

2020 YEAR IN REVIEW



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

F  **C A**
Federation of Ontario Cottagers' Associations

Reflections on 2020

The past year challenged everyone, yet Ontario lake associations and your provincial organization, the Federation of Ontario Cottagers' Associations (FOCA), emerged resilient and more vitally important than ever before.

How did we do this?

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

FOCA worked tirelessly in 2020 to ensure waterfront property owners had safe access to their properties for the sake of their own families, as well as for the sustainability of the extended rural communities where lake associations are located. Rural Ontario towns found their "cottage season" extended, and some of our members have just spent the first "off-season" at their seasonal residence!

Throughout, FOCA has emphasized the importance of following local health regulations, while mitigating negative sentiment in cottage country by offering a voice of calm reason in the face of the uncertainty caused by border, marina, and travel restrictions.

COMMUNICATING: Getting News to You

"Are you on the Elert list?" was a common refrain over the past year, as we relied on our digital e-news to keep FOCA members updated. If you're not receiving the FOCA Elert in your inbox every month, we encourage you to join 12,000 fellow subscribers who rely on FOCA for important cottage country updates. Get on the Elert list (and then, tell 10 friends...)

Sign up today ▶

Help us reach FOCA's Elert goal of 50,000 subscribers!

"Another great job on this newsletter - congrats to all involved." ~post-Elert feedback

There were some positive outcomes from all the upheaval of 2020.

Neighbours and Facebook communities stepped up to help with property visits for those who could not travel to check on their cottages in person. Municipal council meetings moved online, enabling residents at-a-distance better access to real-time information. Digital events enabled speakers and participants from far-flung locations to meet and share information as never before. Associations found new ways to celebrate together, at a distance and safely.

2021 will be another big year for Ontario cottage country, as Canadians continue to focus on vacations close to home, and travel remains limited.

FOCA will ensure the voice of property owners is included in the decisions being made in the waterfront communities our members call home, either permanently or seasonally. We encourage you to support local businesses when it is safe to do so, by shopping online and arranging for contactless pick-up or delivery. We also encourage you to support your local lake association, and we remind you that your annual membership in FOCA is an investment in the Ontario waterfront community, for generations of dock-jumpers yet to come.

We hope you and your family are well, and we wish you health and happiness for the coming year, and beyond.



Terry Rees
Executive Director



Ian Crawford
Board President

FOCA's Strategic Update

In 2020 FOCA conducted an in-depth survey of membership as part of a Strategic Planning process undertaken by the Board of Directors on a three-year cycle.

From the hundreds of survey responses, we were pleased to see that you appreciate FOCA's programs, publications and communications like the Elert. We note that you value FOCA's role as the voice of the Ontario waterfront community.

Read FOCA's [Strategic Plan 2020 to 2023](#), [posted here](#).

The headings on the following pages reflect the priorities identified in the new plan:

- promoting healthy lands, lakes and rivers
- advocating for responsive government
- serving local lake and road associations
- championing affordable and safe rural living
- building capacity, and
- fostering community.

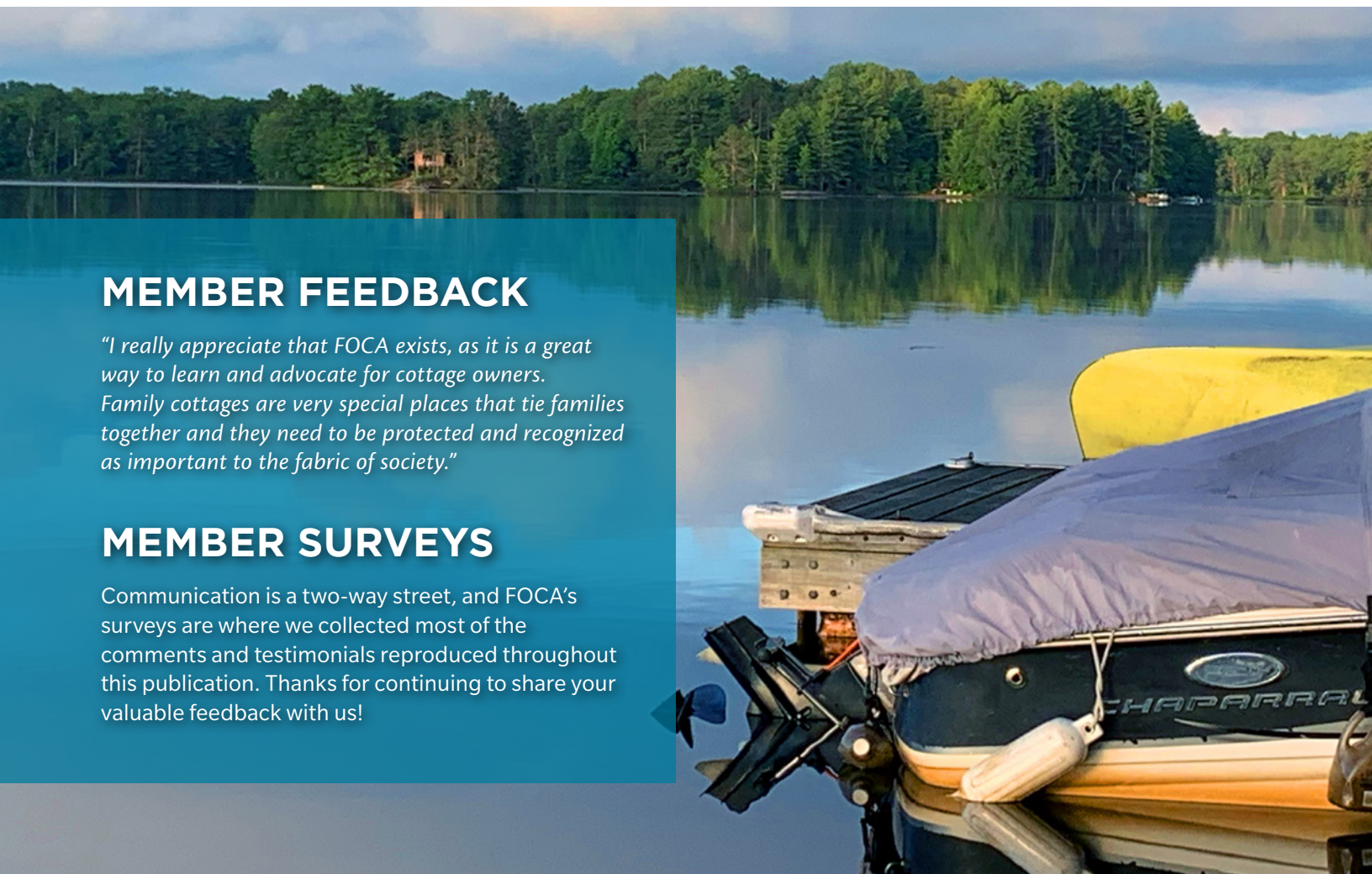


MEMBER FEEDBACK

"I really appreciate that FOCA exists, as it is a great way to learn and advocate for cottage owners. Family cottages are very special places that tie families together and they need to be protected and recognized as important to the fabric of society."

MEMBER SURVEYS

Communication is a two-way street, and FOCA's surveys are where we collected most of the comments and testimonials reproduced throughout this publication. Thanks for continuing to share your valuable feedback with us!

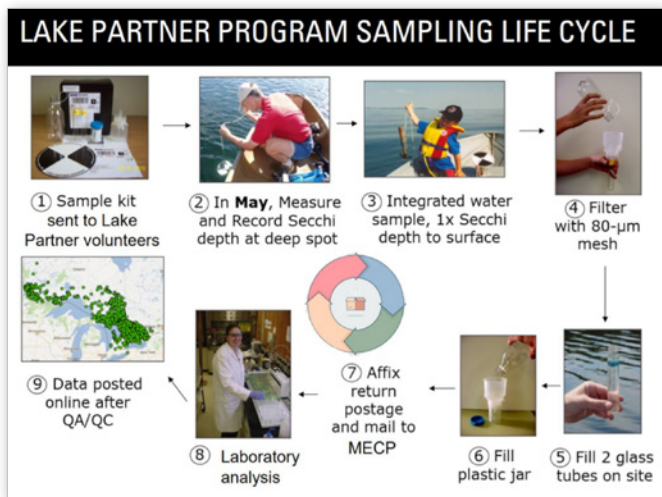




FOCA is: Promoting Healthy Lands, Lakes & Rivers

Lake Partner Program

In 2020, FOCA was pleased to announce a new 5-year agreement for the Lake Partner Program (LPP) of long term monitoring of Ontario’s freshwater lakes. With the help of hundreds of dedicated volunteers, the LPP collects important water quality information from 550 lakes across the province through a partnership between FOCA and the Ontario Ministry of the Environment, Conservation and Parks (MECP), with sample analysis conducted by Ministry scientists at the Dorset Environmental Science Centre (DESC).



In April 2020, due to the pandemic it was announced that the LPP lab work had to be postponed indefinitely. By May, we received word that LPP volunteers were asked to NOT gather or submit any water samples to the Ministry lab. In June, FOCA advised members they could continue to collect Secchi clarity readings, and hold on to the information until the lab reopened.

The LPP chloride concentration dataset (2015 to 2019) became available online for the first time in 2020. Chloride is one of four parameters monitored through the LPP. Chloride is an essential element found in fresh and salt water, but road salt also makes its way to waterbodies through runoff, to potentially harmful effect.

FOCA’s new 43-page *LPP Report* includes an overview of the program history, citizen science involvement, data trends, and case studies of how the data is used by others. [Download your copy.](#)

Invasive Species Prevention & Mitigation

In 2020 FOCA funded many lake association projects aimed at addressing aquatic invasive species at the local level, through a project with the Invasive Species Centre. [Find more about our work here.](#)

On behalf of all our members on and around the Great Lakes, FOCA worked with partners at the Department of Fisheries and Oceans Canada on Asian carps prevention. In particular, the watch was on for Grass carp which could degrade coastal wetlands, the valuable nutrient sinks that help reduce eutrophication in lakes. [Information is posted here.](#)

More Environmental Updates

FOCA’s major “print” production in 2020 was our annual *Lake Stewards Newsletter*, which is always mailed to the executive representatives of every one of our member Associations across Ontario.

The 2020 edition was filled with articles about Eurasian Watermilfoil and Starry Stonewort, what Associations need to know about crown land forestry, over-salting in our lakes, and lots more. [Enjoy the digital version, here.](#)





FOCA is: Serving Lake & Road Associations

Annual General Meeting & Spring Seminar

FOCA's *Annual General Meeting and Spring Seminar for Lake Associations* was held on March 6, 2020—which, incidentally was the last in-person event most of us attended in 2020. Seminar topics included road salt impacts, invasive aquatic species, water quality monitoring in the Lake Partner Program, lake association risk management, and an overview of FOCA's current work and emerging priorities.

"Thanks again for all the work that goes into FOCA events of all types. Simply listening to FOCA personnel and members of all lake associations always helps recharge the batteries and point the way to new initiatives."

~ 2020 Spring Seminar attendee

A New Digital Reality

The Ontario government put emergency orders in place in early 2020, and the world pixelated. Alongside health and safety concerns, volunteer lake associations across the province were left wondering how to conduct the annual business of their membership, with everyone isolated in different locations. Events were cancelled or shifted into unfamiliar digital formats – that have since become part of the fabric of our everyday lives. What would have traditionally been a lawn-chair afternoon meeting at the lake to elect directors became a significant obstacle for many volunteer groups.

Our member associations had lots of important questions including these:

- We usually host many social and athletic events throughout the summer. What are other associations doing now about cancelling events? How far ahead should we decide?
- Our Annual General Meeting is in July, according to our bylaws. What happens if we cannot meet then? If we hold a virtual meeting, what options do we have?
- The Association usually marks rock hazards around mid-May, but the person who does this lives at a distance and won't be travelling until after the restrictions are lifted. What is our liability, and how do we reduce it? How should we communicate the change in schedule?



FOCA's in-person and virtual AGM, March 2020

FOCA dove in with both feet, immersing ourselves in the details of the emergency order and non-profit governance implications, and embracing new technology that enabled the work of our staff and Board of Directors to shift into the 'cloud' so we could continue serving our members.

In May, FOCA hosted a webinar about Association governance during the pandemic, with our colleagues at the legal firm Borden Ladner Gervais. Two hundred member representatives registered to participate. Attendees had this to say:

- *"good up to date information - the lawyer's comments helped our executive make some decisions around our AGM"*
- *"Several notes that will result in our directors looking a little closer at our incorporation document."*

FOCA also circulated a 2020 volunteer checklist from Volunteer Canada, and created a video with our partners at Cade Associates Insurance Brokers about liability considerations for on-water events such as boat parades. [View it on YouTube.](#)

There are additional Association resources on the members-only section of our Association Toolkit webpage, including information about conducting **association banking** if your organization requires two signatories for cheques (who may not be able to meet in person for the foreseeable future). [Access these resources here.](#)

Webinars: The New Frontier

FOCA created lots of new and timely digital content for members in 2020, to ensure important messages circulated widely and rapidly.

How Many of the Following FOCA Webinar Events Did YOU Attend?

- **Cottage Country Considerations and COVID-19**, with association liability answers from our partners at Cade Associates Insurance Brokers.
- **Association Governance Tips during the pandemic**, with our legal partners at Borden Ladner Gervais.
- **Staying safe at the Lake – Cottaging and COVID-19**, with the Peterborough Medical Officer of Health.
- **Understanding the Gypsy Moth** with partners from Integrated Pest Management of Natural Resources Canada, Zimmer Air Services and BioForest Southern Ontario Office.
- **Cottage Succession: Keeping the 'Family' in the Family Cottage**, and another session on **Targeting Tax**, each with estate lawyer Peter Lillico.
- **Understanding Water Quantity in Ontario**, with partners from the Ontario Ministry of Natural Resources and Forestry's Surface Water Monitoring Centre, and the Rideau Valley Conservation Authority's Flood Forecasting and Warning Program.

"You are doing a great job providing timely seminars on topics that we face, in short order. I liked the fact that this was an issue, and FOCA organized a webinar on the topic. I am sure this was challenging for the FOCA team to pull it together, but you did and that was GREAT!"

~ Gypsy Moth webinar attendee

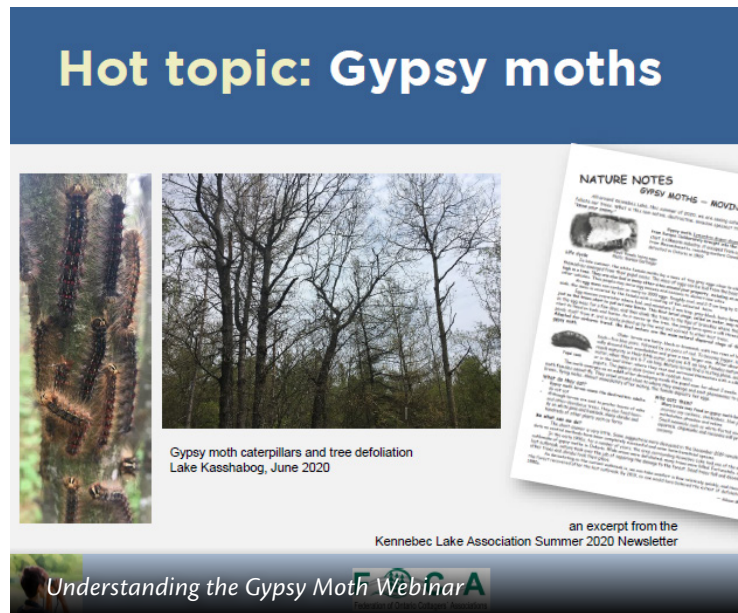
Members can access [recordings of these webinars](#). Look for the "question mark" to search by keyword.

WEB LOGIN: You will need the web login for these and other member resources. Don't have or recall the login? Contact us: communications@foca.on.ca and we'll follow up during business hours.

We were disappointed to be unable to meet in person that often in 2020, but FOCA is excited about the extended reach that webinars made possible, to engage our members across this large province.

"I want to say, I have been trying to attend your seminars for several years, but can never make it. I JUST LOVE THE WEBINAR! And I'm not a kid, I'm 68, it was my first time attending a webinar, and it was so simple and informative. Thank you so much!"

~ Cottage Succession webinar attendee



Member Benefits

New Benefit: Legal Helpline

If your Association is one of the hundreds taking advantage of FOCA's Association Insurance Program administered by Cade Associates Insurance Brokers, you gained access to a new member service in 2020: a **legal helpline provided by DAS Legal Protection Inc.** Your association can receive free, easy unlimited access to a lawyer to discuss legal issues and receive guidance. For details and to request access, ask one of your Association executive or board members to send an email request including your Association's full name to: clientservices@cadeassociates.com, or contact the FOCA office for more information.

Member Associations

Do your members know about all their FOCA benefits? [Review the list here](#) and use your member login to see the access codes for the offers. The version of the benefits sheet with "no codes" could make a handy addition to your next membership drive.

Or, consider a short article for your next print or email newsletter about all the resources FOCA offers your members. Contact us for assistance: communications@foca.on.ca.

Online Assistance

FOCA's existing member offer for an exclusive rate on teleconference services, as well as emerging video meeting tools, enabled us to encourage our members host their own virtual gatherings. Here is one bit of feedback we received from a member association about the outcome:

"GLPOA successfully held its AGM on 1 August 2020 - via Zoom! We want you to know that we managed this with the help of FOCA.

Our President and VP sat in on the FOCA webinar regarding corporate governance, and it gave us very good guidance for basics we needed to cover at a virtually held AGM. ... The AGM this year was completed in about 30 minutes - quite a change from our previous AGM gatherings of two hours ... The Zoom format was a different experience for some of us more senior Board members - but we got there ...

All that to say we are extending a very big thank you to FOCA for providing us with yet another valuable resource for our lake association. We promote our FOCA membership as an excellent benefit to members, and a well spent part of the annual membership fee."

Helping to Host Member AGMs

Throughout 2020 FOCA hosted members' Annual General Meetings on our own Zoom webinar platform, providing the technical support to help Associations representing a total of over 2,350 member families to get their essential business done during the pandemic. We received this feedback about the value of this new member service:

"To be relieved of having to deal with tech issues allowed us to focus on items of importance to our community in an efficient manner." ... "Thank you very much ... the AGM would not have been possible without your assistance."

Being Social

FOCA kept in touch with you and your fellow lake associations on Facebook, shared video resources on YouTube, and communicated with corporate and science partners on Twitter.

Get a handle on all our channels:





FOCA is: Advocating for Responsive Government

Safe Boating

FOCA sits on the Ontario Recreational Boating Advisory Council (ONRBAC) and is a member of the Canadian Safe Boating Council. Our partners at the Marine division of the Ontario Provincial Police noted a dramatic increase in water traffic and collisions during the summer months of 2020, with many new boaters on the water. Officers were further disappointed by an increase in drowning events in the shoulder seasons, reminding everyone to always wear an approved lifejacket.

In November, FOCA alerted members to proposed changes to the Pleasure Craft Licensing Program (including reducing 10-year licenses to 5-years), and to the Pleasure Craft Operators Card (including strengthening course accreditation requirements, and repealing the provision for the Rental Boat Safety Checklist as being accepted proof of competency).

[Information is online.](#)

Environmental Assessment

In June, FOCA raised the alarm about the *Omnibus Ontario Bill 197, COVID-19 Economic Recovery Act, 2020* which affected 43 different pieces of Provincial Legislation including threats to the *Environment Assessment Act* (EAA) by increasing the discretion of the provincial Cabinet to prescribe which projects are subject to the EAA. Further proposals to change the Planning Act were intended to give Ministerial discretion to issue zoning orders and to overrule decisions by municipal council and planning staff, even to the extent of a specific project and site details. Additionally, forestry was exempted from the EAA, another development contested by FOCA and our environmental partners. See the article about forestry in the *2020 Lake Stewards Newsletter* (page 4, above), for an overview of what Lake Associations need to know about forestry operations. FOCA believes that all environmentally significant undertakings should be reviewed through an appropriate and efficient EA process that is open, fair, and evidence-based. [Follow this issue.](#)



Ministry of Environment, Conservation and Parks, P.A. Andrea Khanjin



FOCA at Conservation Authority consultations in Feb. 2020



Forestry operation concerns

Understanding Water Quantity Management in Ontario

FOCA remains vocal about the need for watershed planning and management in Ontario, and to reinstate public confidence through robust consultation. In June, FOCA hosted a free webinar outlining the important role of partners at the Ontario Surface Water Monitoring Centre and the Rideau Valley Conservation Authority, in managing water volumes and information flow throughout the seasons. Members can login to [watch the video on our website.](#)

Conservation Authorities Act Under Review

In the first months of 2020, FOCA participated in several public consultation meetings with the Province. FOCA supports the work of Conservation Authorities (CA) as we have member associations in about 60 municipalities served by CAs. In December 2020, FOCA spoke to the Legislative Assembly of Ontario's Standing Committee on Finance and Economic Affairs, in opposition to Schedule 6 of Bill 229 which included proposed amendments to the Conservation Authorities Act. [Follow this ongoing file.](#)



FOCA is: Championing Affordable & Safe Rural Living

Rural Internet

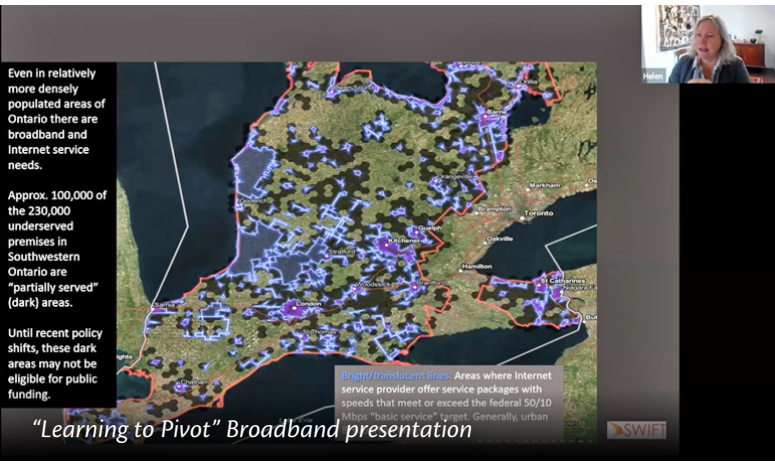
In August 2020, *Maclean's* released statistics that Ontario cottage country visits of 8 days or longer DOUBLED from mid-March to late-April. Unsurprisingly, rural internet and cell service became a hot topic for members across the rural landscape.

FOCA featured the topic of broadband at our inaugural *Virtual Fall Seminar for Lake Associations* – titled “*Learning to Pivot*” – on November 21, 2020. The usual full day event was distilled into a 3-hour webinar, jam packed with updates on boating safety, broadband developments across cottage country (including federal and provincial Ministers speaking about government commitments to the issue), and association success stories, delivered to more than 100 webinar attendees from across Ontario. Members can [access a detailed event summary](#). (You'll need that Member login again. See page 6, above.)

Fair Electricity Pricing

FOCA's largest advocacy effort of the year surfaced in September 2020 when the Ontario Energy Board (OEB) confirmed their order to Hydro One to eliminate the Seasonal Rate Class and to move all customers into one of their other, density-based classes. This development was preceded by numerous rate applications and intervenor submissions by FOCA and others over the past five years, and earlier.

FOCA could not support a decision that would see negative bill impacts to 78,000 families being moved to the R2 (low density) class, facing increases of nearly \$60 per month. Therefore, we launched a “*Fair Electricity Campaign*” and created a dedicated e-newslist, “*The Power Line*” in 2020, to keep property owners updated about developments, and to encourage everyone to write their MPP explaining how the doubling of their electricity rates would affect their families. The campaign is still active in 2021, with nearly 2,000 actions to date! [Join us, here](#).



“Excellent job with the FOCA Fall Seminar. The updates and presentations were very timely and gave meeting participants much to take away and consider. For many lake communities the knowledge that others have been managing challenges similar to their own and developing strategies is reinforcing and offered support and inspiration! Waterfront communities across Ontario are very fortunate to have FOCA working on their behalf.”

~ 2020 Fall Seminar attendee

Cottage Succession Seminars

For a decade, FOCA has been ‘on-the-road’ each summer with estate lawyer Peter Lilloco, bringing information about cottage succession planning to thousands of families. In 2020, we had to shift to webinars, but the information and question sessions were as lively as ever! Over 500 FOCA member families registered to attend free events in June and September, for the introductory session as well as the ‘deeper dive’ into taxation issues. [Plan to join us at an upcoming event, or purchase access to a past recording.](#)



FOCA is: Fostering Community

2020 FOCA Achievement Award

The **2020 FOCA Achievement Award** was presented at the FOCA Annual General Meeting (AGM) in March 2021 to the *Long Point Ratepayers' Association (LPRA)*, a member group on Lake Erie.

Over the years, this Award has been presented to groups of all sizes, and from all parts of Ontario. Quite often we recognize associations for their environmental efforts, but 2020 was a unique year, and in this case the recipient Association was nominated under the category "political involvement" for their successful advocacy on behalf of seasonal property owners.

On April 23, 2020, the Haldimand Norfolk Medical Health Officer issued a Section 22 Public Health Order prohibiting all property owners who resided outside Haldimand or Norfolk Counties from occupying their seasonal residences, under threat of fines of up to \$5,000 per day.

The Long Point Ratepayers' Association, led by their President Karen Deans, engaged their MPP, brought their plight to the attention of the Premier's Office, as well as the two local Mayors, secured media attention for the issue, and launched an appeal of the Health Order. FOCA also wrote a letter of support for them. Throughout, LPRA took the approach that the Order had to be followed until such time as it was set aside by appeal to the appropriate tribunal or other legal remedy. They retained counsel to launch the appeal, and at no time did they suggest that their members disobey the Order.



Just on the cusp of the May long weekend, the Order was rescinded! The Association encouraged its members to follow social distancing practices and other guidance provided by the Government of Ontario and the Chief Medical Officer of Health.

As we enter 2021 with the potential for more "us versus them" sentiment in cottage country, we congratulate the LPRA for taking actions that were reasoned, well communicated, and highlight the power of speaking with a united voice.

About the Award

The Achievement Award celebrates the successes of the FOCA community, and encourages us to share success stories and best practices among members. It is presented each year at the FOCA Annual General Meeting, at the discretion of the Board of Directors.

Find out more about past recipients, and how to nominate YOUR association for the next Award.





FOCA is: Building Capacity

Our Team

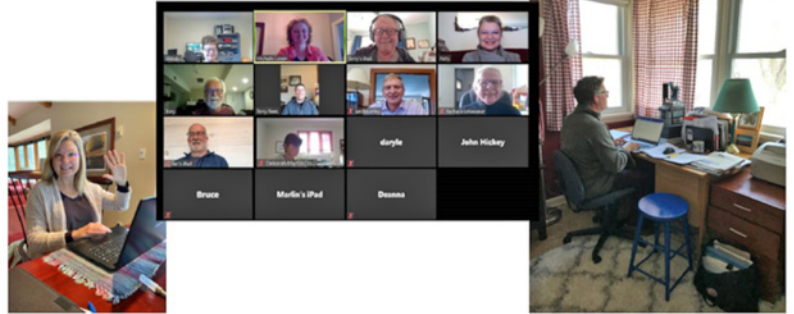
FOCA's small-but-mighty staff grew this year with a new Office Manager position (created just before we had to rethink the whole meaning of "office" during the pandemic).

FOCA has remained in operation throughout, moving our files and phone systems into the "cloud" while continuing to serve our 50,000 members, year-round.

Our volunteer Board of Directors ably steers this organization toward its 60th year, which will be celebrated in 2023! [Learn more about our staff and Board.](#)

FOCA's operations

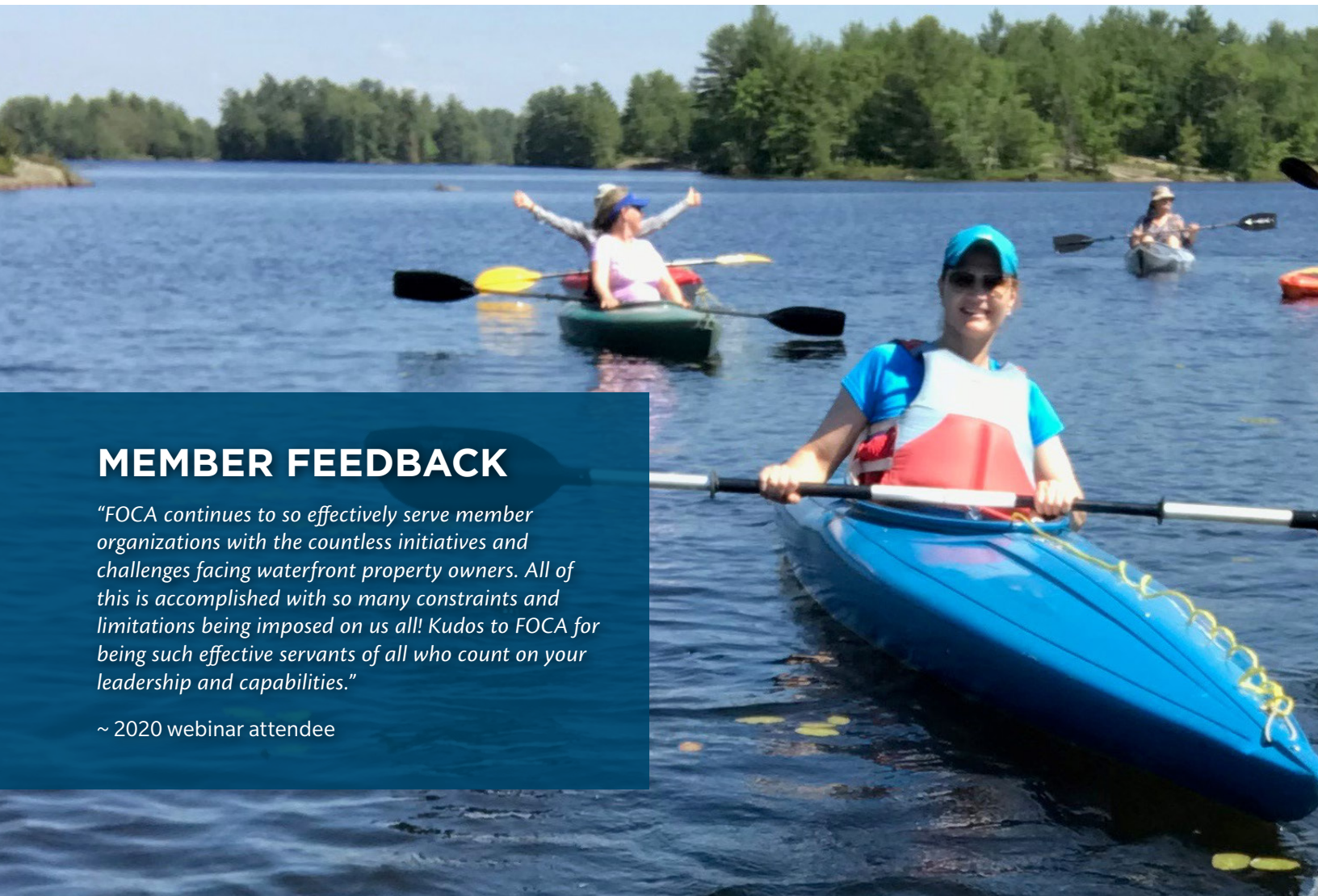
The staff and Board of Directors continue to work, at a distance



MEMBER FEEDBACK

"FOCA continues to so effectively serve member organizations with the countless initiatives and challenges facing waterfront property owners. All of this is accomplished with so many constraints and limitations being imposed on us all! Kudos to FOCA for being such effective servants of all who count on your leadership and capabilities."

~ 2020 webinar attendee





Federation of Ontario Cottagers' Associations

Your lake. Your lifestyle. Your legacy.

FOCA: your voice of the waterfront since 1963.

JOIN US!

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<https://foca.on.ca>

