

# The South Road, Part Lot 23, Concession 5&6, Wollaston Lake

September 19th 2024

Retirement home build



# Agenda

- Introduction
- Property History
- Due Diligence
- Initial Plans
- CVCA Applications
- Oakridge Environmental sEIS Report and recommendations
- Summary & Asks

# Our Retirement Property - (50 ft easement for upper properties)



# Introduction

- Previous property use:
  - Prior to being a campground, the property was active farmland and pastures for livestock
  - Up until the early 2000's the property was used as a camping ground with 25-30 trailers and camp sites. Our parcel was the beach and recreational area. The log home above us, on the other side of the South Road was the campground office
  - Approximately, April 2015 the property was severed into 4 individual lots (3 of the 4 have dwellings today). Our property is the only lot left to build on.
    - Should there have been an environmental report or CVCA input into the original property severance, which would have identified the majority of the property as wetlands ?
  - The property was mowed weekly until we purchased the property in 2020, Covid prevented us from continuing this practice.
    - All adjoining neighbours continue to maintain and mow their properties. However CVCA advised that mowing of the vegetation will likely make identification of plant species extremely difficult and as a result, a detailed soil analysis may need to be undertaken as part of the wetland assessment. Hence we were advised to stop any property maintenance. The vegetation had been cut by the prior owner as referenced in the picture attached.



# Introduction

- Our property is a building lot of record
- Purchased the property in June 2020 for \$225,000.
- 2019 Map provided by Robert Cole of CVCA, which is what we relied upon to purchase the property for construction of our cottage. See (Slides 12,13) map along with letter provided by Robert Cole at the CVCA.
- We received a second map dated January 12, 2022 from Beth Lowe of CVCA. The area shown on this map increased the size of the proposed area to be studied and reported on.
- We received a third map, dated July 14, 2023 and an additional letter from Beth Lowe of CVCA.
- We have invested significant time, expenses over \$ 35,000 including two environmental reports and an immense amount of emotional stress in getting to this point.
- 2024 CVCA building permit rejection based on below
  - Permit Application 096/24 : Denied on July 31st 2024
  - 7.3.1 - In general, development or interference shall not be permitted within any wetland.
  - 7.3.3 - In general, there shall be no development or interference within 15 metres of wetlands less than 2 hectares.
  - 7.4.1.1 - New development will not be permitted within a wetland, regardless of previous approvals provided under the Planning Act or other regulatory process (e.g., Building Code Act), except as outlined below

# Key Features and Attributes of our Property

- The lot is zoned RRC (Rural Recreational) : Inherited from prior to the severance in 2015 when the property was a Camping ground
- We have submitted an application to purchase road shore allowance in 2022 (pending)
- There is a Township culvert under the south road to drain the upland properties.
- Meeting with Township roads supervisor, Kirk McCaw, where he agreed to move the culvert, and ditch the water along the road above our property to divert the flow away from our property. Majority of the water on the property comes from the township culvert draining from the uphill properties. Given the events, we never executed on this.
- Unregistered township drainage ditch to the south of the property. Kirk McCaw confirmed that he had originally dug the roadside drainage ditch to drain through our property.
- Drainage pipes exist on the property (Presumably installed when it was a camping ground) as per the picture.



3inch drainage pipe

# Property Listing & Purchase


- Our intent is to build our retirement home.
- Purchased on the 18th of May 2020
- Real Estate Ad stated by Ted Bartlett @ Remax, “Great building lot. Build your home or cottage here”.
- 1.13 Acres with 212 ft water frontage
- 50ft easement for lake access for the two properties across the South Road.

**Cross Property Full**

Listing

**THE SOUTH ROAD**  
**Coe Hill, ON K0L 1P0**  
 Hastings County/ Wollaston/

**Land/ Residential/ For Sale**  
 Sold  
**Price: \$239,000.00**  
**Sold Price: \$225,000.00**



MLS#: 236257  
 List Date: 12-Jun-2019  
 DOM: 358  
 Bedrooms (AG/BG): (+)  
 Bathrooms (F/H): 0 (/)

Conditions of Sale:  
 Sq Ft Finished  
 Title/Ownership: Freehold  
 Fronting On: South  
 Lot Front: 212.00  
 Road Access Fee:  
 Lot Info:  
 Cross Streets: HWY 620 W OF COE HILL  
 Access: County Road, Year Round  
 Waterfront: Yes  
 WF Type/Name: Lake/ WOLLASTON LAKE  
 Shore Rd Allowance: Not Owned  
 WF Features: Beach  
 Shore Line: Natural , Shallow  
 Leased Land Fee:

Sq Ft Unfinished  
 Recreational: Yes  
 Year Built/Desc: /  
 Lot Depth:  
 Lot Size/Acres: 1-2.99 Acres/ 1.13  
 Lot Size Source: GeoWarehouse

Waterfront: Yes  
 WF Exposure: East  
 WF Frontage Ft: 212

Public Remarks: **Wollaston Lake! Great building lot approximately one acre with 212 feet of shoreline and easterly exposure. Property has year round access with hydro at road. Build your home or cottage here & enjoy the lake!**  
 Directions: **HIGHWAY 620 WEST FROM COE HILL APPROXIMATELY 1.6 KM LEFT ON THE SOUTH ROAD APPROXIMATELY 3 KM, ON YOUR LEFT.**

**Exterior Features**  
 FH Comm Elem Fee:

Lot Shape: Irregular  
 Lot Irregularities:  
 Restrictions: Easement, Environment Protected, Flood Plain  
 Services: At Lot Line-Hydro  
 Topography: Partially Cleared  
 Alternative Power:  
 Water/Supply Type: None/  
 Sewage: None  
 Site Influences: Water View

**Inclusions/Exclusions**

Exclusions: none

**Land**

Total: ACREAGE 1.13  
 Clear: Rented: Tiled-System: Soil Test/Date: /  
 Development Charges: No

**Tax Information**

Roll #: 125400001525895  
 Local Improve Fee/Comments: /  
 Pin #: 401280179  
 Zoning: 110 RES/REC  
 Assessment \$/Year: \$26,500/2019  
 Survey/Year: Yes 2007  
 Taxes/Year: \$338/ 2019  
 Survey Type: Boundary Only  
 Legal Description: PT. LT. 23 CON. 6, WOLLASTON PT. 4 21R22439; S-T EASEMENT OVER PT. 4 21R23524 IN FAVOUR OF PT. LT. 23 CON 6 WOLLASTON PT. 293 21R23524

**REALTOR® Information**

Show Instructions: TLBO (List Brokerage)  
 Commission: 2.5%  
 Possession:  
 Occupancy: Vacant  
 Int Bearing Trust Acct: NIB  
 SPIS Schedule:  
 Lockbox: None  
 SPIS: Sign: Yes  
 Arranged/Altered Contract: No  
 Commence Date: 12-Jun-2019  
 Expire Date: 06-Nov-2020  
 Contract Expired: Yes  
 Conditional Date: 03-Jun-2020  
 CDOM: 358  
 Seller Name: 636305 B.C. LTD.

List Brokerage 1: Re/Max Country Classics Ltd., Brokerage - BANCROFT  
 List Salesperson 1: Ted Bartlett, Broker  
 Email: tedbartlettremax@gmail.com  
 L/SP Fax: (613) 332-0450  
 Brokerage Web: http://www.remmaxcountryclassics.com

List Brokerage 2: Re/Max Country Classics Ltd., Brokerage - BANCROFT  
 List Salesperson 2: Jackalin O'Brien, Broker  
 Email SP2: tedteamremax@gmail.com  
 L/SP Cell: (613) 334-6960

List Brokerage 3: Re/Max Country Classics Ltd., Brokerage - BANCROFT  
 List Salesperson 3: Marilyn Dillon, Salesperson  
 Email SP3: realtormdillon@gmail.com  
 L/SP Cell: (613) 334-6960

L/BR Phone: (613) 332-0444  
 L/SP Phone: (613) 334-6961  
 Brkr Phone: (613) 332-0444  
 SP Phone: (613) 334-6960  
 Brkr Phone: (613) 332-0444  
 SP Phone: (613) 332-0444  
 L/SP Cell: (613) 332-0444

Photos from the day of purchase, showing how the property was maintained for years prior to our purchase in May 2020





# Purchase Due Diligence

GeoHub  
Wetlands  
search, of our  
property  
showed no  
evidence of  
wetlands

Legend shows  
wetlands in  
Blue

The screenshot displays the Ontario GeoHub web application. On the left sidebar, the 'Wetlands' dataset is selected, showing it is authoritative and a private member. The summary indicates 3,608,121 records. The main map area shows a topographic map with blue-shaded wetland areas. A red circle on the map indicates a specific location. A legend window is open, showing 'Wetlands' with a blue square. A 'Wetland Type: Unknown' tooltip is visible over a blue area. The bottom of the sidebar contains details about the dataset, including the update date (May 13, 2019) and the published date (May 1, 1978).

# Purchase Due Diligence

GeoHub  
Wetlands  
search, of our  
property  
showed no  
evidence of  
wetlands

Legend shows  
wetlands in  
Blue

The screenshot shows the Ontario GeoHub interface. On the left, the 'Wetlands' layer is selected, showing it is authoritative and updated as of May 13, 2019. The summary states that the search provides a spatial representation of Ontario wetlands. The details section indicates that the dataset is a feature layer, last updated on May 13, 2019, and published on May 1, 1978. It also notes that there are 3,608,121 records and that the content is public. A red dot on the map indicates the location of the property being searched, which is situated near Ferguson Bay Lane and Maple Ridge Lane. The map shows a large body of water to the right and a road network. The legend on the left indicates that wetlands are represented in blue, although no blue areas are visible on the map at this scale.

# Showing the Property Grade

- From the road down to the lake, the property slopes downward by ~10ft
- All the properties on the other side of the South Road grade down towards our property
- All abutting property owners on the lake continue to maintain their properties, unrestricted.



# Purchase Due Diligence

- CVCA report provided by the realtor from the seller.
- SBMFC20051917240
- Telephone conversation with Robert Cole in May 2020, confirmed the report and Robert confirmed verbally that development would not be a problem.

## REGULATED AREA

The key features the CVCA regulates near your property are the shoreline erosion hazard and floodplain of Wollaston Lake and a large wetland observed within the wider area between the contour lines the "valley lands" are not clearly identified on this property and as such our regulated area hazards/features that may be present on or near your property. I have indicated where the municipal setback of 100' (~30m) is on the map for your building envelope both inside and outside of the regulated area on your property (the yellow dashed line) for a dwelling, septic, and accessory structures required depending on where you wish to place the development.

## HAZARDS/SETBACKS

On this property there exists the floodplain of Wollaston Lake (red line) and the shoreline erosion hazard (not shown on map). The shoreline erosion hazard is defined in the Natural Resources and Forestry Technical Guide River & Stream Systems: Erosion Hazard Limit as being 15m from the shoreline. This is a general guideline that can be reduced with the appropriate study and/or with a site visit by CVCA staff.

As this is a vacant lot there is no development permitted within a floodplain or within a 6m emergency access allowance around the hazard. Further, a window into a building near a floodplain must be 0.3m above the floodplain elevation to prevent wave uprush from causing over ground flooding. Wollaston Lake is at an elevation of 311.55meters above sea level (1928 datum) and is approximately 1.25m above the target/average summer water level. This elevation has been transcribed onto the map based on the engineered study but the conversion from the paper mapping/report to a digital map is an indicator that we need to either have an elevation survey for works or site visit to process an application for development. Therefore, if you are on the shoreline it is recommended that an elevation survey is completed. Some specific developments are permitted within the floodplain if by their nature they must meet standards identified in the CVCA Watershed Planning and Regulations Policy Manual.

I also did a quick assessment of other potential natural hazards and other features the CVCA regulates (ex. wetlands). Review of our mapping shows areas of unstable bedrock in this area (ex. Karst formations), or unstable organic soils. The large wetland (larger than 2ha) north of the property envelope area where a permit is required, and there is a setback of 30m from the wetland that covers a portion of the northeast corner of the lot where no development is permitted.

For your information "development" is defined in the **Conservation Authorities Act** as:

28(25) In this section,

"development" means,

- (a) the construction, reconstruction, erection or placing of a building or structure of any kind,
- (b) any change to a building or structure that would have the effect of altering the use or potential use of the building or structure or increasing the number of dwelling units in the building or structure,
- (c) site grading, or
- (d) the temporary or permanent placing, dumping or removal of any material, originating on the site or elsewhere; ("aménagement")

In summary there is a large building envelope proposed garage location is outside of the regulated area and will not require a permit. Any development within the regulated area will require a permit and a site visit or further study may be required for a permit.

I appreciate your patience, and if you have any further questions or concerns please feel free to email or call me at 613-472-3137.

Yours in Conservation,

Robert Cole



Robert Cole - Regulations Officer – Provincial Offences Officer

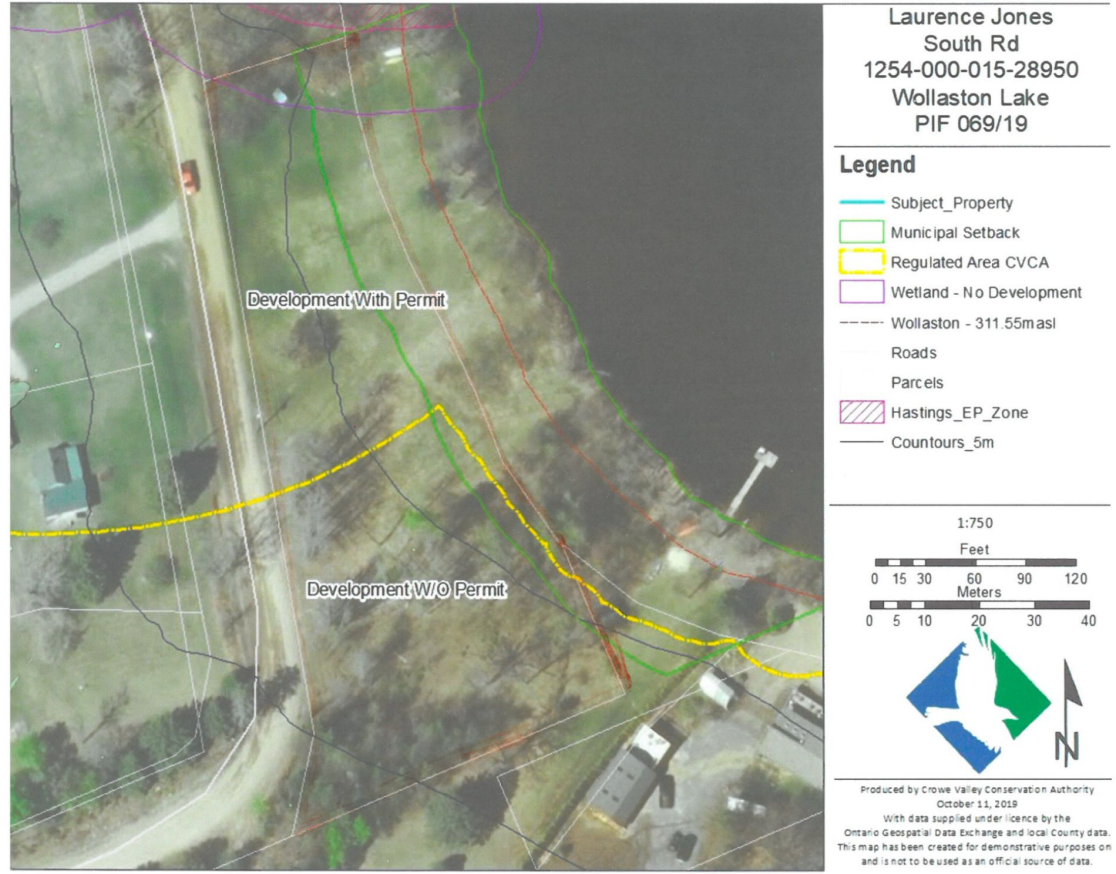
Crowe Valley Conservation

70 Hughes Lane P.O. Box 416 Marmora, ON K0K 2M0

Tel: 613-472-3137 Fax: 613-472-5516

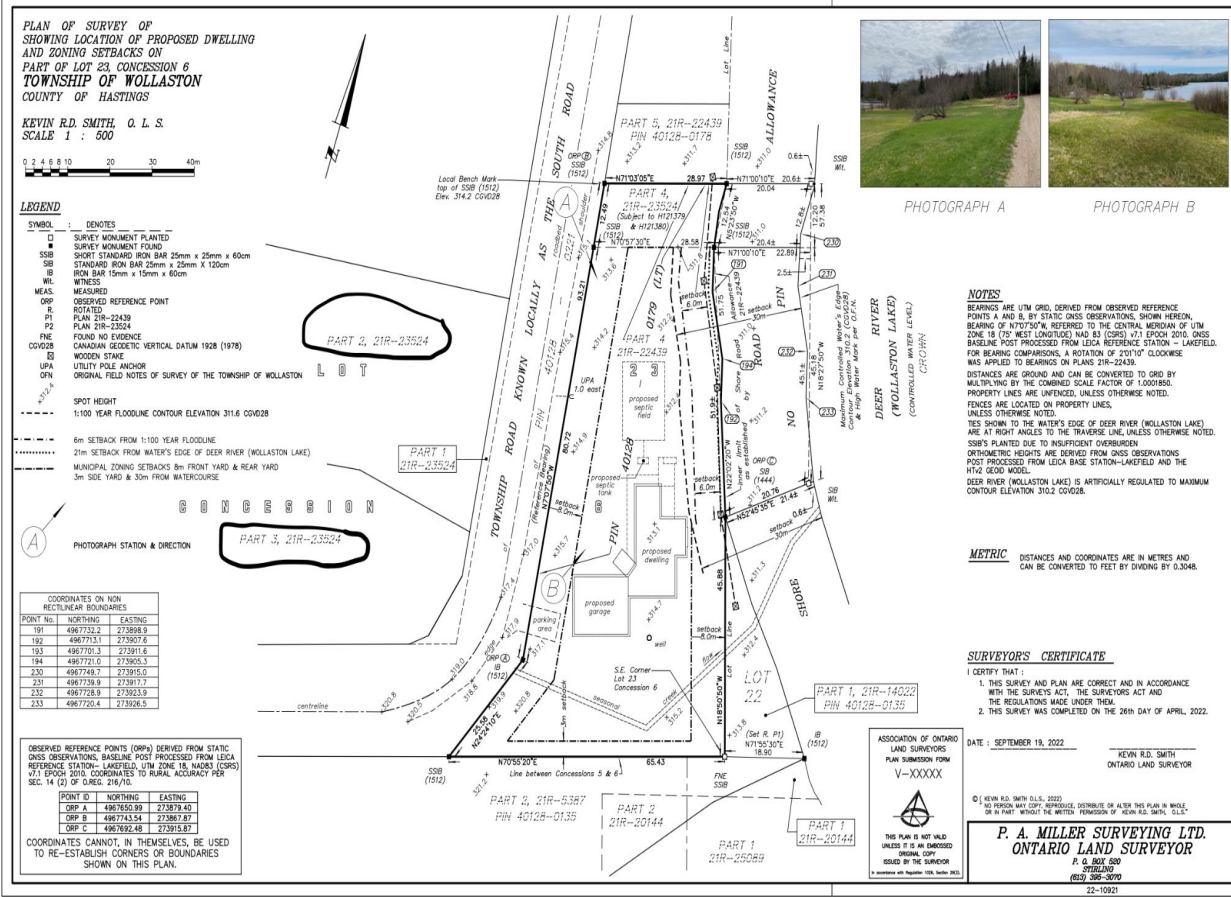
# Purchase Due Diligence

- Based on the CVCA report SBMFC20051917240, completed in 2019 and the conversation with Robert Cole, we focused all cottage plans/designs on the area highlighted as “Development W/O Permit” from the CVCA report



# Original Planning

- Proposed retirement cottage, garage and decks were around 5,931 sqf and focused on the area designated development W/O permit required in the report



# Contracted Designers and Architects in 2021



RIGHT ELEVATION

# Survey Questions to complete the property survey

- Map dates 12th January 2022
- PA Miller reached out to confirm setbacks for the full survey. CVCA started questioning potential wetland on the property.

**From:** Beth Lowe <beth.lowe@crowevalley.com>  
**Sent:** January 12, 2022 9:27 AM  
**To:** Estimates P.A. Miller Surveying <estimates@millersurveying.ca>  
**Subject:** The South Road - ARN 1254 000 015 25895

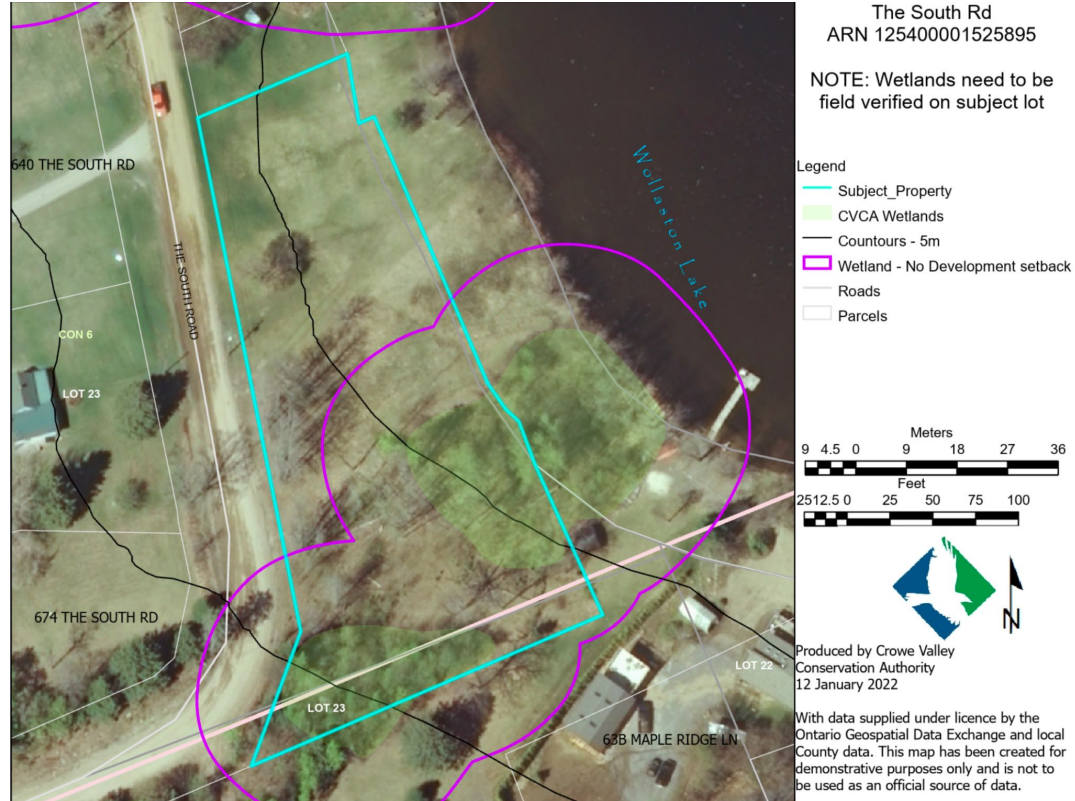
Good Morning Matt,

As discussed yesterday, on a survey the CVCA would like to see the following:

- The 1:100year flood elevation of Wollaston Lake,
  - 1:100year elevation of Wollaston Lake is 311.55masl (CGDV 1928)
- 6metre setback from the flood hazard plotted,
- 21metre setback from the shore of Wollaston Lake to account for toe erosion (15m) and emergency access setback (6m) from the erosion hazard.
  - This may be reduced with a site visit or a geotechnical study but until staff have been to site the MNRF Technical Guide identifies the shoreline erosion rate as 15m/100yrs unless otherwise determined by site assessment.
- Spot elevations to show the change in elevation/slope on the property.
- Staff have been to the property to the north since the initial property inquiry was completed in 2019 and suggest a site visit to determine if the area outlined in green is a wetland our not. The CVCA would apply a 15metre development setback from the wetland boundary, the setback is shown in purple.

It would be worthwhile having your client to determine if they would own the shoreline road allowance on the property or not.

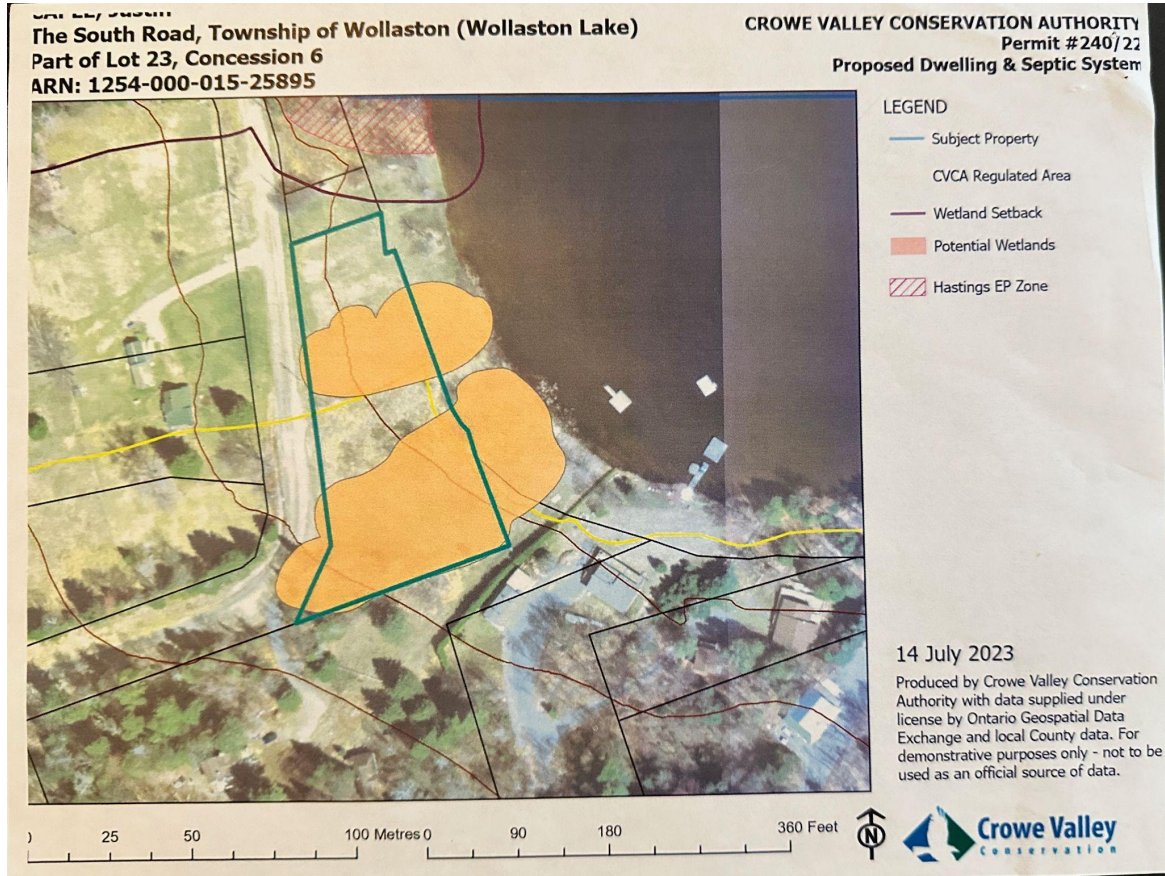
Thank you,  
-Beth






# Survey Questions to complete the property survey

- Map date 14th July 2023, expanding the request to cover the majority of our property following our first permit submission.



# CVCA Site Visit - June 7th 2022

- Our first environmental report was performed by an senior engineer at Canadian Shield Consultants without an OWES certification. Which we were not aware of that requirement.
- CVCA provided us with a list of their approved list of companies to provide a sEIS report.
- Contracted Rob West at Oakridge environmental to conduct a sEIS report.
- Rob will present his findings

**From:** Beth Lowe beth.lowe@crowealley.com   
**Subject:** Property Inquiry Form - PIF 009/22  
**Date:** June 9, 2022 at 16:43  
**To:** Justin Caple jdcaple@me.com

BL

Good Afternoon Justin,

CVCA staff completed a site visit to your property located east of 632 & 640 The South Road, Wollaston on 07June2022. While on site staff observed the 1:100year floodplain steaked out by P.A. Miller Surveying, the proposed dwelling and septic system which you had marked out with tape and stakes, a watercourse which runs along the south side of the property and drains into Wollaston Lake and associated wetlands. This results in the entire property being regulated by the CVCA, as such a permit will be required from this office prior to any development (construction/filling/grading/excavating) taking place anywhere on the subject lands.

During our site visit, staff observed plants which can be indicators of a wetland, as such we are requesting that a scoped Environmental Impact Study (sEIS) be completed to determine if the area is a wetland. I have attached our Terms of Reference for the items we would like to see in the sEIS. We met Gerry on site and he seemed to agree that this was a good next step in order to determine if the area is a wetland or not. The CVCA would request that the sEIS be included as part of a complete permit application.

Thank you,  
-Beth



**Beth Lowe** (she/her)  
Regulations Officer

Crowe Valley Conservation  
70 Hughes Lane P.O. Box 416 Marmora, ON K0K 2M0  
Tel: 613-472-3137 Fax: 613-472-5516

# Oakridge Environmental Scoped sEIS Report

- August 17th 2023 site visit with CVCA and Rob West
- 14th February 2024 Rob West's scoped Environmental Impact Study report confirmed the existence of a Wetland on ~71% of our property area.
- Based on the report, we significantly reduced our cottage footprint to limit the impact on the wetland

By applying the above mentioned mitigation/concessions into the development plan, the overall building envelope between the new development proposal and the old development proposal would reduce imposition into the wetland habitats by 9% (i.e.,  $1,435 \text{ m}^2 = 23\%$  to  $856 \text{ m}^2 = 14\%$ ). By reducing the footprint to  $856 \text{ m}^2$  it will retain 86% of the wetland vegetation between the shoreline and on-site subject property area.

Report section 10.1

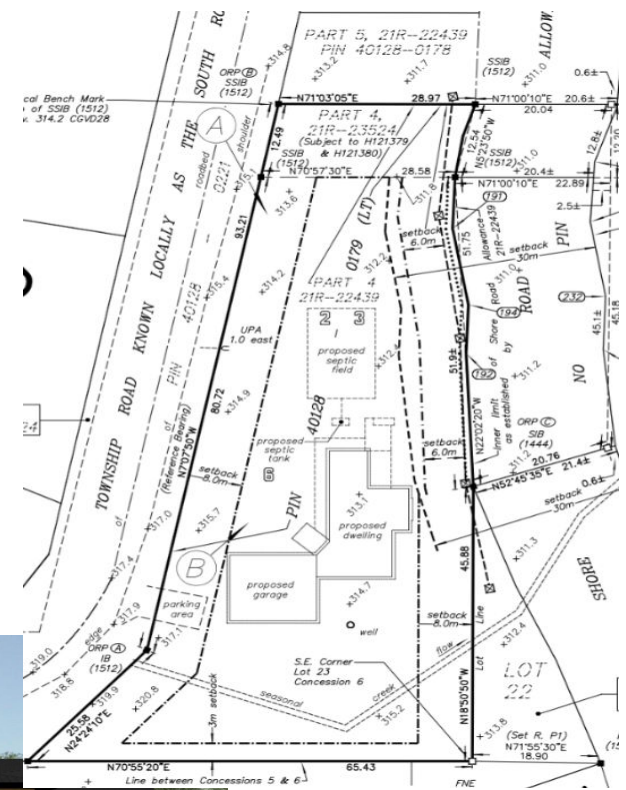
Report section 10.1

As illustrated, the majority of the disturbance and alteration should be confined to the general area of the western portion of the property (as proximal to the road as possible), as this is the most elevated area on the subject property. Even though the majority still occurs within the wetland, it is the only feasible location within the property to target a development that is well back from the limit of the riverfront/lakeshore.

# Original Cottage Plan

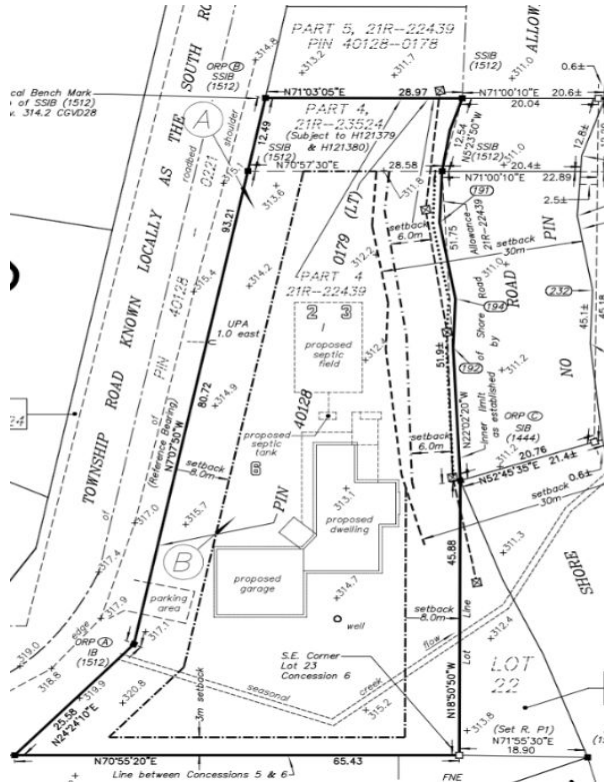


~5,391 sq  
footprint



# Revised cottage location

Original



Cottage 5931 sqft

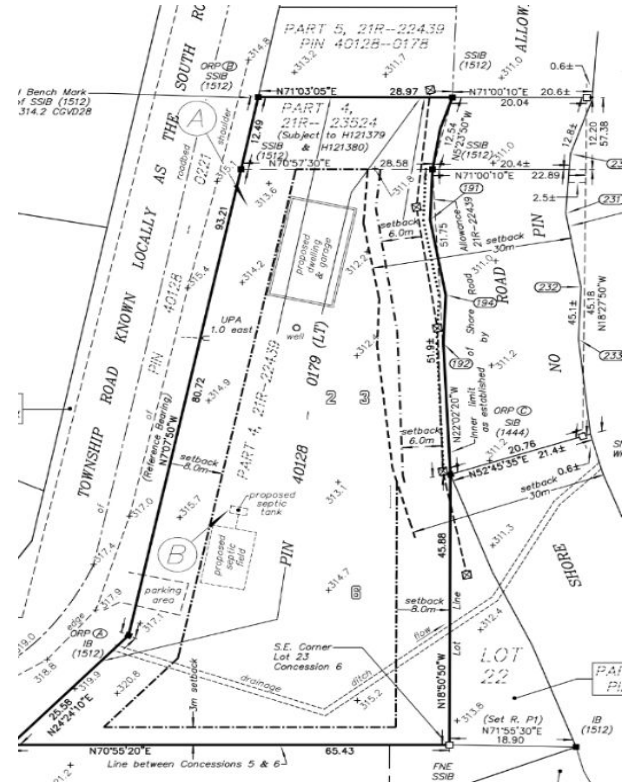


67%  
Cottage sqft  
reduction

Relocated the  
cottage to the least  
impactful area of the  
property

Rob to comment on  
the impact of these  
modifications

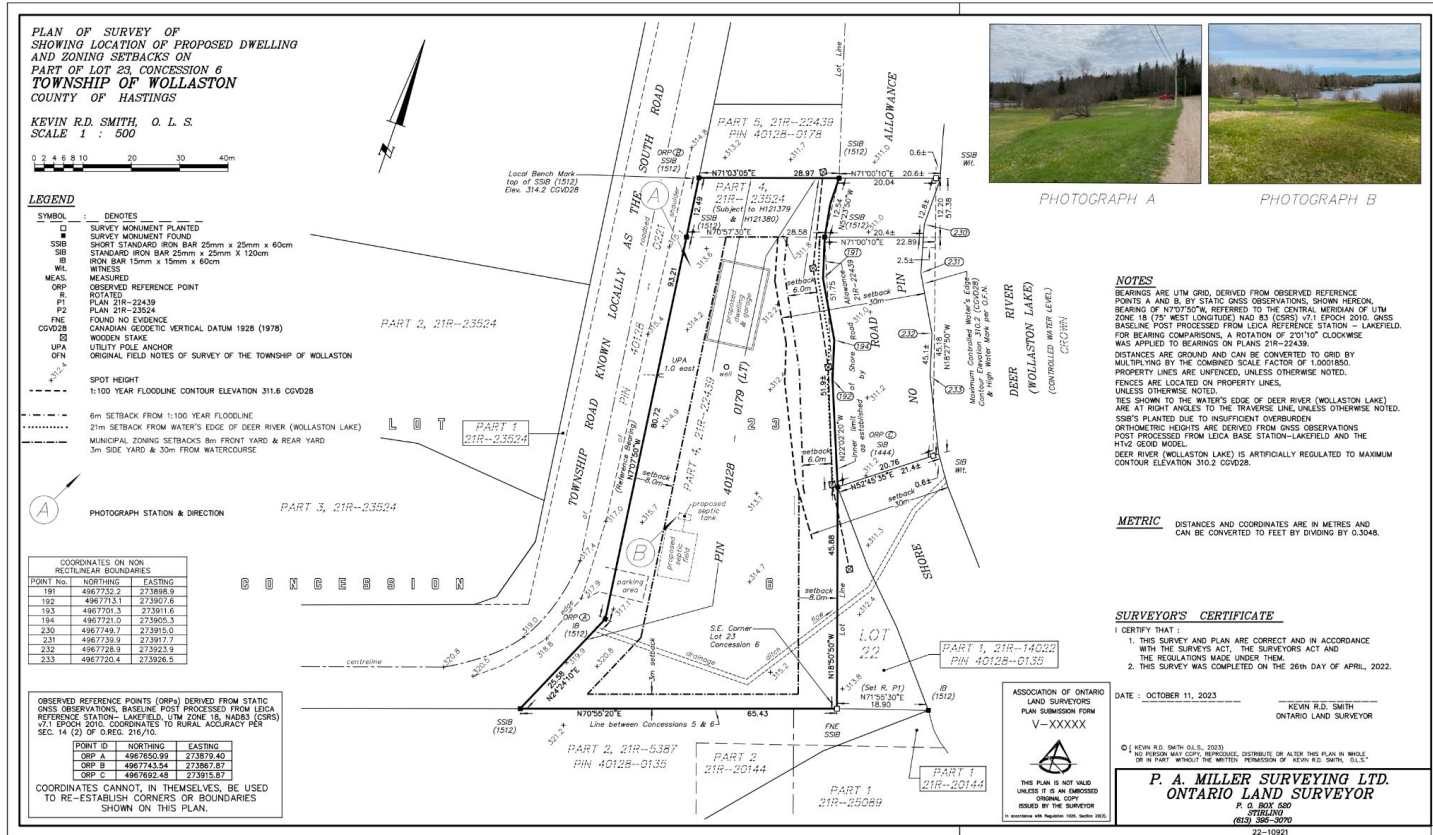
Revised Proposal



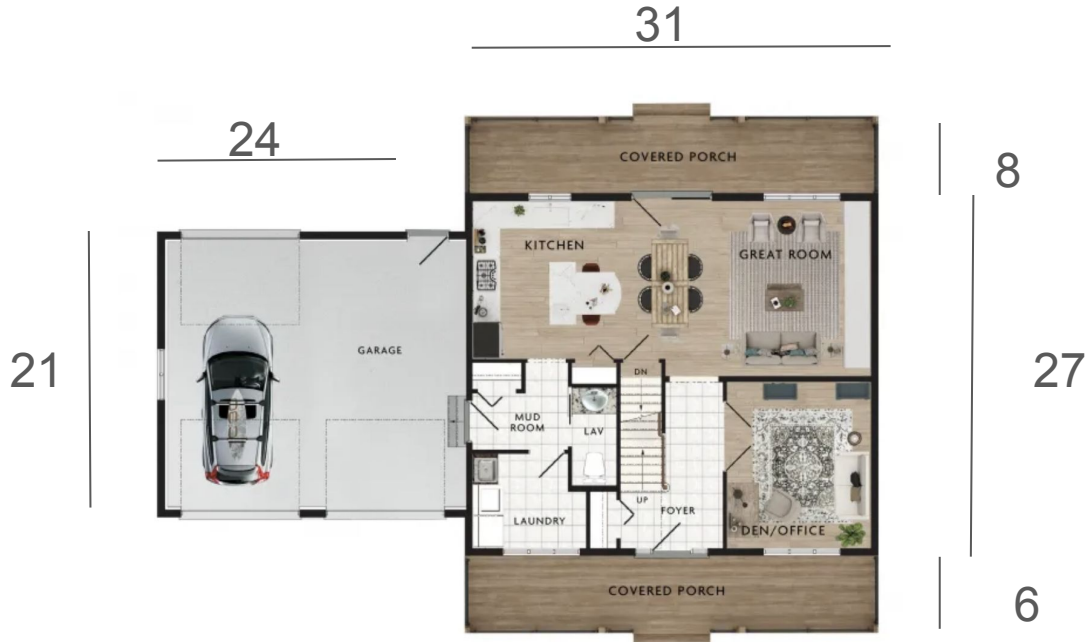
Cottage 1775 sqft

# Site visit with CVCA & Rob West - August 17th 2023

## For Scoped sEIS Report



# Provisional cottage dimensions



Ground floor (Slab on grade)



Cottage 31x41 (1,271sqf) - Including the covered decks  
Attached Garage 24x21 (504)

**Total cottage Footprint  
1775 sqf**

# Revised cottage Plan





# Our Retirement Cottage - 50 ft easement for upper properties



# Summary and Asks

- Request your approval for the following
- Raised slab on grade pad 55 ft down from our northern boundary with no walk out basement. As shown in blue on slide 25 (Allowing for 50ft lake access easement for property owners above us)
- Raised grade building pad : Maximum 70x50 feet long and back to the road (Cottage, garden, parking and driveway)
- Raised septic bed
- Wood chip pathway with natural log border to the lake & dock (5ft wide)
- Plant 20 new native shrubs/trees to further the natural restoration of the wetland (What would Oakridge Environmental Recommend)
- Reduced the cottage footprint down to a 1775 sqf based on current designs, for a farmhouse style cottage.
- We agree to the additional recommendations in section 10 of Oakridge Environmental's report.

**Thank you for your time and consideration**