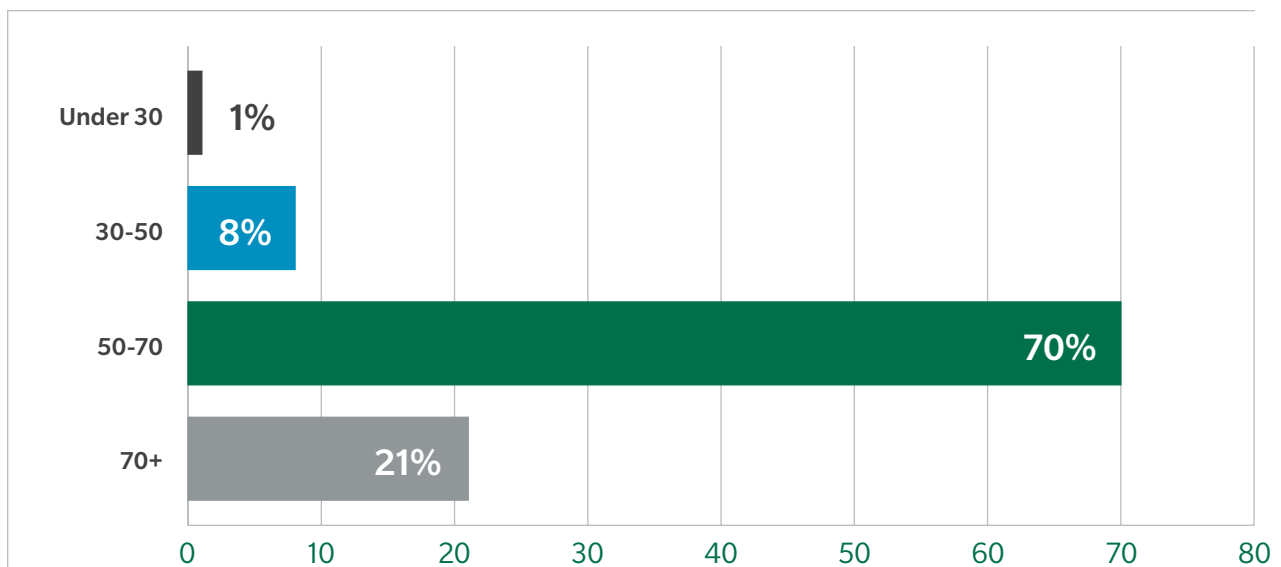
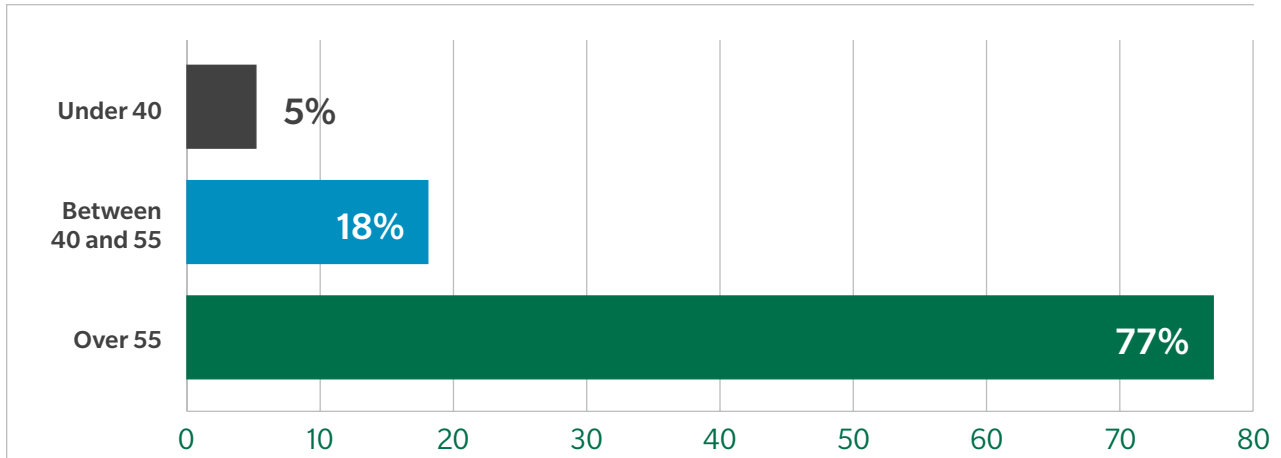
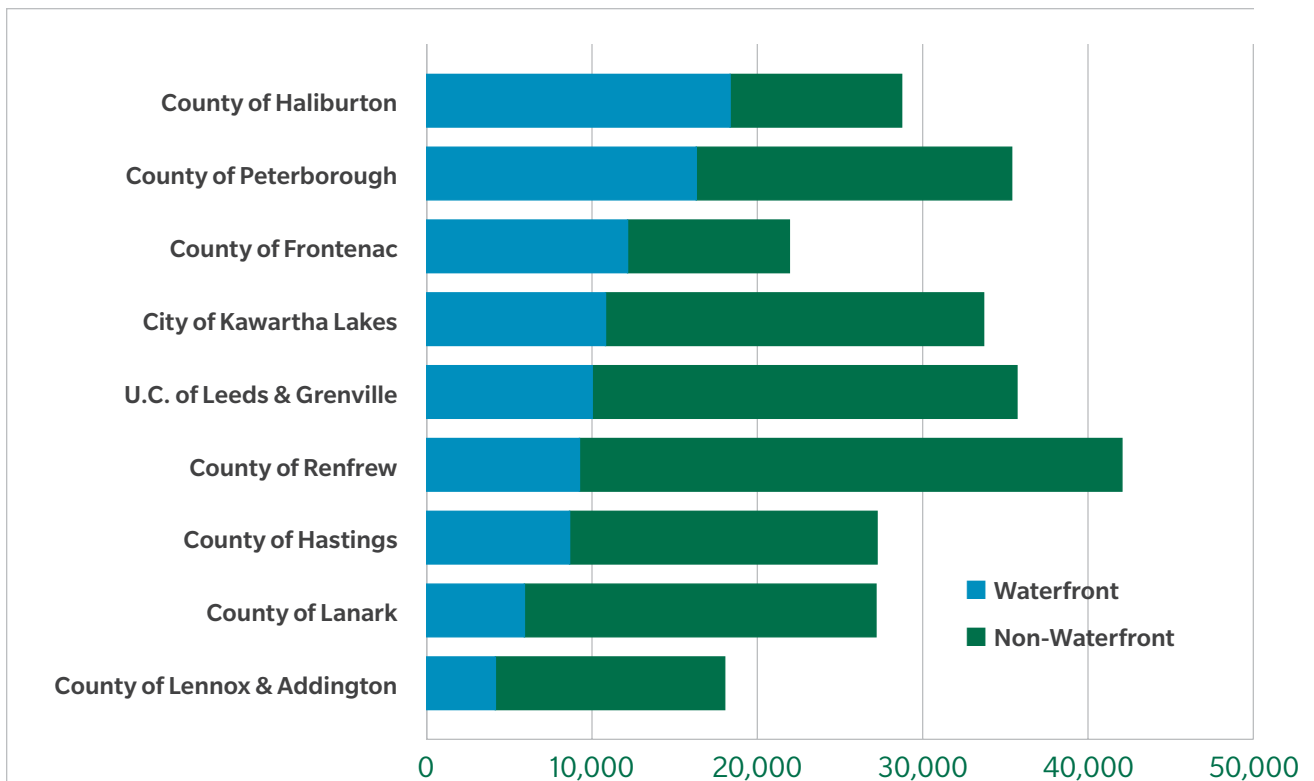


Figure 3 - WPO Survey, by Age (2017 survey respondents)



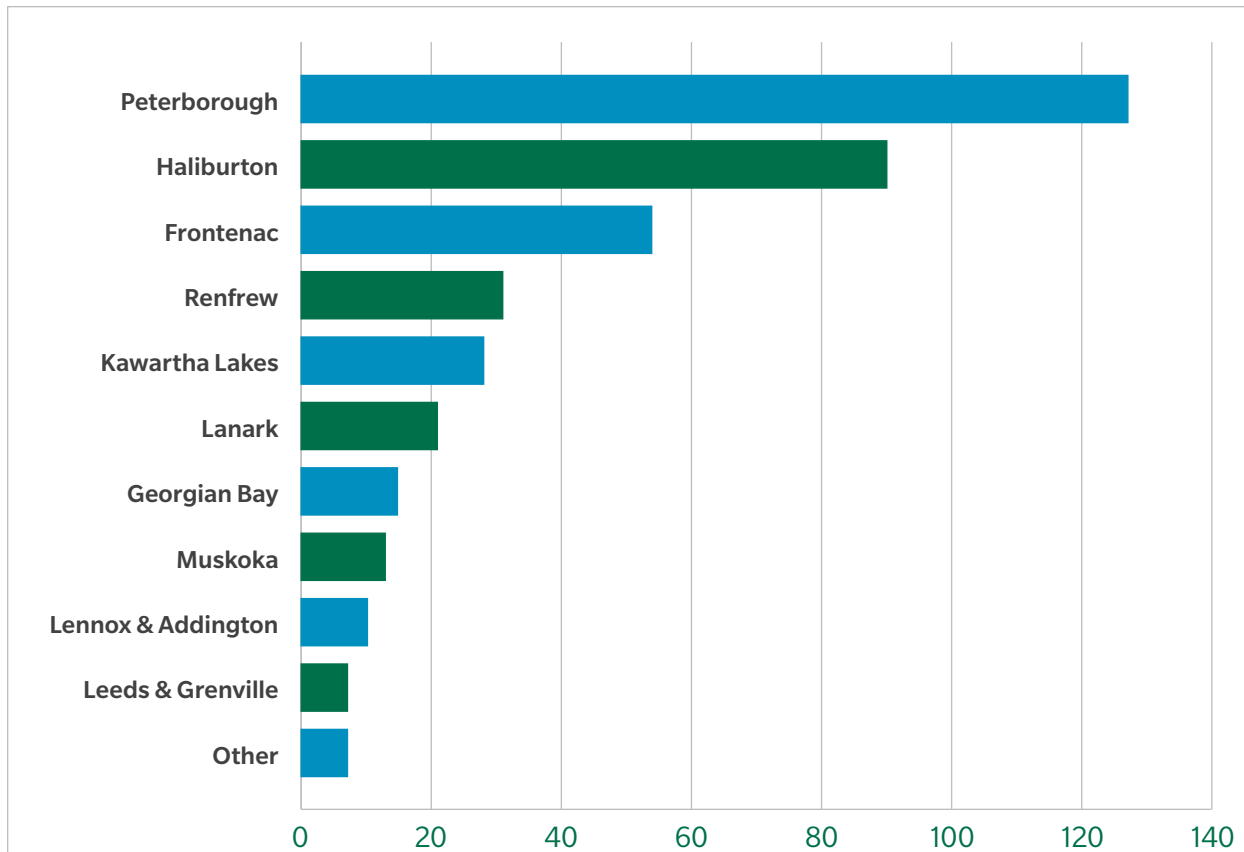
The number of survey respondents generally reflected the geographical distribution of the survey. As described in Section 1, the project team focused survey distribution on eastern Ontario, as defined by the Eastern Ontario Warden’s Caucus. In this region, WPO’s represent a significant proportion of all residential property owners. In 2012, FOCA had obtained residential property counts of eastern Ontario municipalities from the Municipal Property Assessment Corporation (MPAC), designating the number of waterfront and non-waterfront residential properties in each municipality. Figure 4 below illustrates these counts for the municipalities included in this study.

Figure 4 - Type of Property Ownership in Survey Region



As Figure 5 below demonstrates, Peterborough County had the highest 2017 WPO survey response rate, with over 120 respondents, followed by Haliburton and Frontenac Counties. The survey garnered responses from each of the targeted municipalities, with the exception of Hastings County, where we curiously received no responses. As was outlined in Section 1.2.2. of this report, FOCA had a request from The District of Muskoka to collect data for their region, therefore responses from Georgian Bay and Muskoka were also included.

Figure 5 - WPO Survey: Location of Respondents' Waterfront Properties



Survey respondents were asked to specify their current occupations. Figure 6 on the following page summarizes the main responses. The project team notes that although the majority of respondents indicated “retired” as their occupation, additional information from both the survey and follow-up conversations identifies that many who indicated they were “retired” were, in fact, still working part-time in their field, part-time in a new field, or were spending time volunteering in their communities. (e.g. responses to Question 10, *“Do you currently work from your waterfront property, or in your waterfront community?”* included 112 respondents who are working in or from their waterfront communities, even though some of those respondents had indicated “retired” when initially asked their occupation.) It is worth noting this distinction, as retirees who work part-time or volunteer can significantly contribute to rural economic endeavours in their waterfront communities. As Figure 6 indicates, the second largest response about their occupation was “other”. A closer look at the ‘other occupation’ responses suggests that occupations in government, business, and consulting are prevalent, with a few who indicated they were students.

Figure 6 - WPO Survey: Occupation of Respondents

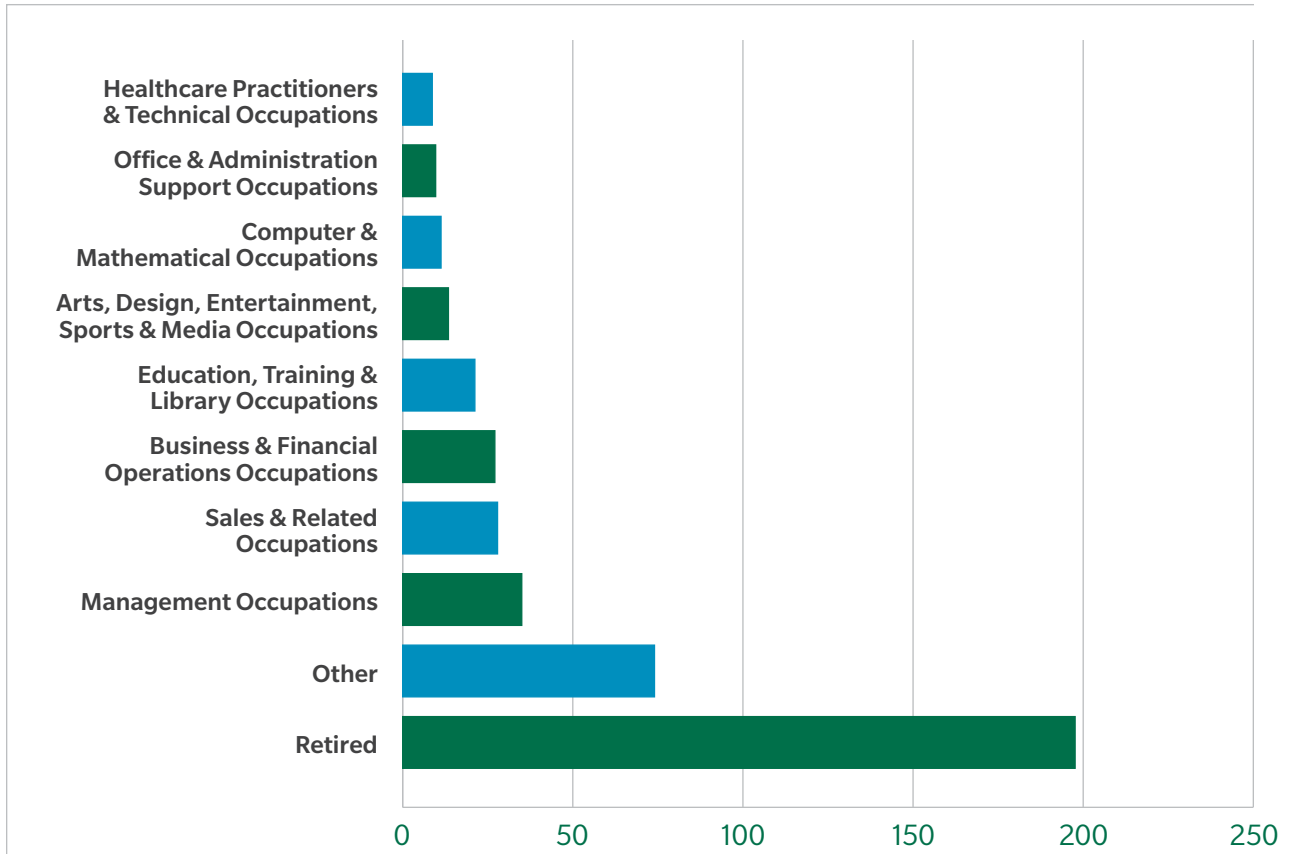


Figure 7 displays the length of time respondents have owned their waterfront properties. The project team identified length of property ownership as significant, since the background research (*refer to Section 2*) indicated that seasonal WPO with long-term connections to their rural communities have deeper connections to sense of place and therefore may be more likely to want to contribute to this community in the future.

Figure 7 - WPO Survey: Length of Waterfront Property Ownership

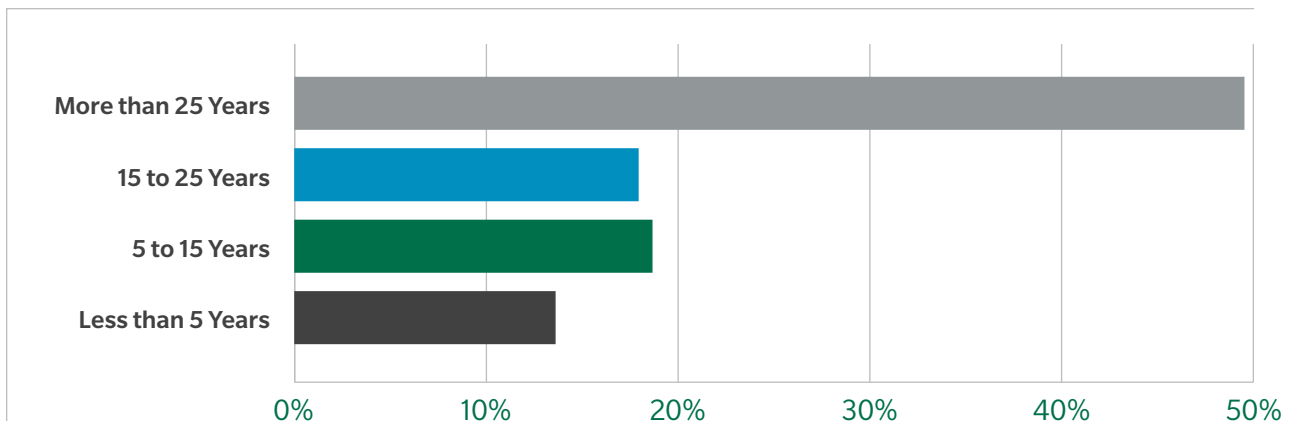
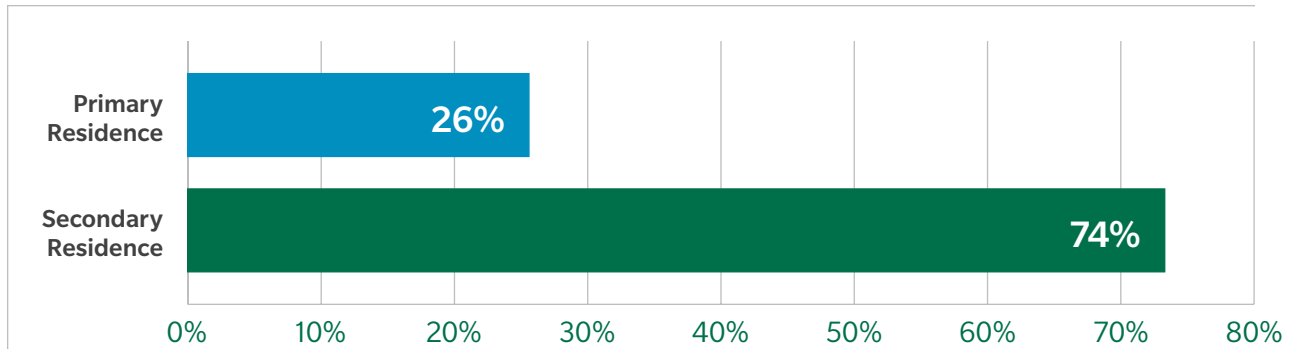


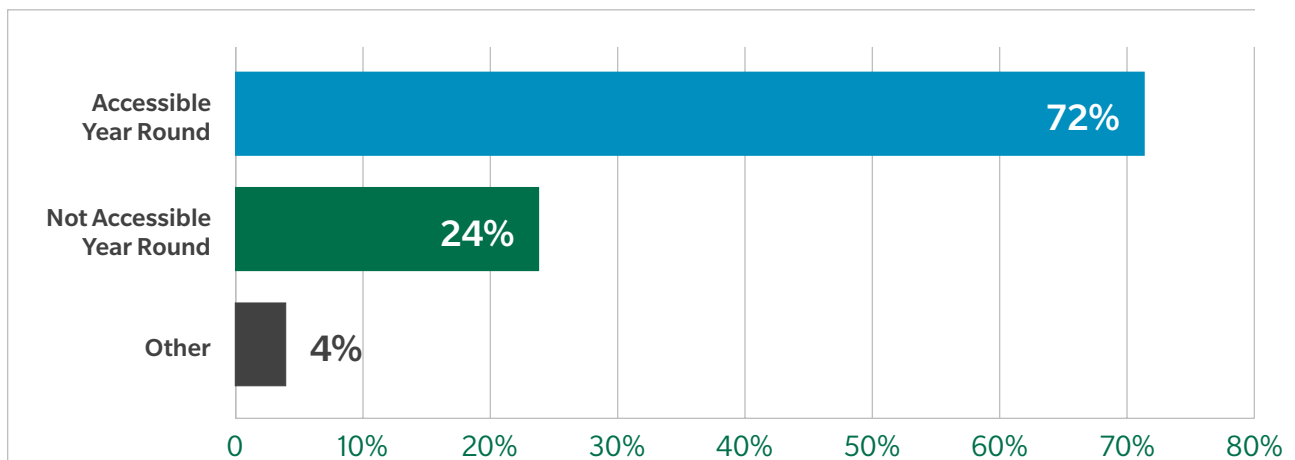
Figure 8 below indicates that the majority of survey respondents (74%, 298 respondents) do not consider their waterfront properties as their primary residence.

Figure 8 - WPO Survey: Waterfront Property as a Primary Residence



When addressing potential barriers for WPO to work from their waterfront communities, the issue of year-round access was addressed. The survey asked respondents if their waterfront property was accessible year-round as this could be a significant barrier and would influence the respondents' answers to additional questions regarding interest in working from their waterfront community. As Figure 9 below shows, the majority of respondents indicated that their waterfront properties are, indeed, accessible year-round. Upon further investigation of the "other" responses, those 4% of respondents indicated that their waterfront properties were accessible in the wintertime via a snowmobile or by hiking-in as their private laneways are not maintained by their townships.

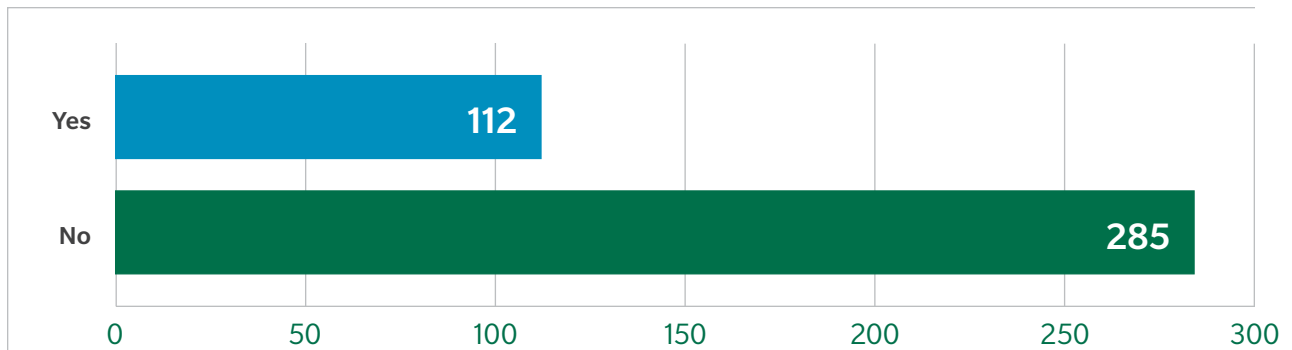
Figure 9 - WPO Survey: Waterfront Property Year-Round Accessibility



The next section of the survey asked questions regarding work habits and interest in working from waterfront communities. The survey was designed so that respondents would be directed to answer relevant follow-up questions based on their previous responses. Below is a summary of the results.

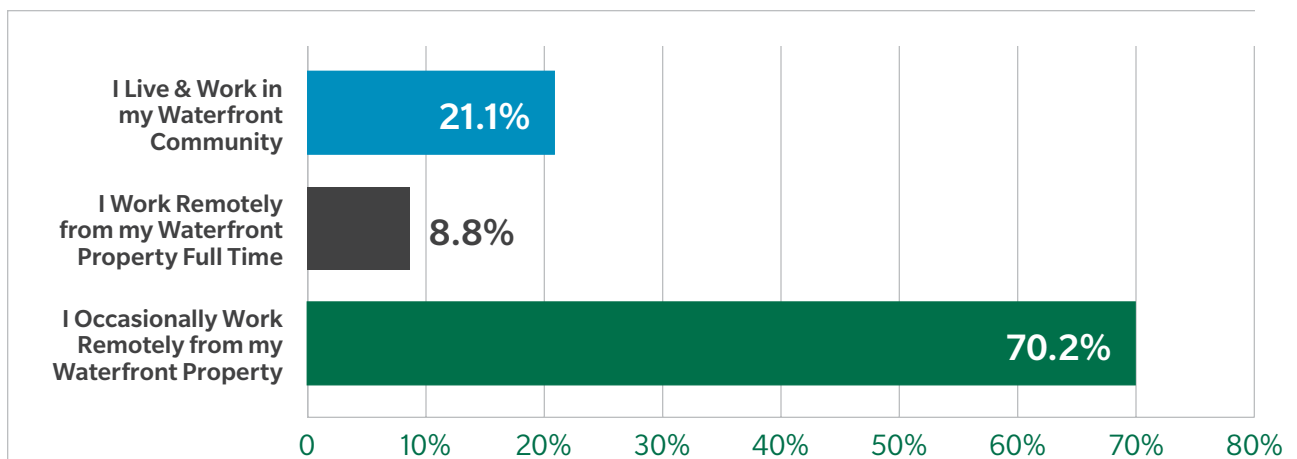
When asked *“Do you currently work from your waterfront property, or in your waterfront community?”* of the 397 responses, 112 respondents indicated that they do currently work from their waterfront communities in some capacity.

Figure 10 - WPO Survey: Respondents Who Currently Work from or in Their Waterfront Community



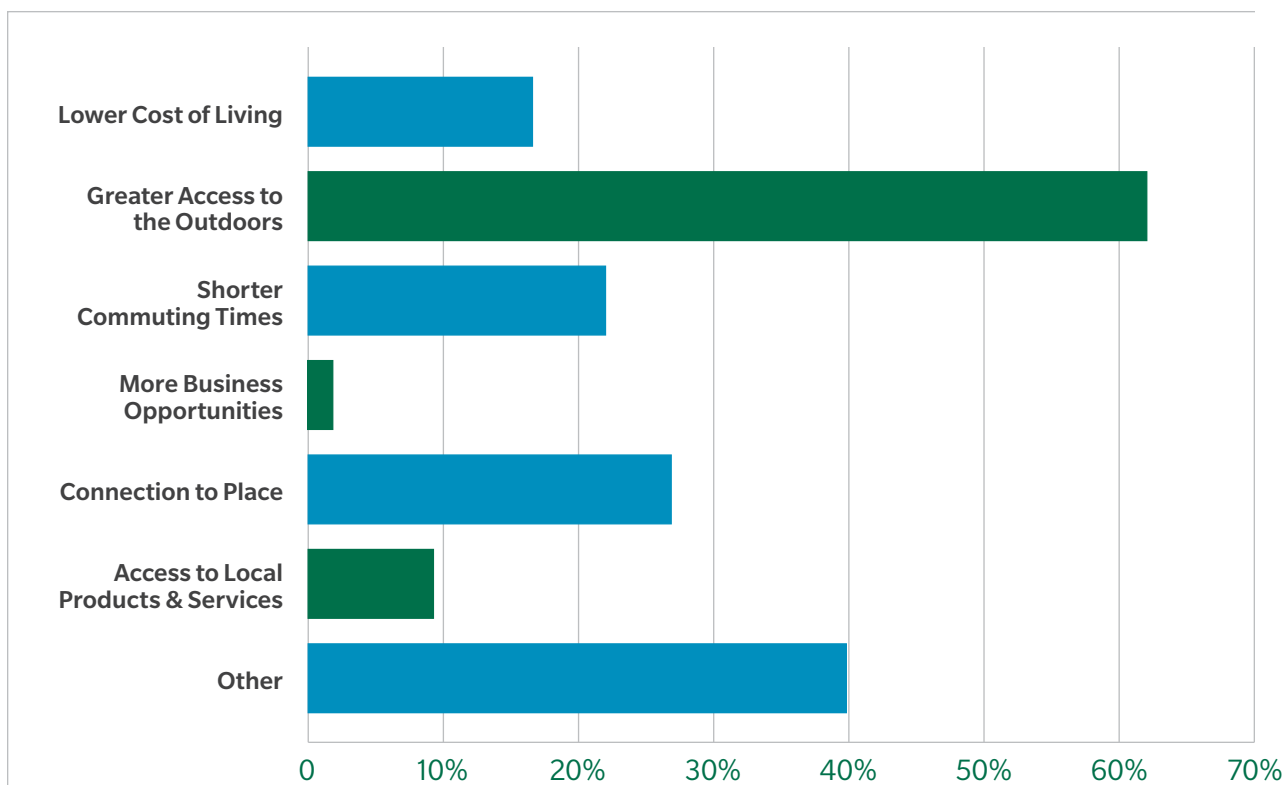
For the 112 respondents who indicated that they did work from their waterfront communities, the survey then asked the frequency with which they did so. As Figure 11 below illustrates, the majority of these respondents indicated that they occasionally work remotely from their waterfront properties, with close to 30% indicating that they currently live and work in their waterfront community, or work remotely from their waterfront property full-time.

Figure 11 - WPO Survey: Frequency with which WPO Work from or in Their Waterfront Community



For those that currently work from their waterfront communities in some respect, their motivation to do so was investigated. Figure 12 illustrates that the majority of respondents indicated that greater access to the outdoors was a main motivator to work from their waterfront community. This question also garnered significant “other” responses, including lifestyle choices, work/life balance and similar themes related to connection to place and community, greater access to the outdoors, and having the available technology to work from their waterfront community. One respondent noted that their main motivation was, “waking up to the beauty of the day every morning on the lake!” Similarly, another respondent indicated: “It is a lifestyle choice. I like to see and feel the changing seasons close up.”

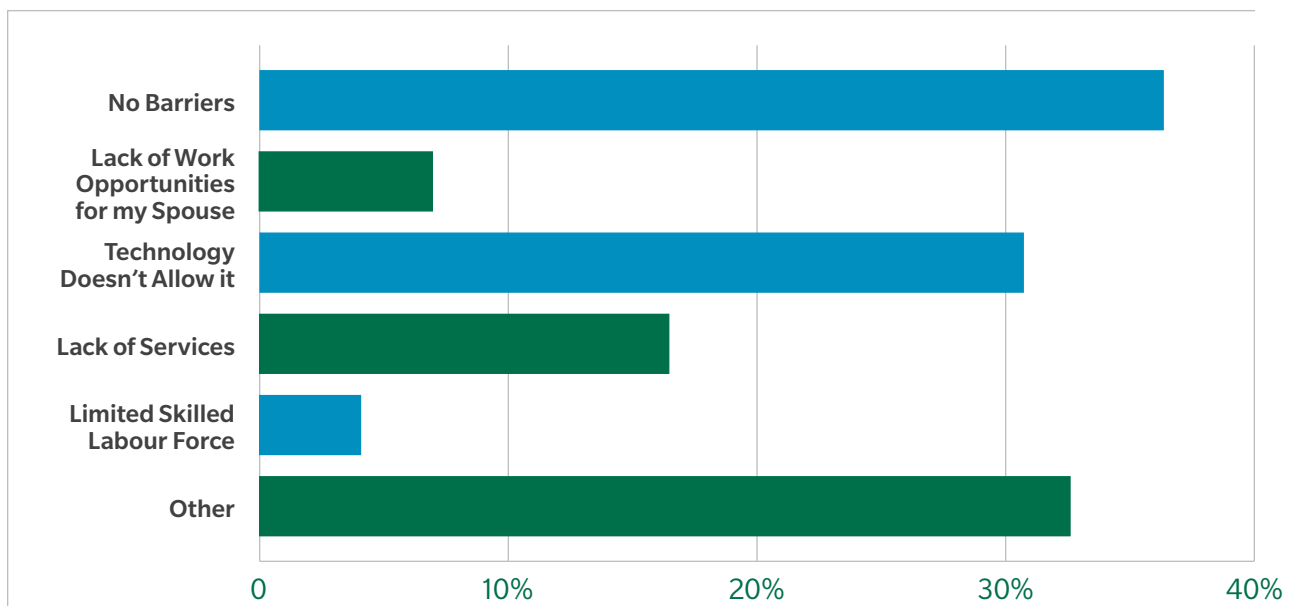
Figure 12 - WPO Survey: Motivation to Work from Their Waterfront Community
(Respondents who currently work from or in their waterfront community)



In order to understand the role that WPO can play in rural economic development, a key factor is to understand real and perceived barriers to working from or in a waterfront community. The survey asked those who currently work from their waterfront communities to identify barriers and challenges they face in conducting business in the rural area, as opposed to in an urban setting.

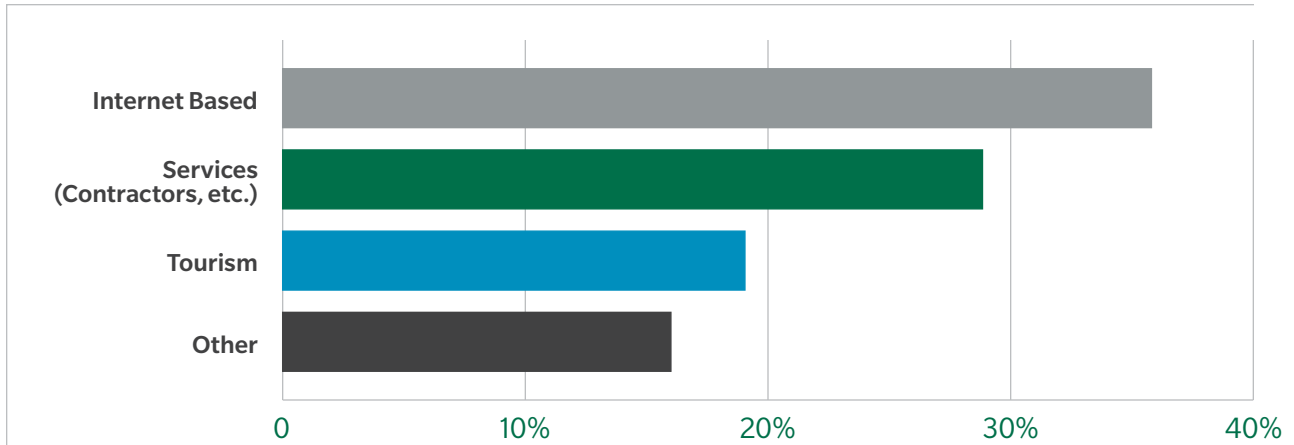
Interestingly, Figure 13 illustrates that the largest response to the question was that there were, indeed, no barriers to working from their waterfront community. Of course, these respondents are already working from or in their waterfront communities. Respondents then identified “other” as the second barrier, providing answers which followed three themes: 1 - that access and cost of internet services was an issue, 2 - distance to clients was a barrier, and 3 - lack of social infrastructure and services was a deterrent. Given the frequency of “other” responses that refer to technology, it is no surprise that the third most frequently cited barrier was access to internet and cellular service and that technology doesn’t allow it.

Figure 13 - WPO Survey: Barriers to Working, or Working More Often from Their Waterfront Community
(Respondents who currently work from or in their waterfront community)



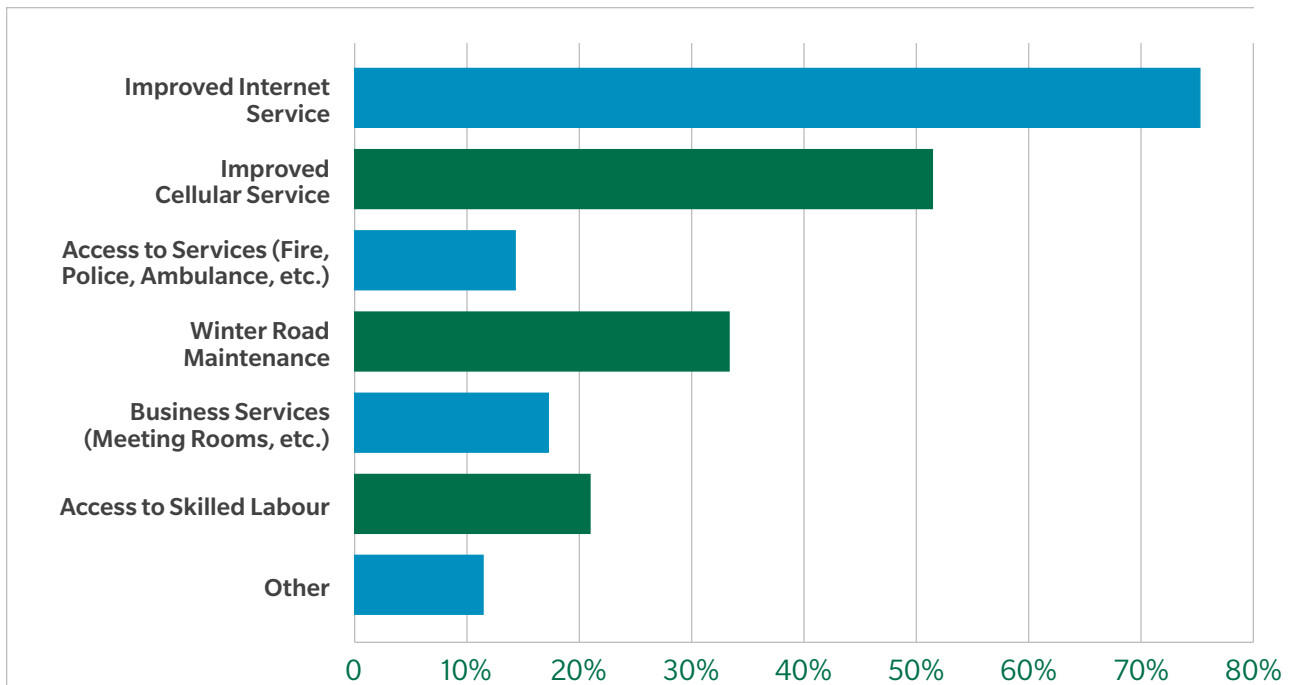
The survey also asked WPO who currently work from their waterfront communities if they could identify additional opportunities for establishing new businesses in their communities. As Figure 14 outlines, WPO identified internet-based work as the largest opportunity for business establishment in rural waterfront communities, followed by service- and tourism-related businesses. When delving into the “other” opportunities identified by survey respondents, services, followed by internet-based work, were commonly cited. One respondent noted that their waterfront community needed, “more service businesses that will cater to aging residents, and more services that will cater to new visitors; more millennials who appreciate living closer to nature.” Another respondent indicated: “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.” **It would appear from the survey responses and follow-up conversations that there is widespread optimism amongst WPO regarding the amount of opportunities that exist for establishing new businesses in rural waterfront communities.**

Figure 14 - WPO Survey: Additional Opportunities for Establishing New Businesses



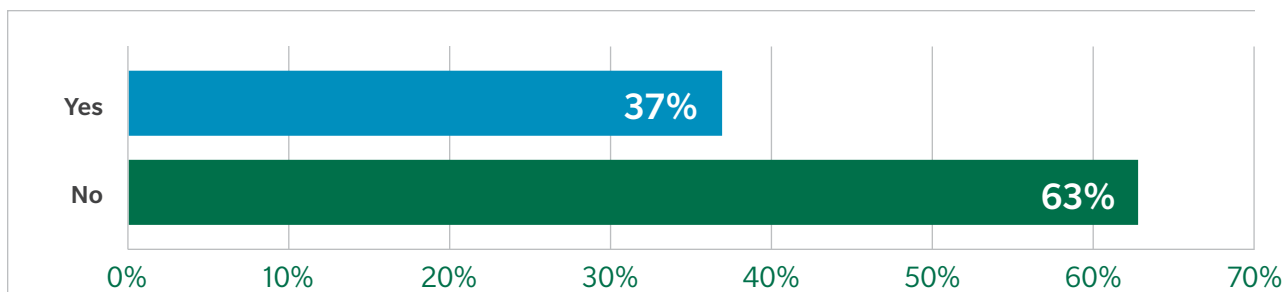
To gauge the level of WPO interest in establishing businesses in their waterfront communities, the survey then asked those who do not currently work from or in their waterfront communities to identify services and infrastructure that would encourage additional business establishment in their communities. As Figure 15 below demonstrates, it is no surprise that improved internet and cellular service were identified as the top two services needed to encourage business development. Winter road maintenance was the third most cited service, as establishing a home-based business in a waterfront community would require year-round access.

Figure 15 - WPO Survey: Services & Infrastructure Required to Establish a Business in a Waterfront Community
(Respondents who currently do not work from or in their waterfront community)



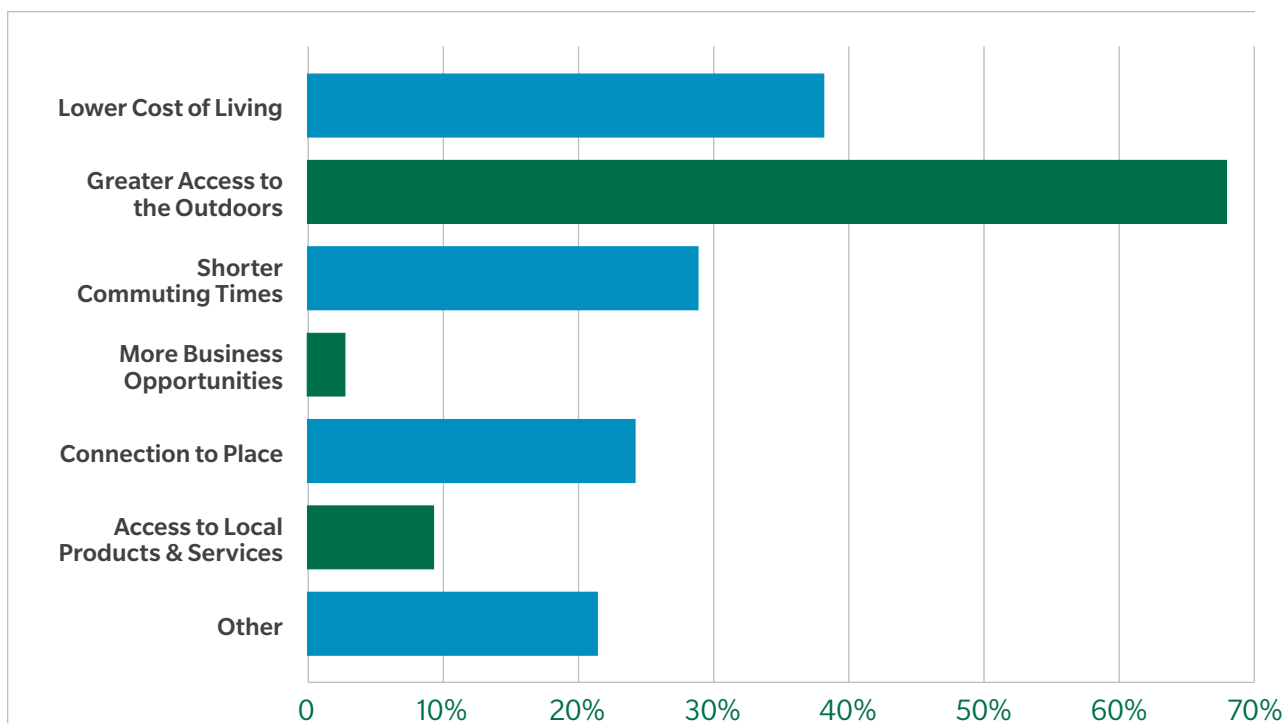
For respondents who do not currently work in their waterfront communities, the survey then asked a question regarding their interest or intent to do so in the future. As Figure 16 below indicates, over 100 respondents (37%) indicated that they have considered working from their waterfront communities. This large number of potential new businesses and migrations to rural communities in eastern Ontario could have significant economic impacts on their local rural economies.

Figure 16 - WPO Survey: WPO Who Have Considered Working from Their Waterfront Community in the Future



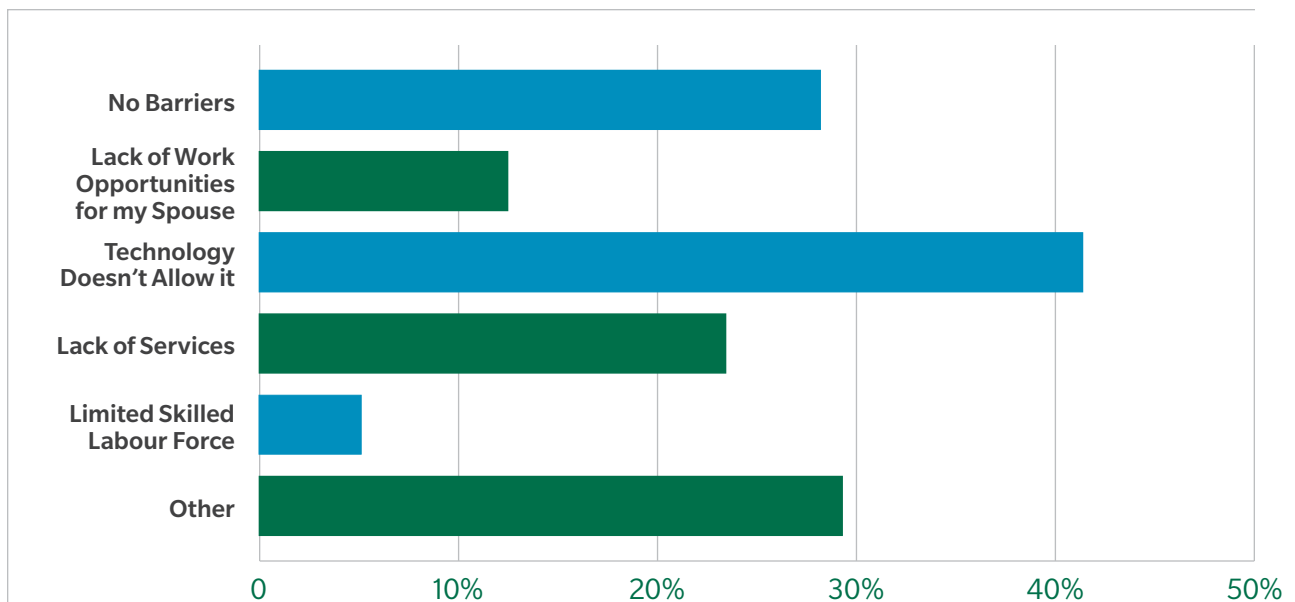
To understand what is needed to attract WPO to engage in rural economic development endeavours in their waterfront communities, the survey asked respondents who do not currently work in their waterfront communities about the potential motivations to do so. Similar to those who currently work in their waterfront communities, Figure 17 shows that greater access to the outdoors is also the main motivator to move to a waterfront community, followed by lower cost of living and a shorter commute time.

Figure 17 - WPO Survey: Motivation to Work from Their Waterfront Community
(Respondents who do not currently work from or in their waterfront community)



It is interesting to note that the responses to questions regarding barriers to working from or in a waterfront community varied slightly between those who currently work and those who do not currently work from their waterfront communities. The one similarity between the two is that, again, access to reliable internet was identified as a significant barrier. Differences in responses were significant when exploring the “other” responses. A large majority of respondents stated that age and mobility are barriers, and that many respondents are retired and are choosing not to work from their waterfront community. Other respondents noted that there are limited professional networks and work-related opportunities in their waterfront communities. Many respondents also indicated that their occupation required their physical presence at an office that is located outside of the waterfront community. As Figure 18 shows, a large number of respondents believe that there are no barriers to working from or in their waterfront communities.

Figure 18 - WPO Survey: Barriers to Working from Your Waterfront Community
(Respondents who do not currently work from or in their waterfront community)



SURVEY CONCLUSIONS

The demographic information collected about the survey participants generally reflects FOCA's membership (*see Section 3.1.2. above*). There was a significant interest in the survey, as indicated by the response rate, and the interest in follow-up conversations (*see Section 3.2*) demonstrates a significant interest in the topic by FOCA members.

The survey results indicated that there are just over 28% (112 respondents) of respondents who are currently working from their waterfront home. Of these, 8% (10 respondents) are working full-time remotely, 21% (24 respondents) are living and working in their waterfront community and 70% (80 respondents) are occasionally working from their waterfront communities. For those that do not currently work from their waterfront communities, an additional 37.5% (106 respondents) would consider doing so, with 38 respondents identifying opportunities for establishing new businesses in their waterfront community.

These results indicate that over half of the survey respondents are currently either working from or in their waterfront communities, or have considered it.

The project team identified these respondents as potential contributors to economic development in rural Ontario. Follow-up conversations with existing and potential WPO business owners are explored in the next section of this report.

The top motivation for people to work from their waterfront community is to have greater access to the outdoors with "connection to place" as the second top motivator. The results of the survey correlate to the background research in some interesting ways. Many waterfront property owners have a long history with the area where they own their waterfront property and therefore feel a significant connection to their waterfront communities. As indicated in the background research, there is significant potential for these WPO to play an important role in rural economic development in their waterfront communities.

The results of the survey, as well as the follow up responses, indicate that there is a real interest among WPO to be involved in and contribute to rural economic development. There was a significant survey response rate, as well as interest in follow-up conversations. Participants generally had positive responses to the idea of working in or from their waterfront communities. The survey findings have provided vital information that has informed the recommendations discussed in Section 5 of this report.

3.2 - Key WPO Informant Interviews

3.2.1 - OVERVIEW

In addition to reaching out to WPO through the survey, the project team felt it would be beneficial to allow those who were particularly interested in this study to provide further insight through a follow-up conversation. Additionally, we reached out to existing and prospective WPO who are engaging in economic development initiatives, in varying capacities, in their waterfront communities. These individuals were identified through a 'snowball sampling' technique, where municipal staff and other waterfront community members identified individuals who had made the move to their waterfront community and were engaging in economic development initiatives there.

The project team has chosen to highlight the stories of five of these individuals in Section 3.3 of this report.

Given that the overall purpose of this study is to understand local opportunities to engage WPO in rural economic development, gaining insight from the exact demographic upon which the study was focused was vital. Together, the feedback from the survey and the key informant interviews provide a comprehensive look at the viability of WPO working from or in their waterfront communities. Significant insight was gained from these key informants.

From the interviews, four main themes emerged:

1. the importance of broadband internet to fostering business development;
2. that more WPO would relocate to their seasonal communities if they were made more aware of the viability of doing so by learning from others who have already made the move;
3. WPO are looking for ways to network and integrate into their rural business communities;
4. WPO are an untapped resource of volunteers, mentors and investors.

These themes are explored further on the following pages.

3.2.2 - RESULTS AND PRIORITY THEMES

Theme 1 - The Importance of Broadband Internet Service

Access to reliable and affordable broadband internet was unanimously cited by waterfront property owners as being an essential piece of infrastructure required to attract more WPO to live and work from their waterfront communities. It was echoed among several of the interviewees that people can't imagine working from or in their waterfront community without internet access.

“no question - high speed means people spend more time working at the lake.”

Those who requested follow-up conversations appeared to belong to one of two camps- those with fast, reliable and reasonably affordable broadband and those who do not have access to the level of service required to work from their waterfront community. One respondent noted that he is in a profession that allows him to work remotely, and that he has attempted to work from his waterfront property, unsuccessfully. He reported that accessing Wi-Fi at the local community centre located 5 kilometres away, with sporadic hours of operation, was not conducive to conducting his business. Another respondent indicated that he works part-time as a textbook writer and editor and that he has been able to extend the time he spends working from his waterfront property due to the recent expansion of broadband service by Bell to his area.

“We have excellent internet and mobile phone service and can telecommute from the cottage for a day or two during the work week.”

Another respondent noted that she has noticed several of her retired waterfront neighbours utilizing their online connection to sell their locally handcrafted items to a global market. She has observed that there are many opportunities for rural communities to attract this type of worker if they have a post office and reliable internet access. Others cited that they notice that service is improving in their areas and note that without adequate internet service, rural communities will find it hard to compete to attract new businesses, especially those that can be conducted remotely.

Theme 2 - “If they can do it, I can too!”

The motivation for a change of lifestyle and to be able to work from their waterfront community was a strong theme that also emerged from the follow up conversations with waterfront property owners. Several mentioned that they were considering making the move in part because they knew of a close friend or relative who had. For example, one respondent mentioned that his mother had retired to the cottage and his brother had recently purchased the marina in his waterfront community and was successfully conducting business there. Another respondent who works for a large bank in downtown Toronto mentioned that there is a real trend at the bank that encourages flexible work hours to allow corporate staff to work from home. She reported she has seriously considered working remotely from her waterfront property in the summer months, as she has young children still in school. She notes that her husband is also in a line of work that would allow him to work remotely as well. She mentioned that she began to seriously consider this notion after her semi-retired waterfront neighbours moved to their waterfront property.

“A lot of cottagers have their heart and soul in the cottage, we want to make it our home, but only if there are other people doing the same thing”

Several of the respondents noted that they likely wouldn’t completely relocate to their waterfront properties in the near future, as they had young families and were concerned about schooling. They did however note that they were more likely to extend their stays in their waterfront communities by working remotely in the summer months. Granted, there is also a level of hesitancy among those who are considering making the move as they are leery about how viable it actually is to work from their waterfront property. This is especially true when it comes to addressing winter road access and the level of local services available in the winter months. It was suggested by a few respondents that they would be more likely to make the move if more of their neighbours were doing so, on the basis of sharing the costs of winter road maintenance.

Overall, it would appear that in order to encourage more WPO to make the move to their waterfront communities to conduct their business, it is vital to increase the visibility of those who are currently conducting viable businesses in their waterfront communities.

Theme 3 - Community Integration through Networking

In the summer months, WPO are well-integrated into their lake communities through their lake associations and other lake-related events. As more WPO are extending their stays or are relocating to their waterfront communities, it was mentioned that there is a need for local networking opportunities to allow these WPO to better integrate into their rural communities. These networking opportunities would serve a two-fold purpose: first to integrate WPO into the larger geographic area that their rural community encompasses thereby including them in local business and community initiatives, and secondly, to partially alleviate the 'us versus them' mentality that may exist in some rural communities. Some of the WPO interviewed mentioned that their rural communities lack the social infrastructure that would allow this networking to naturally take place, such as cafés, social clubs and recreational facilities. One WPO who currently resides in her waterfront community full-time noted that there is a lack of community-organized social events in her rural area and that social events are mainly privately organized.

“People moving to their waterfront home more permanently and working in consulting don’t necessarily know other consultants in the area...[H]aving some educational sessions might help to make connections between people working by themselves at home. Pair this with a business center close to where they are and you have a reason for people to spend more time working from their rural community.”

She mentioned that a few of her waterfront neighbours initially moved to their waterfront properties and then quickly relocated back to the city as they found it to be too socially isolating in the off-season. One respondent did mention that many waterfront property owners tend to “stay in their lake bubble” when they are at their waterfront properties, however he did mention that for those who are looking to relocate to the area to work and live, they are looking for opportunities to integrate. Several of the WPO interviewed who have made the decision to relocate to their waterfront community have been proactive in seeking networking opportunities by joining local hockey teams, getting to know local contractors and have been integrating into the community through some key local connectors within their community. Several WPO who are currently working remotely from their waterfront properties also mentioned the value in business networking events and a shared space where local independent consultants can network and share resources to better serve their local communities.

Theme 4 - WPO as Volunteers, Mentors & Investors

As the demographic of survey respondents suggests, many of the WPO migrating to their waterfront properties are semi-retired or retired and therefore are not necessarily interested in starting new businesses in their waterfront communities. However, outside of job creation, this highly skilled demographic can contribute to the economic well-being of their rural community through several other means. Many of the WPO interviewed indicated that they have a professional background in business and management and are interested in contributing to their local business community. **All the WPO interviewed (who have partially or fully relocated to their waterfront communities) are involved in their rural communities in some respect.** Many are on the boards of various committees, volunteer firefighters, and volunteer with local non-profits and charities. For rural areas that rely on volunteers for many initiatives and often suffer from volunteer burnout, WPO are a valuable asset to the rural communities in which they belong.

“more time at the lake means more time to get involved in the local community.”

One respondent indicated that it would be beneficial to be connected to any local ‘angel networks’ and business advisory centers to be further engaged in the local business community. Another respondent noted that making the connection between lake associations and the rural business community would be beneficial in disseminating the information regarding local needs and opportunities for WPO to get involved. In conducting these interviews with waterfront property owners, it was very apparent that they are passionate about and want to be engaged in their local communities.

When combined, the survey and key informant interviews provide valuable insight into the motivations of WPO to move to their waterfront communities, and the real and perceived challenges for them to do so. It also highlights the significant opportunities that WPO see in their waterfront communities and how they can be a part of contributing to the long-term viability of these communities.

3.3 - Waterfront Property Owner Business Profiles

Making the Move - Profiling Waterfront Property Owners Engaged in Rural Economic Development

3.3.1 - THE BOOK LADY, BOOKSHOP & LITERARY CAFÉ, FENELON FALLS

Dana Deathe is the owner and operator of *The Book Lady Bookshop & Literary Café* located in Fenelon Falls. Her great grandfather built their family cottage on nearby Cameron Lake, in which she has spent her entire life visiting each summer. **Despite permanently living elsewhere, Dana has always felt at home in her cottage community and knew that when the opportunity presented itself, she would move to the area.** That opportunity arose last year when the local bookstore went up for sale. It was the perfect opportunity to fulfil her dream of living in the area she loved while also sharing her passion for literature with this community.

Since her move, she hasn't faced many challenges, and notes that she was pleasantly surprised by the variety of local services available. She notes that rural communities can be somewhat insular and that despite having a lifetime relationship with the area, she sometimes must clarify her connection when local customers learn that she didn't grow up in the community. However, by sharing her story she feels more connected to her local customers. Through the local chamber of commerce, Dana has been able to network both professionally and socially with other business owners in the community. When she attended her first Fenelon Forward meeting, a local economic development and community group, she was surprised to see four other younger business owners in attendance. Dana feels that there is a movement of younger people coming to the community and with them new businesses and ideas. She sees many opportunities for Fenelon Falls, especially with regards to a number of underutilized retail spaces that could house niche businesses. Given the amount of natural capital that Fenelon Falls possesses, Dana also sees many opportunities to capitalize on new tourism activities. Since her move to her previously-seasonal waterfront community, Dana has adapted and has plans to diversify her business and to continue contributing to her community.



Find out more: <https://www.danathebooklady.ca/>

3.3.2 - WATER'S EDGE POTTERY, PARHAM



Sharon and Tracy are the owners and operators of *Water's Edge Pottery*, located on the shore of Long Lake, just north of the hamlet of Parham (an hour's drive north of Kingston). Aside from creating beautiful pottery from a studio with a breathtaking view, they also offer workshops and retreats. They chose their picturesque waterfront property due to its optimal location between Ottawa where Sharon worked, and Trenton where Tracy lived. When deciding where to retire to, they chose to remodel the cottage on Long Lake because of the beautiful surrounds, great neighbours and road accessibility. They don't consider

themselves as small business owners, but instead see themselves as hobbyists having fun and offsetting costs through pottery sales. Nonetheless, they have created a small rural business with sought-after pottery that is for sale from their studio, one local retail shop, and occasional artisan shows throughout the year.

When they began the process of permanently relocating to their seasonal property, they were well aware of the challenges. "You have a very different perspective when you are an occasional cottager, as opposed to a full-time resident." The level of amenities is different from city living, as is the pace of rural life in retirement, compared to a fast-paced urban work environment. Sharon and Tracy acknowledge that they miss the easy access and selection of movies, restaurants and retail stores—be it for groceries, clothing or hardware. "Although our community is small, the basics are available." They note that it's essential for anyone looking to make the same type of move to consider such factors. And while there are great benefits to rural living: fresh air, beautiful surrounds, the ability to grow your own food, and a real sense of community, they note that rural areas still have challenges, such a food insecurity and homelessness that many of us assume are just urban problems. Like the city, there are lots of opportunities to step up and bring your work skills to your new community by volunteering.

Sharon and Tracy love their new life on the lake. They now have the time to volunteer at the local food bank, travel, and run their small business. Moving to a rural area was an adjustment, but one they clearly don't regret, as they would encourage anyone thinking about it to give it a try.

Find out more: www.watersedgepottery.ca/

3.3.3 - BELMONT LAKE BREWERY, HAVELOCK

Julie and Norrie Bearcroft own and operate the *Belmont Lake Brewery*, located north of Havelock on Belmont Lake. Hailing from the United Kingdom, Norrie had visited the area with his parents since the 1960's and fell in love with it. Upon retirement, Norrie and Julie decided to buy a lot on Belmont Lake. Norrie had recently taken a brewing course and bought second-hand equipment which allowed them to start brewing recreationally at home. Upon deciding to build their waterfront property, they brought their brewing equipment with them. The transition to waterfront business ownership was gradual, as they initially started brewing mainly for entertaining friends and family, who encouraged them to open a brewery.

The decision to permanently relocate to their waterfront property and to open a brewery was a lifestyle choice and, in part, a financial decision due to the high costs of maintaining a waterfront property. Given that they were the first craft brewery in their area and that it happened to be located on the lake, the challenges they faced were due to the bureaucratic learning process that both they and the local municipality had to undergo. That being said, the local council, municipal staff and County staff were very supportive and helpful as well as the local Community Futures (CFDC), in providing financial support.

They note that the area could improve promotion of local businesses and attractions through signage, adding that they personally don't necessarily need further advertising, averaging 100 customers a day in the summer. **Given their success, they are currently investigating the potential of hiring someone local for the summer season.**

Norrie and Julie have received overwhelming support from both their rural and waterfront community. The brewery has become a social hub that allows neighbours a place to catch up, as well as providing a space to facilitate a local food drop-off. Julie and Norrie see many opportunities for further businesses to relocate to the area, as there is especially a need for restaurants and other places that facilitate social gatherings. When asked about their decision to move to their waterfront property they answered: "we are a long way from civilization, but the community is strong here."

Find out more: <http://belmontlakebrewery.com/>



3.3.4 - PRIVATE CONSULTANT, HALIBURTON



David O'Brien is a retired city manager who continues to work as a consultant out of his home office at his beautiful waterfront property on Farquhar Lake in Haliburton. David's connection to the area is through his wife, whose family recently celebrated 50 years of cottaging on a nearby lake. They chose to purchase a waterfront property in this area because they knew it well. David notes that it was always the plan to move to this area upon retirement as he says his "heart is in the country, with the trees, rocks and lakes." Regarding the urban outmigration of baby boomers, David remarks: "I don't know any of my friends in the city who haven't thought about moving to rural Ontario. Not all will come, but even if some do, they will need the infrastructure to support them." David observes that rural Ontario does not currently have the infrastructure

in place to accommodate this migration. As a former city manager, David understands the importance of investing in urban infrastructure; however, he notes a large disconnect between investments being made in rural and urban areas, and he feels this disconnect is growing. The internet connection is one of the main challenges David faces in working from his waterfront property. Working on projects for clients all over the province, it's important for him to be able to download and upload documents simply, which is difficult with the current level of service. Without a reliable internet connection for online banking, the closure of the local bank is another huge challenge for local business owners, as area residents must now travel 30 minutes to the closest bank.

Despite the challenges of working from his waterfront community, David has been very proactive in seeking opportunities to get involved in the local community. He currently sits on several boards, including the Haliburton County Development Corporation. **When asked about the level of WPO engagement in community initiatives, David stated that the volunteer participation from the waterfront owners in his community is phenomenal.** He notes that it's not uncommon to want to contribute, as many semi-retired and retired individuals moving to the area have a lot of experience and skills they want to give back to the rural community.

Connect with David: <https://www.linkedin.com/in/david-o-brien-1bb63424/>

3.3.5 - CANOE & PADDLE, LAKEFIELD

Gill and Nick Exton and their son Jake own and operate the *Canoe & Paddle*, a riverside English pub located in downtown Lakefield on the banks of the Trent Severn Waterway. The pub offers Ontario craft beer, delicious food and live music. Fifteen years ago, Gill and Nick were vacationing in the Bancroft area, fell in love with the natural beauty of the region, and identified an opportunity to invest in a waterfront property in Buckhorn on Big Bald Lake. Their family vacationed at their year-round waterfront rental property for a few years before deciding to relocate permanently from England. The move was motivated by a desire for a change in lifestyle, one which differed from the hustle and bustle of life in London. Gill feels that Buckhorn is safe, big enough, allows for a change in pace, and has been a great place to raise their children. The transition to life in Canada and to starting businesses in Lakefield was not entirely smooth; however, the Exton's passion for their rural community prevailed. **They have been living in their waterfront community for 11 years with their existing 3 businesses employing approximately 35 local people.**



When referring to her children's experiences moving to and growing up in the area, she notes that "they are 10 minutes away from anywhere lovely and [only] 2 hours to Toronto or Ottawa." Gill says that she doesn't have to take a week's vacation anymore, as she enjoys daily vacations by spending her mornings by the lake with her coffee and having a swim before work, and spending her evenings back by the lake. When Gill opened her first business, the Stuff store, there was some concern expressed by the local business community about competition; however, Gill has a 'whole village' perspective that "the good of the many is the good of the one," meaning the more businesses in an area, the more people will come and shop, growing the audience for all local businesses. When the *Canoe & Paddle* opened, the local community embraced it and their adjacent business, *Stuff'd Ice Cream, Bakery and Café*. The *Canoe & Paddle* has become a community hub, which was the Exton's initial vision. They note that they aren't just in the business of selling food, they want to deliver an experience, and to contribute to their local community through involvement with local events such as the '5 @ 5' customer appreciation food event and the 'Paddle to the Pub' event held in partnership with the local conservation authority.

Gill has been actively involved in the local business community, and she previously served on the board of the local Chamber of Commerce. Some of the main business challenges that the Extons identified in their rural community are high business and commercial taxes, licensing and permitting delays, recent cost increases related to the provincial minimum wage, and lack of government support for rural small businesses. When asked what else is needed in the area, the Extons suggested accommodation and additional retail businesses would assist Lakefield in becoming a destination. In terms of attracting waterfront property owners to the area, especially young families, Gill stressed the value of the local schools (as they were an attractant for her family), and the importance of broadband to attract a new, more mobile workforce. Gill's own children call Lakefield home, and are choosing to stay in the area because it has everything for a balanced lifestyle. When it comes to defining the area's main opportunities, Gill lists: "Its natural beauty. Its potential. It is unspoiled... There is potential for development here without ruining it."

Visit: www.facebook.com/Canoeandpaddle/



4 - Consulting Eastern Ontario Economic Development Professionals

4.1 - Key Municipal & Partner Interviews

4.1.1 - OVERVIEW

Upon completion of the collection and analysis of the WPO data, the project team contacted various stakeholders involved in economic development from the eastern Ontario municipalities previously identified in the scope of the project.

The project team managed to garner participation and gain economic development feedback from the City of Kawartha Lakes, Peterborough, Haliburton, Hastings, Lennox & Addington, Frontenac, Renfrew, and Lanark Counties. The project team initially shared the survey findings and the themes identified from the WPO key informant interviews, and then asked the economic development staff to speak to the level of WPO engagement within their municipalities. The key informant interview questions are included in Appendix II.

The project team interviewed a diverse representation of those involved in economic development in eastern Ontario including municipal economic development officers and planners, Community Futures Development Corporation staff, and members of a local Chamber of Commerce.

From these interviews, 4 main themes emerged:

1. acknowledging the value of high speed internet to rural economic development;
2. the challenge of engaging and communicating with waterfront property owners;
3. managing expectations and conveying the rural reality, and
4. recognizing the opportunities to engage waterfront property owners in economic development initiatives.

These themes are further explored on the following pages.

4.1.2 - RESULTS AND PRIORITY THEMES

Theme 1 - Acknowledging the Value of High Speed Internet to Rural Economic Development

There was unanimous agreement among all key informants interviewed that it was no surprise that high speed internet was identified as a factor in attracting WPO to extend their stays or to relocate to their waterfront communities. Increasing, the accessibility and speed of service is on the agenda of all municipalities in eastern Ontario.

“It’s easier than ever to live on a waterfront property and to conduct business anywhere in the world”

One informant noted that they had recently held a public meeting with regards to a road expansion, but that the discussion was quickly overshadowed by a conversation about the cost of, and access to, broadband internet in the municipality. It was noted that this issue isn’t specific to WPO, as it affects rural businesses and permanent residents who are also encouraging further investment in internet expansion.

All of those interviewed noted that their municipalities are currently working toward expanding and improving internet service, but that it will take time to get to a level where residents are satisfied. Several informants mentioned the work of the Eastern Ontario Regional Network (EORN) in “bringing the 401 of the internet” to rural and remote areas in eastern Ontario.

“Internet is the critical infrastructure that will help drive economic development and employment opportunities in rural Ontario”

Given the groundwork that EORN has completed, those interviewed mentioned that it’s now up to service providers to tap into accessing and utilizing this infrastructure. The municipalities interviewed recognize that improved access to high speed internet opens endless possibilities, especially among workers that are not place-specific, such as writers, freelancers, editors or others who can leverage online markets and utilize local post offices to distribute their locally-produced goods to wider markets.

Theme 2 - The Challenge of Engaging and Communicating with Waterfront Property Owners

One common theme that emerged from the interviews with economic development professionals was the struggle they have experienced in reaching the WPO demographic. It was mentioned by some respondents that the historical relationship between WPO and municipalities has been characterized by opposition rather than partnership, with the municipality seen as being at odds with WPO over development proposals. A few respondents mentioned the need for a cultural shift at the township level to overcome the ‘us-versus-them’ mentality, and to embrace WPO in rural economic development initiatives.

“We’re looking to change the attitudes of local property and small business owners, so that they know the municipality isn’t out to get them, but here to support them.”

Several of the municipalities interviewed expressed concerns about how to best reach WPO. Numerous municipalities are actively attempting to reach out to their seasonal populations in a number of ways. For example, many send out email notifications regarding upcoming events and municipal news; however, the onus is on the residents and WPO to opt-in to receive these e-notifications. A few informants noted that they struggle to access individual WPO to encourage them to sign up for the e-newsletters, even where connections exist with the local lake associations. Informants reported that it can sometimes feel “like a game of broken telephone,” while noting that some lake associations are better than others at disseminating information. Other municipalities have issued print copies of newsletters in the summer, with directories of local services and businesses, for local lake associations to distribute to their members. Several municipalities stated that the main challenge they face regarding engaging WPO is getting them to attend local events and attractions that exist in their area. One respondent proposed WPO aren’t as interested in participating in community events since their waterfront properties are where they come to find rest and relaxation.

“If we can’t engage with them socially while they are here, how can we engage them when they are away?”

The Municipality of Trent Lakes hosts an annual ratepayer information day on the first Saturday of June where all members of the local lake associations can meet with municipal staff and councillors to gain information in one central hub. This is a good example of how to facilitate networking between WPO and the greater community. **All economic development professionals interviewed agreed that constant and clear communication will allow municipalities and WPO to better work together.** One informant emphasized that, in order to establish effective communication, creating motivation is absolutely crucial. He noted that people are incredibly busy, and will participate in events only when they are motivated to do so. All of the economic development professionals interviewed feel that there is great opportunity to work with WPO, and expressed interest in looking at ways to better communicate and engage with this demographic in economic development initiatives.

Theme 3 - Managing Expectations and Conveying Rural Realities

The third theme of “managing expectations and conveying rural realities” relates closely to the two previously identified themes. Municipalities mentioned that they often struggle to manage the expectations of WPO with respect to the level of services they can offer. This is particularly true of broadband internet services, as many WPO are used to a level of service available in urban areas.

“With respect to Broadband, the lakes, Canadian shield and the evergreens make it unfeasible in some areas to administer this service; that’s the reality of the topography.”

It was also cited that a common complaint among WPO is regarding their level of property taxation relative to the amount of services they receive, especially with regards to lack of waste collection and private winter road maintenance in many areas. (Note that WPO property taxes tend to be significantly higher than non-waterfront equivalents.⁷⁹)

To better explain the realities of municipal budgets, one municipality has created a document titled “Where do your taxes go?” that details how municipal dollars are spent, to inform the public on the realities of the costs of administering existing services in the municipality. **As more WPO are choosing to extend their stays or to relocate to their waterfront properties, many of the economic development professionals interviewed mentioned the need to proactively communicate some realities of rural living.** One respondent noted that it would be useful to have a generic document titled, “What to expect when moving to a rural area,” where the realities of rural living can be clearly communicated, principally around issues such as private road maintenance, isolation, lack of off-season services, wells, septic maintenance, and limitations on emergency services and waste disposal services. Informants suggested that realtors could be excellent proponents in delivering this information to new rural residents. Several informants described ongoing efforts to continually look to improve the level of servicing they can reasonably provide for their residents, while also maintaining the character of their area. They noted that many people are drawn to rural areas for the fact that they “aren’t the hustle and bustle of the city” and therefore some actively choose to escape to their waterfront properties to ‘unplug.’

⁷⁹. MPAC. (2012). Residential Property Counts.

Theme 4 - Recognizing the Opportunities of engaging WPO in Economic Development Initiatives

When asked to speak to the level of WPO engagement in rural economic development initiatives in their municipalities, the majority of informants noted that they hadn't really considered engaging with this demographic in that respect. Several stated that they were under the impression that seasonal residents don't want to be bothered unless there is a development or issue raised in their waterfront community that will directly affect them.

“Waterfront property owners are an important, underutilized segment of the economy and it would be mutually beneficial to make that relationship work better”

Outside of attracting seasonal residents to spend their tourist dollars locally, several respondents hadn't really considered the WPO demographic in terms of becoming partners in economic development initiatives. Several of the respondents indicated that they “hadn't thought about it” or had “never thought of connecting the two.” As was indicated in the last theme, a few of the informants presumed that seasonal residents see their waterfront properties as a place to escape, rather than as another place to engage in local politics and to attend meetings. Several of those interviewed were surprised by the notion that WPO are looking to integrate into their rural communities, even though they recognize the strong connection to place that WPO tend to have.

One economic development officer noted that WPO interests have tended to be focused hyper-locally (to their own lakes, in particular) and therefore engaging WPO in broader economic development initiatives hadn't been a good fit in the past. However, all of the economic development professionals interviewed agreed that more could be done to engage WPO in economic development initiatives. Outside of bringing new businesses to rural communities, many of the economic development professionals emphasized the potential economic impact of this demographic in terms of their volunteer contributions.

“The more people, the more resources; therefore, it's beneficial to the entire community”

Several respondents could list a number of WPO who have permanently relocated to their communities and who are actively involved in the local council and community programs. Rural areas often rely on volunteers for community initiatives and given the ageing population coupled with volunteer burnout, the rural volunteer base is dwindling.⁸⁰ This is one area where WPO could fill a void and greatly benefit their local communities.

Other respondents mentioned that they are encouraged by the notion that some WPO are looking to contribute to their local business communities by becoming an ‘angel investor’ or providing mentorship to other small businesses or entrepreneurs. This type of contribution, combined with the services of local economic development agencies, would greatly impact rural economies by providing more opportunities for new businesses. **The informant interviews reveal there is overwhelming interest from the economic development community in eastern Ontario to embrace WPO that want to be engaged in economic development initiatives in their communities.**

80. ROI. (2017).

4.2 - Partner Profiles

4.2.1 - COALITION OF HALIBURTON PROPERTY OWNERS ASSOCIATIONS



The Coalition of Haliburton Property Owners' Associations (CHA) is a member-driven regional group comprised of approximately 50 lake-area property owners' associations within Haliburton County. The CHA was founded in 2009, operates through a dedicated network of volunteers, and is managed by a 10-member board of directors. The organization's main priority is to protect and enhance lake ecosystems through the promotion of natural shorelines and septic system health. Within its mandate, the CHA works to improve communication among member associations, as well as to "create synergy, by sharing resources and learning from each other."⁸¹

The structure of the CHA fosters collaboration among several lake associations to tackle larger projects. This regional organization is an excellent example of how lake associations can be connected to their rural communities, as one of the organization's priorities is to promote community engagement to both seasonal and permanent residents. Learn more: <https://www.cohpoa.org/>

The CHA is currently in the second year of a major project with local media outlets to encourage more cottagers to consume local media, thereby exposing them to local businesses, events and community organizations. The CHA has partnered with the local radio station and newspapers to facilitate a weekly contest that encourages community engagement. Also, the CHA plans to provide regional lake associations with reusable shopping bags full of local information to further promote local businesses and events to the waterfront community.

4.2.2 - HASTINGS COUNTY INITIATIVE 'I LEFT THE CITY'



Hastings County began their 'I Left the City' campaign as a marketing tool to attract those with an entrepreneurial spirit looking for a lifestyle-change to move to the area and bring their businesses with them. The 'I Left the City' website profiles 18 different individuals who made the decision to leave the city and relocate to Hastings County. The interviews highlight individual motivations of the business owners to move to Hastings County, and emphasize advantages of conducting business in the area. Andrew Redden, the Economic & Tourism Development Manager of Hastings County notes that "the power of these testimonials is real," as the campaign has been well received.

This initiative directly addresses the theme identified by WPO about increasing the visibility of those who have already made the move to their waterfront communities. (Refer to Section 3.2.1.) The 'I Left the City' campaign highlights two entrepreneurs with waterfront property connections, Jane Johnson of Hidden Potential Consulting and Melanie Williams of Law in Motion, who both noted that it was their connection to the area through cottaging or owning waterfront property that drew them to relocate to the area. Jane operates her business out of her waterfront property, whereas Melanie has located her business in her rural town. To learn more about the Hastings County "I Left the City" campaign visit <http://ileftthecity.ca/>.

⁸¹. CHA. (2018).



5 - Conclusions & Recommendations

5.1 - General Reflections

As was previously mentioned, a recent study indicated that 44% (close to half) of cottage owners plan to retire to or live at their cottage part-time within the next ten years. (*Refer to footnote 1.*) Therefore, it is unsurprising that this current study garnered significant participation from WPO.

For those looking to relocate to their waterfront communities, there are considerable positive economic implications for the rural communities in which they belong. **As this study has found, a significant number of WPO are looking to integrate and contribute to their rural communities through volunteerism, mentorship, investment and business creation.**

WPO also identified that the main motivations for relocating to their seasonal waterfront property is their strong sense of connection to place and to attain a work-life balance.

In terms of addressing the “If they can do it, I can too” notion mentioned by WPO (*refer to Section 3.2.2 – Theme 2*), the Hastings County ‘I Left the City’ campaign is doing just that. By highlighting those who have made the move to a rural community to live and operate a business, on the waterfront or elsewhere in the municipality, municipalities can further attract WPO to extend their stays or to possibly relocate to their waterfront properties, and WPO can learn from those who have already made the move.

An action that bodes well for those looking to work from their waterfront properties, is that many municipalities are very receptive to home-based businesses and are updating their official plans to reflect this. It would also appear that the rural economic development community is taking a more proactive approach in engaging WPO in economic development initiatives. As examples of good practices: some municipalities host ratepayer information days at the beginning of summer to better integrate their seasonal residents into the community, whereas other municipalities have created and distributed print newsletters to lake associations, on top of promoting online resources and offering e-notifications.

The Coalition of Haliburton Property Owners Associations (CHA) is an excellent example of a regional organization bridging the gap between WPO and municipalities. Their strategy of disseminating local information to seasonal WPO is proactive and effective. Municipalities struggling to connect with their lake associations can look to Haliburton as an example of how to build this important partnership.

With respect to addressing WPO concerns regarding access to high speed internet, all of the economic development professionals interviewed for this study indicated this is a top priority for their respective municipalities, and that they are actively working to improve the availability and level of service available.

What is particularly encouraging is the visible enthusiasm from both WPO and economic development professionals at the notion of working together on rural economic development initiatives. Going forward, better channels of clear and consistent communication need to be established to build strong, collaborative partnerships to undertake the economic revitalization of rural eastern Ontario.

With strong connections to the hundreds of lake associations at the heart of WPO communities, FOCA is well-positioned to work as a bridge between WPO and municipal partners to assist in broadening the lines of communication and exploring ways to share best practices across the province, for the benefit of all of rural Ontario.

5.2 - Recommendations

The following are recommendations to further support engagement with WPO in rural economic development initiatives. These recommendations have been compiled based on our literature review together with information received from the survey and interviews with the study participants.

General recommendations for further research include increased data collection on seasonal waterfront property owners (be it through Statistics Canada, MPAC, or independent researchers such as universities, municipalities or other organizations), as well as further studies quantifying urban outmigration, as both are needed to better inform rural economic development strategies for municipalities.

Recommendations for the three key stakeholders in this project, the waterfront property owners (WPO), the Federation of Ontario Cottagers Associations (FOCA), and municipal partners are as follows:

RECOMMENDATIONS FOR WATERFRONT PROPERTY OWNERS (WPO)

- There have been many opportunities identified by study participants for WPO to engage in their rural communities. WPO can be proactive in seeking out available local information and immersing themselves in their rural community. (e.g., attending rural events, connecting with their local lake association, buying locally)
- WPO have been identified as an untapped resource for rural economies. For everyone's benefit, WPO can actively assist in the development of their rural community through volunteering, mentorship, investment, or business creation.
- To bridge the communication barrier between WPO and local municipalities, the creation of local economic development Advisory Committees could be beneficial. WPO can take an active role in establishing or participating in such a committee in their local municipality

RECOMMENDATIONS FOR THE FEDERATION OF ONTARIO COTTAGERS ASSOCIATIONS (FOCA)

- There need to be forums to connect WPO with local economic development personnel, programs, and Chambers of Commerce, to bridge gaps and build stronger engagement. FOCA has a potential role in bridging this gap between WPO and municipal interests.
- FOCA can promote the potential role of WPO in rural economic development by employing proactive and targeted communications with WPO through their lake associations which can lead to more connected and cohesive communities.
- FOCA has a potential role in fostering local networking opportunities by facilitating workshops to connect WPO with peer mentors who have successfully made the shift to rural work/life, as well as rural economic development organizations that can support and connect WPO with local opportunities.

RECOMMENDATIONS FOR MUNICIPAL PARTNERS

- Continue to invest in rural high-speed internet service and other year-round services (social services, infrastructure) as they will increase the appeal for WPO to relocate their businesses to rural communities.
- Communicate actively and directly with WPO on a year-round basis, following best practices of fellow municipalities, and using FOCA and local lake associations as conduits to connect with WPO.
- To better include WPO in rural economic development initiatives, the co-creation of local economic development Advisory Committees with local WPO could bridge the communication gap and help to engage the interests of WPO in community economic development (CED).
- Given the potential of WPO in rural CED that has been identified in this study, it is advised that municipalities include WPO as a part of their overall CED initiatives.



Appendix I. Survey Questions

Understanding Entrepreneurial Opportunities for Waterfront Property Owners In Ontario

SURVEY INTRODUCTION:

This short survey is being conducted by FOCA (the Federation of Ontario Cottagers' Associations), as part of our work towards strong rural communities. FOCA believes working collaboratively on rural economic development is imperative for rural economies to thrive. For waterfront property owners a thriving rural Ontario includes robust local economies that can support the important services we all rely on.

With recent improvements to rural broadband access and flexible work environments becoming more prevalent, we want to know if you have considered working from your waterfront property or in your rural community.

The survey is open to all waterfront residents and you are encouraged to circulate the survey link to friends and colleagues. Responses will be used in a final report that will be available on FOCA's website by April 2018.

Responses are anonymous. The survey should take less than 10 minutes to complete. There is an opportunity to provide your contact details at the end of the survey, if you would like to provide additional feedback or talk to the project team.

Please indicate which age category you belong to:

Under 40 Between 40 and 55 Over 55

Please indicate your gender:

Male Female Prefer not to say

Please indicate where your permanent residence is located: _____

**Please indicate the municipality/township
in which your waterfront property is located:** _____

Which of the following best describes your current occupation?

- | | |
|---|--|
| <input type="checkbox"/> Management Occupations | <input type="checkbox"/> Building and Grounds Cleaning and Maintenance Occupations |
| <input type="checkbox"/> Business and Financial Operations Occupations | <input type="checkbox"/> Personal Care and Service Occupations |
| <input type="checkbox"/> Computer and Mathematical Occupations | <input type="checkbox"/> Sales and Related Occupations |
| <input type="checkbox"/> Architecture and Engineering Occupations | <input type="checkbox"/> Office and Administrative Support Occupations |
| <input type="checkbox"/> Life, Physical, and Social Science Occupations | <input type="checkbox"/> Farming, Fishing, and Forestry Occupations |
| <input type="checkbox"/> Community and Social Service Occupations | <input type="checkbox"/> Construction and Extraction Occupations |
| <input type="checkbox"/> Legal Occupations | <input type="checkbox"/> Installation, Maintenance, and Repair Occupations |
| <input type="checkbox"/> Education, Training, and Library Occupations | <input type="checkbox"/> Production Occupations |
| <input type="checkbox"/> Arts, Design, Entertainment, Sports, and Media Occupations | <input type="checkbox"/> Transportation and Materials Moving Occupations |
| <input type="checkbox"/> Healthcare Practitioners and Technical Occupations | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Healthcare Support Occupations | <input type="checkbox"/> Other (please specify) _____ |
| <input type="checkbox"/> Protective Service Occupations | |
| <input type="checkbox"/> Food Preparation and Serving Related Occupations | |

Please indicate the municipality/township in which your waterfront property is located: _____

Which statement best describes the current ownership of your waterfront property:

- I (and my partner or spouse) solely own the waterfront property
- I (and my partner or spouse) are part owners in the waterfront property (ie the property is shared by several siblings)
- I (and my partner or spouse) do not own waterfront property but have a long term rental agreement
- Other (please specify) _____

Is your waterfront property your primary residence?

- Yes No

Is your waterfront property accessible year round?

- Yes No Other (please specify) _____

How long has your family owned this waterfront property?

- More than 25 years 15 to 25 years 5 to 15 years Less than 5 years

Do you currently work from your waterfront property, or in your waterfront community?

- Yes No

[if Yes to question “Do you currently work from your waterfront property/community” – Stream #1:]

How often do you work from your waterfront property?

- I live and work in my waterfront community
- I work remotely from my waterfront home full time
- I occasionally work remotely from my waterfront home

What is your motivation to work from your waterfront property, or in your waterfront community? (check all that apply)

- Lower cost of living
- Greater access to the outdoors
- Shorter commuting times
- More business opportunities
- Connection to place (i.e. my family has been connected to the area for generations)
- Access to local products and services
- Other (please specify) _____

What are some barriers to working, or working more often, from or in your waterfront community? (check all that apply)

- No barriers
- Lack of work opportunities for my spouse
- Technology doesn't allow it
- Lack of services
- Limited skilled labour force
- Additional barriers: (specify) _____

Do you see additional opportunities for establishing new businesses in your waterfront community?

- No
- Please specify any opportunities _____

If there was a possibility of establishing a business in your waterfront community, what services and infrastructure would you require? (check all that apply)

- Improved internet service
- Improved cellular service
- Access to services (fire, police, ambulance, etc.)
- Winter road maintenance
- Business services (meeting rooms, access to teleconference services)
- Access to skilled labour
- Other (please specify) _____

Are you interested in a follow up conversation to discuss the challenges and opportunities of working from or in your waterfront community?

- No
- Yes - please provide your contact details in the comment field _____

[end of stream #1]

[if No to question “Do you currently work from your waterfront property/community” – Stream #2:]

Have you considered working from or in your waterfront community?

Yes No

What would be your motivation to work from your waterfront property, or in your waterfront community? (check all that apply)

- Lower cost of living
- Greater access to the outdoors
- Shorter commuting times
- More business opportunities
- Connection to place (i.e. my family has been connected to the area for generations)
- Access to local products and services
- Other (please specify) _____

What do you see as some barriers to working, or working more often, from or in your waterfront community? (check all that apply)

- No barriers
- Lack of work opportunities for my spouse
- Technology doesn't allow it
- Lack of services
- Limited skilled labour force
- Additional barriers: _____

Are you interested in a follow up conversation to discuss the challenges and opportunities of working from or in your waterfront community?

No Yes - please provide your contact details in the comment field _____

[end of Stream #2]



Appendix II. Interview Questions

Waterfront Property Owner Interview Questions

SURVEY FOLLOW-UP PHONE CONVERSATIONS

1. What prompted you to want a follow-up to the survey?
2. What role do you see yourself having in your cottage community?
(*business owner, advisor to those wanting to start business, volunteer etc.*)
3. Do you volunteer in your rural community?
4. Do you work full time, part time, or contractually at your waterfront property?
5. Were there any local infrastructure improvements (*i.e. broadband/extended cellular*) in particular that prompted you to spend more time at your waterfront property?
6. Are there any business services (*local organizations offering remote workspaces, workshops*) in particular that you use while working from your waterfront property?

PROFILED WPO BUSINESS PROFILE INTERVIEW QUESTIONS

Motivations

- What were your main motivations for relocating to your cottage? (*connection to place, looking for work/life balance?*)
- Was your transition gradual or abrupt?
- Do you work full time, part time or contractually at your waterfront property?
- Were there any local infrastructure changes (*i.e. broadband/extended cellular*) in particular that prompted your relocation?
- Were there any business services (*local CFDC's offering remote workspaces, workshops*) in particular that prompted your relocation?
- How has the move to your waterfront community been? What is your relationship with your rural community?
- Are you a part of the local chamber of commerce? Rotary club? Do you also volunteer in your rural community?

Opportunities

- What opportunities did you see in your community that prompted your relocation?
- Have you hired individuals from your rural community?
- Did the local CFDC or economic development organizations play a role in your relocation?
- What are the benefits of relocating/starting your business in your rural waterfront community?
- Do you have any plans for cottage succession? If yes, what opportunities do you see for the next generation of waterfront property owners and their role in rural economic development?

Challenges

- What were some initial challenges you faced when you relocated to your cottage?
- What are some existing challenges that you continue to face as a rural waterfront property business owner/ working from your waterfront property?
- In your opinion, what is needed to attract more waterfront property owners to extend their stays at their waterfront property or relocate their businesses to their cottage communities?

Economic Development Key Informant Interview Questions

With the understanding that the point of the study is to create more opportunities for waterfront property owners to be involved in rural economic development, we would like to know:

- Is there anything that surprises you about the themes that we have identified?
- Do you think we missed anything?
- What do you see as the opportunities to involve WPO's in rural economic development?
- What do you see as the challenges?
- What could be done to encourage more opportunities?

Opportunities

- Can you identify any programs or services that have attracted rural waterfront property owners to relocate/extend their stays at their cottages? (*Has there been any special advertising/marketing, events?*)
- What types of businesses are waterfront property owners bringing to rural communities? (*Which occupations seem to be transferable to rural waterfront communities?*)
- Can you provide some specific examples of where an opportunity for business has been identified and acted on by a waterfront property owner?
- What can municipalities and rural economic development officers do to attract seasonal waterfront property owners to extend their stay or relocate to their waterfront properties?
- Success stories? – (*specific examples*) What businesses are being started in your community? Who are these people? Where are they coming from?

Challenges

- What barriers have your clients/community members addressed related to working remotely from the cottage? (*internet cafe, library etc*)
- Can you identify some existing barriers that may deter seasonal WPO from relocating to their cottage communities?
- Can you offer any solutions to these barriers?
- Going forward, what are some gaps in services and infrastructure in rural Ontario that need to be addressed in order to attract skilled waterfront property owners to relocate their work/business to their rural communities?

Do you have any suggestions for FOCA and the project team on how we could work together to further engage your community and waterfront property owners?



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FOCA UNDERTOOK THIS STUDY TO ARTICULATE THE SIGNIFICANCE
OF WATERFRONT PROPERTY OWNERS AS VITAL ECONOMIC
CONTRIBUTORS TO RURAL COMMUNITIES IN ONTARIO.

ACKNOWLEDGEMENTS

FOCA would like to acknowledge the considerable effort and expertise provided to this important project by University of Guelph graduate student Katherine Howes, and the supervision provided by Dr. Wayne Caldwell.

This project was conceived of and inspired by FOCA's Terry Rees, supported and encouraged by the FOCA Board of Directors. The main lead for FOCA on this project was Frances Wilbur.

The study would not have been possible without the enthusiastic involvement of over 400 waterfront residents across Eastern Ontario, and many interviewees who helped shape the background and bring to life the results of the literature review. These included business owners, economic development staff, Chambers of commerce and Community Futures (CFDC) representatives, from across the eastern Ontario region.

Funding for this initiative was provided in part by the Ontario Ministry of Agriculture, Food and Rural Affairs, through the Rural Economic Development (RED) program.

FOCA also would like to acknowledge our partners including Ontario East Economic Development, the Eastern Ontario Regional Network (EORN), and Workforce Development Board.

A SPECIAL THANK YOU TO OUR PROJECT PARTNERS:



Local Employment Planning Council
Conseil de planification de l'emploi local



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