

## Highlights and Red Notations by Ambrose

# Cottage Life

GENERAL

## Nowhere to turn: Jack Lake cottagers alone in storm cleanup

BY ALEESHIA CARMAN PUBLISHED: AUGUST 3, 2022



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### Cleanup efforts

ack Lake cottagers come together as a community and help each other with cleanup efforts from the May

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Jack Lake cottagers continue to face storm cleanup struggles after the devastating May 21 storm. They say they have no financial support from local municipalities,

the provincial government, or insurance companies, and have turned to the community for help. **Despite request Township were insensitive to Cottagers needs**

**North Kawartha Twp is supported financially by 84% of property tax revenue from waterfront property owners only spent about \$15,000 on the recovery**

**efforts and none on cottagers needs**

Pat Phillips is a cottager on Jack Lake who's feeling defeated by the lack of support for storm clean up from the Township of North Kawartha, the Ontario government,

and her insurance company. Transfer centres, locations where people can take their storm debris and brush, are the only option available, but Phillips says they're

inaccessible due to the amount of trees and debris that cottagers have to move. Paul Campbell, another cottage owner on Jack Lake, agrees. He says that it would have

taken him 25 two-hour round trips to remove the 19 fallen trees and all the brush. This wouldn't include the time it would take to clean up the property, as well as to

load and prepare the trailer for safe transportation. "From May 21 to June 20, I worked every day. I am still continuing the cleanup efforts on both my property and

my neighbour's property. I even had to hire a contractor to remove the debris from the end of my driveway," Campbell says.

**Convenient close to source brush depots locations were proposed and requested to both townships and no responses were received other than we could also**

**use County brush depots located 60 to 100km away**

"We cottagers recognize that owners must clean up their own properties. However, it would have been helpful to have a roadside pick-up option, just as they did in

the City of Peterborough," says Phillips.

Both Campbell and Phillips are worried that the brush and debris could cause wildfire risks, since their properties fall within high-risk fire areas according to the newly

developed County of Peterborough official plan.

While Bancroft Minden Forest Co. is contracted by the province to remove fallen trees on Crown land, Campbell has asked the company to also remove the larger trees

from private property, because it is too difficult for owners to do so without expensive rental equipment. He is still awaiting a response.

“The storm ripped off a bandaid of a larger issue. Cottagers are being left behind,” Campbell says.

“Cottagers had to find a solution themselves. When the storm first hit, we were rallying together for cleanup efforts that are still going on today. That’s the spirit I’d like

to see from the township,” says Phillips.

## **Municipal response**

In terms of cottage-specific support, both Jim Martin, the mayor of Havelock-Belmont-Methuen, and Alana Solman, the chief administrative officer of the Township of

North Kawartha, say that transfer centres are the best solution they can offer. **Yes it was business as usual while Cottagers struggled to cope with costly storm damage**

**and in some cases significantly depreciate property values** “There wasn’t a lot we could do for private roads other than give them a place to leave brush,

” says Martin. “We’re working with the province to see if we can get help. Clean up is costing us a fortune.” **North Kawartha announce that they had spent about \$10,000**

**Total todate.. not much more than my own property taxes!!!**

Both municipalities have been in contact with the provincial government. “They sent a team a week and a half after the storm. On July 15, we submitted a request to have

both the Municipal Disaster Assistance Recovery program and the Disaster Recovery Assistance of Ontario program activated,” says Solman. **My request that Council formally**

**request activation of the Disaster Recovery Assistance for Ontarian was intercepted by Mayor Amyotte and not allowed to be place on the Council agenda**“We

recommend keeping photo and expense records, in case the programs open,” she says.

The Township of North Kawartha considered roadside pick up, but decided it would be a fire hazard. **The real fire hazars is not picking up the brush as now most brush has been**

**deposited in the ditches along private roads** Martin did not consider roadside pick up because the township has over 110 private roads. **Both officials inquired about using Crown**

land for transfer sites, but weren’t successful in gaining approval from the province. **This needs to be verified and if the Province in fact refused to allow temporary use of crown land**

**for township brush depots during a state of emergency this needs to be resolved for future storm events**

In response to the wildfire concern, both Martin and Solman explored this concern with their respective emergency management teams and fire departments. The situation will continue to be monitored.

Solman encourages residents to express their specific concerns to municipalities and the province. **“I can’t respond unless I know what cottagers are asking for. Nonsense The Township**

**CAO and Mayor Amkyotte has nor responded to request Provided information requested or even allowed a request to Council to be placed on a Council agenda**  
The township

is responsible for cleaning up 14 closed roads and making sure they are free of debris. **That took a couple of Days** **We still have a lot to clean up,” she says. Not aware of what Twp is working on.**

**Township received next to no damage and cottages experienced severe damage which will take a couple of year to resolve at great expense to those affected cottagers cost and efforts**

**Could have been reduced by Township establishing convenient brush depots as requested and denied**

## **Provincial response**

Twenty Provincial Disaster Assessment Teams assessed damages from the May 21 storm. The Ministry of Municipal Affairs and Housing completed the assessment and activated DRAO in certain areas.

The ministry encourages both townships to track expenditures and apply for MDRA if they meet the expenditure threshold. **North Kawartha wil need to identy about \$300k in storm damage**

**but loks like they can only come up with about \$15,000. Some cottagers are receiving quotes of \$25,000 to \$60,000 on individual properties for storm clean up apart from insured**

## **structural damages**

Like the municipalities, the province recommends that cottage owners contact their insurance providers. **Secondary residences are not covered because**, “the DRAO

program provides financial assistance to individuals, small businesses, farmers, and not-for-profit organizations that have experienced damage to or loss of essential

property as a result of a natural disaster,” says the MMAH.

## **Response from insurance companies**

Neither Phillips nor Campbell submitted an insurance claim because property cleanup was not covered under their policies. According to the Insurance Bureau of Canada

, “damage caused by wind is typically covered by home, commercial property and comprehensive auto insurance policies“. However, as IBC explains, “property insurance

is not regulated. Each insurance company determines specifics and policy coverage.” It is up to each individual affected by the storm to call their insurance agencies.

For example, under Canadian insurance agency Desjardin’s policies, “property damage coverage is dependent on circumstance and policy. **Removal isn’t covered.**” **So**

**It would have been appropriated for a local government to show some basic leadership in establishing convenient brush depots .more storms are expected and along term storm emergency**

**plan is required talking into account the real nneeds of the taxpayer who fund the municipalities**