LARGE SCALE SECOND HOME RECREATIONAL COMMUNITIES IN THE PACIFIC NORTHWEST: CHARACTERISTICS AND POTENTIAL FOR PERMANENT SETTLEMENT.

by

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THE UNIVERSITY OF BRITISH COLUMBIA

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ABSTRACT

Recreation land sales for cottaging have recently taken on a new form, that of marketing lots on a large scale in communities which incorporate on-site recreational and community facilities. The study examines those characteristics of the communities which could create a potential for permanent settlement to occur. Seventeen major developments in the Pacific Northwest were studied, together with a review of other surveys dealing with cottaging. It was found that lots had similar service levels to regular subdivisions, and that this plus the close proximity of commercial and social facilities supplying daily needs makes the communities amenable to permanent settlement. 29 percent of the homes in the communities are occupied permanently. A full assessment of the impacts such permanency would have on regional development is premature. Possible impacts are long term diseconomies, the establishment of new settlement nodes and the subsequent dispersal of government services.
ABSTRACT

The provision of land for recreational cottaging has taken on a new aspect in recent years. The concept of marketing lots in large scale second home recreational communities has been introduced into the Pacific Northwest by major developers.

The integration of recreation opportunity with the home follows changing life style trends in North America. The second home recreational community has been developed as a means of tapping a growing market. The marketing requirements of these large scale land sales operations determines in part the nature of the community, and this in turn attracts a different consumer than traditional cottaging does.

The communities not only cater to 'weekend' recreational demands, but are also providing permanent home sites. This study examines the special features that contribute to a potential for permanent settlement. The impact on regional development is the guiding rationale for undertaking the study of the potential for permanency.

Seventeen major communities in British Columbia, Washington and Oregon are investigated, with data gathered from interviews, mailed questionnaires, observation, publicity brochures and
government filed prospectuses. In addition, a comparative survey of other cottaging studies was undertaken. Due to constraints of time and logistics, property owners were not contacted.

Second home communities are characterized by the large number of lots, high levels of lot service and on site recreation and commercial facilities. It was found that the provision of services and lots similar to those of a regular subdivision, plus the close proximity of commercial and social facilities for everyday needs makes the communities amenable to permanent settlement. Furthermore, it was found that homes built in the communities are also similar to regular homes. 29 percent of homes built in the developments are occupied permanently, and it is estimated by developers that permanency is a growing force.

An assessment of the impacts that such permanency would have on regional development is premature as nearly all the communities are less than two years old. The implications for regional planning are discussed briefly. They are the possible long range local diseconomies, the establishment of new settlement nodes and the subsequent dispersal of government services. Public policy alternatives and control measures are suggested, together with further research required.
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SECOND HOME COMMUNITIES AND PERMANENT SETTLEMENT
CHAPTER 1
THE SECOND HOME COMMUNITY AND
LEISURE TIME ACTIVITY

The second home as a component of the leisure time
phenomena is a distinctive feature of North American life.
Traditionally referred to as cottaging, or weekending, the
activity is almost as much a part of the continental American
scene as is suburbia. The characteristics of cottaging are not
static, and the market is changing over time, with one emerging
concept being that of selling lots for second homes in large
scale self contained recreation communities.

The nature of the second home community varies considerably,
but generally can be characterised and defined by the size of
the developments, the large number of lots, a high level of
service to lots and the introduction of community and recreational
facilities directly related to the development. One description,
of recreational communities in the United States, says that a
typical development will have the following features:

"... a thousand acres of land ... a large portion reserved
for recreational purposes, including lakes, marinas and
golf courses; roads and lodges, constructed before sales
begin ... a semi private community or club aspect and
extensive land sales far exceeding home construction."
The second home community as a recreational development offers many advantages over other forms of land development. The developers realise economies of agglomeration and of scale through a saving in land purchase costs, installation of facilities and utilities, and marketing economies. The large size enables community recreational facilities to be provided economically, as well as enabling high levels of service to lots. The local government benefits through increased taxes, by having the developer provide the services, and from the generally more thoughtful standard of design.

Though generally true, the preceding paragraph is an oversimplification by Ragatz, and in fact many disbenefits can also accrue. At present though, this description will stand as a general introduction and description of the type of community being dealt with.

In British Columbia and Washington State, there has been considerable recent interest in the development and promotion of these second home communities. In the period 1967-1971, nine major projects of this type has been started in British Columbia, with indications from developers that more are on the drawing boards. Through a survey of newspaper advertising alone it is known that eight major projects have been started in Washington State in a similar period, and it is highly probable that there are many more.
This study arises from a concern that little is known about the nature of these communities. One specific aspect is to be studied, that of their potential for permanent settlement, which can have serious impacts on the region in which a second home recreational community is located. Regional authorities should be aware of this potential, and especially so in light of the tremendous impetus that the second home market has today. Second home communities are seen to be only one component of the expansion of leisure time outdoor recreation. An understanding of the changing nature of this expansion is necessary to a study of potential changes in second home communities.

A. Trends in Leisure Time Activity

The U.S. Outdoor Recreation Resources Review Commission in its monumental study (1962) predicted that the population of the States would double from 1962 to the year 2000, but that participation in outdoor recreation would triple. Many reasons are cited for this, among them changes in demography, leisure time and income, all reasonably predictable, plus the less tangible factors of changing lifestyles and human values. The specifics of population change do not concern this study, save to note that the majority of estimates for Canada predict similar increases. These changes, all other things being equal, will result in tremendous demand for outdoor recreation facilities.

In the period 1930-1960 the amount of leisure time available to the average worker has risen 53 percent, from 15 to 23 hours, and it was estimated in 1961 that the total leisure time for the average
worker would rise by 228 percent (1985) and by 325 percent (2000). The distribution of this time is also changing, with more long weekends and also with longer paid vacations.

The annual growth rate of personal income is expected in the future to approximate 3.1 percent compounded, giving a tripling of income in the period 1960-1985. The rise in the amounts of disposable income is expected to keep pace. This is significant, as more and more participation in outdoor recreation is achieved through the purchase of skills, facilities and equipment.

In addition to these changes are change in life cycles. Goode notes a trend to families having their third child around 27 years, freeing them of family responsibilities before they are 50. Thus they have one third of their married life ahead of them. Closer families will participate more in outdoor recreation, given a variety of choice, and given more free time on the part of the adults.

B. Outdoor Recreation as a Life Style

The combined effect of increases in population, income and leisure time will create a dramatic increase in the future demand for recreation in all regions of North America. Further, the western areas enjoy a surplus of outdoor recreational land, and this itself has repercussions on recreational land use:

"Rich, leisurely, and present in far greater numbers than now, the future resident population will put maximum pressures on regional recreational resources. But this will not be all. The great strides in providing fast and inexpensive transportation will invite further numbers from other parts of the country to enjoy the Puget Sound Region, for as recreational lands become saturated elsewhere, people will look to the expanses of open spaces still available here."
Outdoor recreation has increasingly become for many an out of the city activity, yet:

"It is ironic that man has worked hard in order to enjoy life, but in doing so has all too often forgotten what leisure and enjoyment are ... the nearest beaches are overcrowded, a nearby stream is a drainage ditch, commercial signs have cluttered rural drives." \(^9\)

Various authors speak of the 'escape' from the city. Goode talks of "recapturing an identity with a rural heritage".\(^{10}\) Hardwick, in an address to the Vancouver Institute, predicted extensive urban fringe living by the 1980's:

"In the past 100 years we have moved from an agrarian to an industrial society. In the next 30 years we will move into a post industrial society. People will want an acre on the fringes, and will have the means to commute." \(^{11}\)

Wingo and Perloff simplify the complexities that motivate the drive to suburbia, to own land, to escape the city, and state that:

"... the rise in income and the expansion of leisure time have made kinetic these latent propensities, giving escape to suburbia ... for this is a matter of time and money." \(^{12}\)

Then they develop this theme, saying that suburbia reawakens recreation and family life, partially satisfies it, and creates a further demand for outdoor recreation away from home.

Margaret Mead, in a classic portrayal of leisure activity as a virtue if taken as a reward for work (pain) develops the thesis that vacations and second home living are a familial duty in the life style of modern American society.\(^{13}\)
C. Demand for Second Homes.

Paralleling and complementing the rising demand for outdoor recreation are discernable patterns for the satisfaction of this demand. The phenomena of the second home is one pattern. Long recognised as important nationally in terms of building material requirements, and increasingly in terms of the supply of recreational land, the second home plays a significant role in the national economy. In the U.S. there are approximately 1.55 million second homes, with approximately 150,000 being built annually. Much of the growth has taken place in the last few years, and the demand is accelerating. The following assessment of demand has been compiled:

Table 1

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Source: Urban Land Institute, "Vacation Homes: A Guide."

Using estimates of cottage number in Canada and Ontario, Plotnikoff estimated a total of 260,000 cottages in Canada (1964) and projecting a 4 to 7 percent growth rate provides an estimate for 1970 of 300,000 to 400,000 cottages in Canada. The National Home Builders Association lists the demand factors as:
"... the desire to fulfill a dream by owning a piece of land and house in the country, the emotional symbol reflecting freedom from mundane city life, a status symbol, a change for adventure and an outlet for the creative urge, savings on food and lodgings at weekend and holidays, possible income from part season rentals, and long range increase in investment potential." 16

The two major factors of time and money are still important:

"... two basic factors provide the opportunity for persons to purchase a vacation home. The first is sufficient income to allocate from the household budget to a non-vital item. The second is adequate time away from the place of employment to expend this income on leisure type activities. This combination creates a "leisure class" of people who are able to enjoy the amenities of more than one home." 17

The land demand for second homes is satisfied by Crown Grants, scattered tract subdivisions, scattered lots, and latterly by the sale of lots in second home recreational communities.

D. Trends Toward Permanency

The role of outdoor recreation has changed over time:

"... it has been said that over the past two decades the middle and upper-middle classes have been leaders in the trend toward a new life-style, characterised by informal living. Outdoor recreation, including vacation homes, is part of this new life-style. In the next few years, as lower income people become more affluent, as the level of education rises, and as more people are engaged in skilled occupations, it is likely that there will be more widespread participation in the new way of living." 18

Melvin Webber further states that traditional patterns of city agglomeration are gradually breaking down, and more and more people are living away from places of work. 19
Some degree of permanent settlement has been noted in most major recreational developments in the United States, and this has been confirmed for the Pacific Northwest by this study. The view of developers is that this trend will increase in the future, especially in the retirement sector.

The trends in leisure time, accessibility, disposable income and permanency, have been briefly noted. The changing life styles especially with an emphasis on recreation as an integral part of home living will further accelerate these trends. A changing life style which incorporates second home recreational living would not recognise a permanent home and the second home as two distinct entities, but rather recognise the life style as two home living. For the purposes of this study, the term permanency is used in the present day idiom.

E. Hypothesis.

In the introduction to this study, the regional development implications of permanent settlement at second home communities was cited as a guiding rationale. It is felt that to study these implications would be premature, many of the second home communities are still in the early stages of development in this area. Of more relevance would be a study of the potential of the communities for permanent settlement, and then given this, to consider briefly the possible effects of this on regional development.

The following working hypothesis is proposed:

THE PRESENT AND PLANNED FORM OF COMMUNITY OF LARGE SCALE SECOND HOME RECREATIONAL COMMUNITY DEVELOPMENTS IS SUITABLE FOR AND HAS THE POTENTIAL FOR FUTURE PERMANENT OR EXTENDED SETTLEMENT.
Definitions

Form of Community. The utility and service amenities of the residential lots, plus the community wide facilities for recreation, services and community organisation.

Large Scale Second Home Recreational Developments. Subdivisions containing 200 or more lots, designed primarily for weekend and seasonal occupancy, developed as a distinct entity, with on site recreational and community facilities.

Permanent or Extended Settlement. Occupancy of units for such period of time, or in such a manner as to be considered a primary place of residence. This definition recognises the possibility of changing life styles changing the concept of permanency as it is known today.

F. Research Methodology.

Research into the second home community field is limited, and much of the available material is promotional literature from the developers, or promotional type articles in trade journals. So little is known about the developments that regulation of them in the public interest is minimal and based on insufficient evidence. To respond to this deficiency, the study will partially take the form of a case study of typical developments in the Pacific Northwest. At the same time, a focus has been given to the thesis, to examine the potential for permanent settlement.

The Pacific Northwest (British Columbia, Washington and Oregon) has been chosen as the limiting field for investigation because of the need for personal observation and description, and
because of the present interest in this form of development in the area.

The following chapter is a development of the theme of the working hypothesis. Throughout this discussion, the component characteristics thought to have a bearing on permanency will be introduced as a series of sub-hypotheses. These form a framework for the research, and have been constructed into a set of interview questions. Open ended interviews were conducted with the major second home community developers located in Vancouver. Local government officials with recreation communities in their regions were interviewed also. Information from out of town developers was obtained through the use of a mailed questionnaire, and this information was augmented by a review of all promotional material. A valuable source of data has been the prospectuses filed with the Superintendent of Insurance under the Real Estate Act, and his counterpart in Washington, the Bureau of Professions and Real Estate.

In addition, a major input has been personal observation. This has been necessary to document impressions, and be familiar with the developments. Personal observation was necessary to corroborate claims of developers and to intelligently guide the open ended interviews.

This data has been supplemented by a review of all pertinent literature, and in particular with a review of surveys dealing with the second home market. This is presented in Chapter 3. The data
from the study conducted by the author is presented in Chapter 4. The final chapter discusses the working hypothesis, in light of the research. The implications of future permanent settlement are presented more fully there, and conclusions and recommendations pertaining to planning policy are suggested.

References
1 "Your Market Opportunities", Practical Builder XXIX (Nov 1964) p. 66.
4 Outdoor Recreation Resources Review Commission, Outdoor Recreation for America, Report to the President, p. 25.
5 Outdoor Recreation Resources Review Commission, Prospective Demand for Outdoor Recreation, Report #26, p. 30.
9 Wisconsin, Department of Resource Development, Recreation in Wisconsin, p. 1.
12 Harvey S. Perloff and Lowden Wingo Jr., "Urban Growth and the Planning of Outdoor Recreation", in *Trends in American Living and Outdoor Recreation*, p. 83.

13 Margaret Meade, "Outdoor Recreation in the Context of Emerging American Cultural Values: Background Considerations", in *Trends in American Living*, p. 8.


20 "4200 Person Vacation Community", *House and Home* XXXIV (Nov 1968) p. 76.
CHAPTER 2
SECOND HOME COMMUNITIES AND PERMANENCY:
DEVELOPMENT OF THE WORKING HYPOTHESIS

The working hypothesis states that:

THE PRESENT AND PLANNED FORM OF COMMUNITY OF LARGE
SCALE SECOND HOME RECREATIONAL DEVELOPMENTS IS SUITABLE
FOR AND HAS THE POTENTIAL FOR FUTURE PERMANENT OR
EXTENDED SETTLEMENT. ¹

It has already been noted that permanent settlement is
occurring in recreational developments in the United States, and
there are indications of this also happening in British
Columbia. The degree of permanency and the possibilities for it
occurring were key questions to ask the developers. Although
perhaps not able to speak directly for property owners, they do
have a high degree of insight into property owners intentions
with the property. Due to constraints of time and logistics, and
the direction of the thesis, property owners intentions were not
surveyed. This is a limitation of the thesis.

¹ For the sake of brevity in the following discussion, permanent
settlement and its derivative permanency will be considered
synonymous terms for permanent or extended settlement. Similarly,
for large scale second home recreational developments, synonymous
terms will be second home communities, or recreational communities.
The term "suitable for permanent settlement" should be elaborated on. The conditions for permanent settlement in second home communities can differ from the requirements for weekend and vacation use. In North America, man lives in a world that is becoming increasingly urbanised. It may be postulated that suburbia, fringe living, and settlement in recreational communities is a partial reversal of this urbanisation trend, yet many of the benefits of urban living are not forsaken. One of these benefits is that of the standard of living, in terms of utility services, and accessibility or proximity to a variety of commercial activities and social institutions. These can all be said to be the beneficial effects of agglomeration in urban areas. Jones, in reviewing a century of literature on agglomeration, says:

"... agglomeration results inevitably in greater social product ... and the increase of the standard of living provides wherever man act rationally, the most powerful motivation for them to agglomerate".  

The urban 'way of life' is an extremely complex set of relationships, involving social, commercial, job and leisure matrices. Consideration of suitability and potential for permanent settlement should acknowledge these matrices. Suitability and potential can be objectively assessed, at three levels of abstraction:

- the nature of the individual lots and house characteristics and the level of services and utilities to the lots,
- the characteristics of the second home community, including the community wide facilities, the physical distribution of these, and to a lesser degree the social climate of the communities,
the relationship of the community to the region in which it is situated, in terms of spatial distribution of service and commercial functions, and regional patterns of development.

This thesis will only consider in detail the first two levels, namely the services and characteristics of the communities. The third level, relationships to the region, is at present quite speculative, and to some extent dependent upon the findings of this study. The larger community or region will not be ignored, as the impact of recreational communities on regions provides an overall rationale for this study.

A. The Promotional Package

In essence the services to lots and the community wide services can be considered as the 'promotional package' of the developer. The promotional package approach is not unrealistic, as it must be borne in mind that the developers of second home communities are primarily in the business of land sales, and presumably, at the highest rate of return on their investment. In such an operation, promotion and advertising play a significant role, and the more attractive the product, and the greater the potential market through wide appeal, the better the return.³

The product attractiveness and wide appeal is achieved in many ways, through the provision of high levels of service, through the attractiveness of lots, and their price range, and through the provision of recreational and community facilities.
B. Service Levels

Initial research suggests the existence of a hierarchy or continuum of recreation leisure time use patterns based on service levels. The traditional and typical cottager in the Squamish area of British Columbia prefers low service levels, and for them the very act of roughing it at the weekend is part of the leisure recreation activity. The traditional cottager is the frontiersman of the cottage phenomena, with the 'comfort cottager', and especially the second home community resident, as the rearguard, bringing with them semi-urban service levels and values. The study further shows that second home communities attract the 'comfort cottager', those preferring high levels of service. It is hypothesised that:

SECOND HOME COMMUNITIES DISPLAY A HIGH LEVEL OF LOT SERVICE.

It is postulated that this vital difference between cottaging and vacation home community living is a result of promoters' efforts to appeal to a wide market, which directly affects the nature of the development, and especially the levels of service to lots.

C. Lot Prices

High levels of service, if provided, increases lot costs. The lots themselves should be larger than city lots in order to ensure a sense of privacy and tranquility in a rural setting, a reasonable consumer demand for a country home. The size of lots in British Columbia is governed in part by the Department of Health regulations and percolation tests for septic tank waste disposal and water supply.
The lot prices include servicing costs, and reflect the increased value of the larger sites demanded, and yet to satisfy mass marketing criteria must fall within the financial range of more than just the wealthy few. The factors of lot size, servicing and lot price are in conflict, and some state of equilibrium must be achieved. A sub-hypothesis would be that:

THERE IS A TRADE-OFF BETWEEN THE DEMANDS FOR LARGE LOTS AND THE DEMAND FOR HIGHER SERVICE LEVELS.

Directly related to the effects of appealing to a mass market on the nature of the community are the effects of development economics related to assembling the 'promotional package'. There are many ways of achieving maximal or optimal returns on investment; The economics of scale that can be realised by a large scale development operation are one important variable. Lot clearing, road and utility provision could all realise savings when developed regularly in volume over a period of time. Associated with the economies of scale are those achieved through higher densities. It has been observed that generally lots are of medium size, from one half acre to one acre, larger than the average city lot. This was observed in the United States:

"It is interesting that lots in second home communities tended to be considerably smaller than the scattered lots (tracts) ... Apparently this type of consumer is more interested in having public services and recreational facilities to go with his vacation home than a large piece of property and the corresponding privacy."
D. Community Facilities

The provision of community recreational facilities is partly a response to the nature of the promotional package, developers long recognising that recreational facilities are strong selling features:

"... a definite correlation would seem to exist between the availability of these facilities and the saleability (sic) of lots and homes."7

However valuable the community facilities may be in terms of selling features, they are nevertheless a function of a demand on the part of the consumer. Further, the total size of the developments and the potentially large 'population' creates a demand for some community facilities.8 In order to protect some amenities of the community, some control should be exercised over recreational pursuits.

Also a function of size, the provision of community facilities would seem to be appropriate to the need to provide a common focus for large developments. Without a strong social focal point, (club house or recreation activity) the developments would lack a barely definable quality, that of identity. Developers in the United States have been aware of this need to provide a strong social or activity focus.9

This focus may be provided by some of the recreational and leisure time facilities, such as marinas, club houses, golf courses, ski and skidoo trails. It may also be provided by service facilities, such as restaurants, lodge, bars, or commercial areas. Also, as Emil Hanslin, developer of New Seabury (Cape Cod) points out:
"... the time is coming when recreation will be just one part of a full scale cultural center, and this center will be the focal point of the entire community." 10

This idea of the provision of facilities other than those considered purely recreational has a bearing on the main hypothesis, related to permanent settlement. Logically the suitability of the community for permanent settlement would depend to a degree on the cultural facilities available, be they quasi-recreational, commercial, or institutional.

The provision of recreational and community facilities is a further cost item to be considered when assessing the lot sizes and price trade off. Furthermore, recreation and community facilities can possibly compensate for the open space and rural aspect that has been lost in reducing lot size. As Manning puts it, referring to new towns:

"facilities within towns not only meet a large part of the recreational needs of the residents, but they also add to the total environmental concept of the community through the provision of open space and amenity areas. This in turn adds to the market potential of the development." 11

As a further point, again with reference to the promotional aspect, a variety of recreational opportunities would appeal to a wide variety of recreational interests in the market, and provide, if possible, year round recreational activity.

"Wide market appeal and four season desirability are important goals in most large resort and recreational second home developments." 12
With regard to community facilities, the following sub-hypothesis is proposed:

RECREATIONAL AND COMMUNITY FACILITIES ARE PROVIDED WITH A VIEW TO INCREASING THE SALES POTENTIAL OF THE COMMUNITY; PROVIDE A FOCAL POINT FOR THE COMMUNITY; AND PARTIALLY COMPENSATE FOR THE REDUCTIONS IN LOT SIZES BY PROVIDING OFF-SITE LEISURE OPPORTUNITIES AND OPEN SPACE.

E. Location and Marginal Development

Lot sizes, lot prices and community facilities have already been related, but a further factor can be introduced. Economic theory pertaining to land-rent costs and the distance from market (in this case assumed to be a large metropolitan centre) would conceivably hold true for recreational land developments. The further away from the market, the cheaper the land. If this is the case, lower lot prices might compensate for increased travel time and costs. The tremendous boom in recreational land sales for cottaging has resulted in a lack of suitable land adjacent to large population centres. Developers are thus forced to marginal land, and the second home community with its recreational extras, is a natural result.

Secondary to this, community facilities may be provided as an attraction to compensate for travel time. The monetary saving in land costs (from being further out) can be applied to community facilities.
"As opposed to developing natural assets in extremely remote areas, the developer can, at a reasonable cost, acquire less naturally endowed areas within two or three hours driving time from large metropolitan centers. By creating lakes, golf courses and other recreational facilities on this less than perfect land, he can expect a satisfactory appreciation in land value."

It is hypothesised that:

SECOND HOME COMMUNITIES CAN DEVELOP MARGINAL RECREATIONAL LAND, OR CAN DEVELOP GOOD RECREATIONAL LAND TO ITS FULL POTENTIAL.

F. Environmental Quality

The provision of open space areas raises the question of the environment and aesthetics. It would be expected that with their increased size, the developments would be able to preserve valuable scenic land and natural amenities such as waterfront land for the whole community. It is hypothesised that:

LARGE SECOND HOME DEVELOPMENTS ARE RESPONSIVE TO QUALITY OF ENVIRONMENT AND AESTHETIC CONSIDERATIONS.

This sub-hypothesis is a general one, and will only be treated superficially, being outside the competence of the author and the specific theme of the thesis.

G. Security of Investment

Environmental quality has a bearing on the aspect of security of investment, and the inclination of customers to purchase.

"The discretionary dollar is what you are fighting for, and this makes quality of environment absolutely essential."
Whether the customer is buying for weekend use, permanent settlement, eventual retirement or speculative investment, he wishes to make a secure investment. The image of the development, built up through advertising and the provision of community facilities, the level of servicing, and the environmental quality is important. This is backed up by restrictive covenants tied to the lots, architectural control retained by some developers, and compulsory financial involvement in the community, social and recreational endeavours. This 'security' is coupled with easy financing arrangements. Brochures stress low down payments with low monthly installments, thus making the prospect of purchase even more enticing to the average city dweller. The potential for speculative investment is typified by this quotation from one brochure:

"No investment on earth is so safe, so sure, so certain to enrich its owner as undeveloped realty." 16

The following is hypothesised:

SECOND HOME COMMUNITIES HAVE A SECURE INVESTMENT IMAGE

Investment includes speculative investment as well as purchase for use by the owner.

H. Future Responsibility

Eventually, all land sales programmes come to a close, when all, or most of the lots are sold. Will the developer still wish to retain his interest in the community, and will he still be responsible for maintenance of all community and recreational facilities? And if not, who would have this responsibility, the community property owners or the district at large? In the United States, the tendency is to
create community organisations responsible for maintenance of all community facilities, local utility organisations for water supply and sewage disposal, and property owners clubs to run recreational programmes. However, the attitude seems to be that:

"... one cannot superimpose the load directly on community associations, and the developer should go to the broader community tax base for support for some maintenance."  

It is hypothesised that:

IN SECOND HOME COMMUNITIES, RESPONSIBILITY FOR MAINTENANCE AND OPERATION OF COMMUNITY WIDE FACILITIES WILL BE SHARED BY LOT OWNERS ORGANISATIONS AND THE LOCAL GOVERNMENT.

I. Regional Community Services

Of relevance to permanency is the accessibility of commercial, personal and cultural services not available at the community development. It has been mentioned at the beginning of this chapter that man agglomerates in urban settlements for, amongst other things, the variety and proximity of cultural facilities. While a few hardy souls can and do live well away from such agglomerated settlements, the majority of the population at large requires frequent accessibility to them and the facilities they offer.

The types of services that one could expect to find within a reasonable travel distance of home, and in this case, the second home community, are the first and second order goods and services. Derbyshire defines these for new towns in England, and an adaptation for Canada would be:

| food stores | hairdresser | mail delivery |
| drug stores | hotel | post office |
| general goods | restaurant | police |
| gas sales | garbage disposal | fire protection |
|            | churches | elementary schools |
It is hypothesised that:

SECOND HOME COMMUNITIES LOCATE WITHIN REASONABLE DISTANCE OF EXISTING SETTLEMENTS IN ORDER TO TAKE ADVANTAGE OF SERVICES AND FACILITIES OFFERED THERE.

Finally, with regard to possible permanency, one must consider the age of the resident, are they retiring or are they still actively working? Job opportunities will be a big factor here, as will be the attractiveness of the climate of the region.

J. Regional Impacts

As noted previously, the location of a recreational community, whether permanently settled or not, is likely to have an impact on regional developments. Also it is considered at this point in the development of recreational communities that a detailed study of impacts would be premature, and hence outside the scope of this study.

Notwithstanding this limitation, it is important that the range of possible impacts be noted, in order to set the parameters of study. It must be emphasised that one reason for the study was to have a basis for the prediction of future possible impacts. This guiding rationale will be further developed later in the study, as a set of conclusions, but at this point in the study will be dealt with summarily.

The second home communities would have a very definite relationship with the region in which they are situated, and especially on the nearest settlement providing service facilities. This relationship could be economic, cultural or political. To expand the economic relationship, one could describe positive or negative
effects within a region. Positive effects could be opportunities to sell and develop marginal land, inputs into the tax base, and future contributions to the local economic base. These may, however, have negative corollaries, such as the disruption of agricultural economies through land sale, demands on the tax base for services, and the dependency on a possible seasonal economy.²⁰

The influx of people into a region could change the population base for determining the provision of services. Ragatz showed that the spatial distribution of cottaging was significant for planning for services and facilities.²¹

The sheer size of proposed developments, and the short term benefits from them, may overwhelm local officials when making decisions. Gilliam notes this, saying:-

"... super size single purpose organisations have a steamroller effect on local affairs. To county supervisors, increased tax base outweighs long term benefits of preservation."²²

Preliminary evidence indicates the possibility of the second home community gradually developing through permanency into an embryo settlement, a form of new town or village, albeit a rudimentary one. Unless local officials are aware of this possibility, the changing nature of the large development could effectively dictate through 'backdoor' methods the future development patterns of a region.

The main theme of this study is to demonstrate the potential for the development of embryo settlements or growth points. This is particularly crucial when one realises that vacation home communities
tend to locate in non-urban areas, where land use controls are often minimal, and qualified planning advice is at a premium. Concern over this has prompted in British Columbia (1969-70) a wave of temporary 5 acre and 10 acre minimum size lot moratoriums. These apply until such time as planning studies are complete and adequate controls imposed.

K. Summary

The seven sub-hypotheses proposed are listed below:

1. Second home communities display a high level of lot service.

2. There is a trade-off between the demands for large lots and the demands for higher service levels.

3. Recreational and community facilities are provided with a view to increasing the sales potential of the community; provide a focal point for the community; and partially compensate for the reductions in lot sizes by providing off-site leisure opportunities and open space.

4. Second home communities can develop marginal recreational land, or can develop good recreational land to its full potential.

5. Second home communities are responsive to the quality of the environment and aesthetic considerations.

6. Second home communities have a secure investment image.

7. In second home communities, responsibility for maintenance and operation of community wide facilities will be shared by lot owners and local government.

Most of the sub-hypotheses have direct bearing on the major working hypothesis, and are considered to be topic areas to be described and analysed insofar as they support or disprove the working hypothesis. Each in itself could be developed into a major
study, for example, Plotnikoff has dealt with lot services and densities, and Alan Chambers is presently working on lot sizes, open space and environmental perception.23

It is not intended that the sub-hypotheses be rigourously tested, but they are set out in order to define the areas of study, and to help set up the questionnaire and interview format.

Sub-hypothesis 4 (development of marginal lands) is considered to be of passing interest to this study, although it does have possible ramifications for use patterns and potential settlement in terms of distance from major population centres. It will not be the subject of study.

Sub-hypothesis 7 (responsibility for maintenance) does not have any significance for the working hypothesis. It does, however, lead into the question of future relationships with the region, and could indicate a potential demand for services. No sub-hypotheses have been proposed, being premature and outside the specific scope of this study. However, the implications of the main hypothesis are such that it is felt necessary to tentatively explore this area of research and in a limited way ascertain the views and ideas of the public agencies responsible for guiding development in regional districts.

From the discussions in this chapter, an interview format was developed, and from using this as a pretest, a mail questionnaire was drawn up. (see Appendix 1).
References

11 Fraser Lewis Manning, "Locational Determinants of Private Enterprise New Communities in Metropolitan Regions" p. 105.
14 Urban Land Institute, Land, Recreation and Leisure, p. 12.
15 Ibid., p. 12.
16 Grover Cleveland, ex-President U.S.A., quoted in Magic Lakes Estates brochure.
17 Byron R. Hanke, The Homes Association Handbook, p. 3.


CHAPTER 3

SELECTED CHARACTERISTICS OF THE SECOND HOME MARKET

This chapter examines the general characteristics of the vacation home communities and the vacation home market, and is drawn mainly from the United States. This data may not be directly applicable to the Canadian scene, because of the inputs in a few cases from the southern States. Second home use patterns and characteristics vary with the climatic variable. However, many of the trends noted are dependent upon factors such as accessibility, income, leisure time and social aspirations which are reasonably comparable to conditions in Canada.

The United States has had considerable experience with developing second home communities. The reasons for their success are almost as varied as the developments themselves, but the chief ingredient, from the developers' viewpoint, is the ability to market a widely appealing product.

I. Examples of Second Home Communities

A. New Seabury, Cape Cod

One development, designed and developed by Emil Hanslin, has pioneered the second home recreational community field.
Many of the ideas from New Seabury are standard features in later developments.

New Seabury is designed as 14 separate 'village clusters' each based on a different recreation activity, together with a major core area with a golf course, club house and a summer beach club. Under construction are a village shopping centre and a year round resort hotel.¹

This development, commenced in the late 1950's, was initially designed as a second home and vacation community, with the company interest based on lot sales. This concept changed in time, as buyers wanted expensive homes and local builders could not meet the demand. A few buyers began settling at New Seabury and the company started building homes and expanding their community facilities.

In 1966 it was estimated that 25 per cent of the property owners lived there permanently, either retiring or commuting to Boston, 80 miles away.² The success of New Seabury depends upon the recreational opportunities, the careful treatment of the environment through design, and the creation of a strong social identity, these being possible because of the size of the community and the facilities it can offer on a community basis.³

B. Sea Pines, Hilton Head Island, South Carolina.

This community occupies a 5200 acre site, the southern tip of Hilton Head Island, and has been carefully designed to preserve and enhance the natural amenities. This plus strong architectural
controls and land covenants is designed to restrict speculation. The revised master plan for this "community designed for leisure", which like New Seabury was initially started as a purely second home development, says that:

"Sea Pines is designed ultimately to become a complete self-sustaining community of individuals homes, wooded parks, clusters of apartments and villas, cultural facilities, churches, neighbourhood shops, and service facilities. Golf, recreational areas and other land use allocations conducive to making the community a highly desireable place for active retirement, or vacation or leisure time use, have also been included as an integral part of the overall community plan." 4

Home values have risen from an average of $30,000 before 1965 to a mean of well over $50,000 in 1968. 5 Three golf courses are a big attraction here, both to the customers and the developers. All lots are considered to be premium lots, bordering on ocean, water or fairway. As an example of the success of Sea Pines in the changeover from vacationing toward permanency, the community has sparked development of an adjacent, but integral, part of the community. This is a 450 unit townhouse boating community which is also the focus for all commercial activity in the area.

C. Other Major Examples

The switch to some measure of permanency in second home communities is evident in other developments. Huntoon cites the example of Deerwood, Florida, south of Jacksonville:
"... located too far out from that intangible line we call the development line. People weren't ready to go that far yet. The developer built a completely recreation oriented community, and people flocked there ... So with this type of operation, you may find yourself out in the second home market area with a first home demand." 6

There have been primary residence communities following the same logic of providing recreational and community facilities, often with great success, for example Reston and Heritage Park. Northcross, describing the success of this type of new town, says the demand for recreational facilities, and open space has partly happened through the pioneering of the vacation home communities. 7

Not all second home community developments can approach the scale and intensity of the New Seaburys or Sea Pines, nor are they all catering to a demand for permanency. Hide-a-Way Hills, Ohio, covers 1500 acres, with 2200 lots, and has little permanent settlement, whilst Green Tree, California, with 1300 homes and townhouses, switched from a senior citizens retirement community to vacation living because of poor demand and severe competition. 8 Another large development is Wee-Ma-Tuk in Illinois, with 3000 acres and 4000 lots, a golf course, marina, man-made lake and a small commercial centre, again with little permanent settlement. 9

Cherokee Village, in the Arkansas Ozarks, is one of the largest developments, with 6000 lots, all sold, and this development has changed from a vacation community to a vacation and retirement community. 10 One of the larger companies involved in the second home market is the American Realty Service Corporation. Between 1946 and 1961 they developed 38 second home communities, averaging
Many more of the larger national land development companies are entering the field.

The simplistic success formula for the second home community can be summed up as follows:

"Although requiring considerably more investment from both the developer and the buyer, property in (second home) communities appears to be gaining rapidly in demand. The greatest potential for monetary profit by the developer and builder, for economic and personal satisfaction by the consumer, and for control and payoff for the (regional) community thus seems to be tied closely to the concept of a second home in a complete community type of environment."  

II. Characteristics of the second home and second home communities.

Developers, through demand and competition, have been gradually improving their product, including more and more community and recreational features. They are becoming more aware that the provision of community facilities creates a potential for permanency, especially if the development is in close proximity to large population centres. It is the contention of this study that characteristics of the second home community have an important bearing on permanency. The remainder of this chapter describes those specific aspects of the second home community, and the characteristics of the buyers and the homes they build.

From the survey of Ragatz 1966 (11) some general characteristics of second home communities can be given. The developers reported

---

11 Twelve surveys, conducted by builders, suppliers, developers and researchers form the basis for much of the following discussion. A complete reference list is provided as Appendix 3, describing the nature and universe of the various surveys. Direct references in the text to these surveys are abbreviated, e.g. New Hampshire 1965 (9) with the bracketed number referring to the Appendix listing.
the following items as the most important for successful operations.

Table 2

<table>
<thead>
<tr>
<th>Item</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proximity to market</td>
<td>47.0%</td>
</tr>
<tr>
<td>Scenery</td>
<td>38.2</td>
</tr>
<tr>
<td>Water recreation</td>
<td>35.2</td>
</tr>
<tr>
<td>Easy financing methods</td>
<td>29.4</td>
</tr>
<tr>
<td>Other recreation facilities</td>
<td>20.6</td>
</tr>
<tr>
<td>Other</td>
<td>14.7</td>
</tr>
</tbody>
</table>


When selecting land, the items considered most important by developers are the natural recreational amenities, the proximity to a market, and the cost of the land.

A. Size of Developments

The median size of second home communities is 1000 acres, with the mean size 2117 acres, the range being from 100 acres to 14000 acres.15 This source also states that the median number of lots in the developments was 400 lots, with 5 developments having over 5000 lots. Over 50 percent of available lots were sold, even though one third of the developments were less than 4 years old. Only 13.1 percent of lots sold had been built on.

B. Proximity to Population centres

Proximity to major centres of population appears to be a major factor when considering the price of land and thus lot prices, in determining the size of the market, and when considering the
potential for permanency. Various surveys show that while some buyers are prepared to travel over 500 miles, the majority prefer to travel less than 100 miles, as shown in Table 3.

Table 3

Distance between permanent home and second home

<table>
<thead>
<tr>
<th>Place of survey</th>
<th>less than 25 miles</th>
<th>26-50 miles</th>
<th>50-100 miles</th>
<th>100-500 miles</th>
<th>no answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. U.S. general</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>66.2%</td>
<td>33.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. East and West Coast</td>
<td>11.0</td>
<td>18.0</td>
<td>23.0</td>
<td>39.0</td>
<td>9.0</td>
</tr>
<tr>
<td>3. North Carolina</td>
<td>28.0</td>
<td>49.0</td>
<td>17.0</td>
<td>2.0</td>
<td>4.0</td>
</tr>
<tr>
<td>4. New York State</td>
<td>25.0</td>
<td>22.0</td>
<td>8.0</td>
<td>28.0</td>
<td>17.0</td>
</tr>
</tbody>
</table>

Sources: 1. A T and T 1965 (1) 3. Alcoa 1965 (2)

It is interesting to note that there is apparently no correlation between the distance travelled and the time spent at the second home. Those living within 50 miles spending 9.1 weeks per year at the second home, those living between 50-200 miles spending 9.3 weeks there.¹⁶

More relevant to this thesis are the distances to the nearest community. A home suppliers survey reports that only 6 percent of owners own a home more than 20 miles from an organised community, with 37 percent living 6 to 20 miles from the community, and 57 percent living less than 5 miles from the nearest community.¹⁷ It would appear that second home buyers prefer relatively close proximity to commercial services.
C. Lot Sizes and Costs

One sub-hypothesis of this study is that lot sizes tend to be smaller in vacation home communities, there being a trade-off between size and facilities provided. Table 4 is a compilation of lot size data.

Table 4
Range of lot sizes, actual and average ranges. (a)

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>second Builders</td>
<td>Home plan</td>
<td>Lot</td>
<td></td>
</tr>
<tr>
<td></td>
<td>home and buyers</td>
<td>suppliers</td>
<td>owners</td>
<td></td>
</tr>
<tr>
<td>less than ½ acre</td>
<td>70.0%</td>
<td>21.1</td>
<td>50.9</td>
<td>)</td>
</tr>
<tr>
<td>½ to 1 acre</td>
<td>25.8</td>
<td>13.0</td>
<td>23.8</td>
<td>)</td>
</tr>
<tr>
<td>1 to 4.9 acres</td>
<td>4.0</td>
<td>36.8</td>
<td>18.8</td>
<td>)</td>
</tr>
<tr>
<td>5 to 9.9 acres</td>
<td>.2</td>
<td>28.4</td>
<td>3.1</td>
<td>)</td>
</tr>
<tr>
<td>10 acres plus</td>
<td>---</td>
<td>.7</td>
<td>3.4</td>
<td>20.0</td>
</tr>
</tbody>
</table>

(a) Columns 3 and 4 are derived from a survey of lots. Columns 1 and 2 are distributions of the average lot sizes reported in surveys of developers and builders.

Sources: 1. Ragatz 1966 (11)
2. NAHB 1966 (8)
3. Stanley Works 1965 (12)
4. New Hampshire 1964 (9)

Over 95 percent of lots developed in second home communities were less than 1 acre, a significantly high figure when compared to the returns from other surveys. Coupled with this reduction in lot size is the relative cost of lots. Two surveys dealt with this, and again, the variation in response is significant. A survey of
builders reports 34 percent less than $2000, 38 percent between $2000 and $4000, with most of these in the higher range. The average selling price was $3200. In second home communities the average selling price was $3700.

This difference is even more significant when one takes into account the fact that lots in the communities were generally much smaller than in scattered lots:

"Lots in complete second home communities appear to be considerably smaller in size and more expensive than scattered lots ... The primary determinant of lot prices seems to be the availability of recreational facilities. This factor was apparently much more important than size of the lot or other usual price-of-land determinants."20

D. Lot Services

In terms of lot services, most community developments have electricity, and many have some form of communal water system. Paved streets and lighting figured highly, found in 40 percent of communities, while only 25 percent had sewer systems, septic tank being the most favoured method of disposal.21

A study of service levels to cottages on isolated lots in Squamish, B.C. shows the following service levels, a far different picture to those of the second home communities.

Table 5

<table>
<thead>
<tr>
<th>Service levels to scattered lots, Squamish, B.C.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of lots with service</td>
</tr>
<tr>
<td>Electricity</td>
</tr>
<tr>
<td>Water supply</td>
</tr>
<tr>
<td>Sewage plant</td>
</tr>
<tr>
<td>Septic tank</td>
</tr>
<tr>
<td>Outdoor privy</td>
</tr>
</tbody>
</table>

Source: Plotnikoff, 1970 (10)
The service levels for the isolate cottager are far lower than those for homes in second home communities. The second home communities come close to providing service levels almost as high as those in permanent subdivisions.

E. Recreation and Community facilities

A major focus of this paper is the type and extent of community facilities available at the development or nearby. This is important for two reasons, that the concept of second home living appears to revolve around leisure time activity, and that the existence of community facilities might increase the propensity for permanent settlement. The incidence of major recreational facilities in second home communities is shown in Table 6.

Table 6
Recreational Facilities provided in Second Home Communities

<table>
<thead>
<tr>
<th>Facility</th>
<th>% of communities with facility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man made lake</td>
<td>73.5%</td>
</tr>
<tr>
<td>Swimming pool</td>
<td>61.8</td>
</tr>
<tr>
<td>Tennis courts</td>
<td>58.8</td>
</tr>
<tr>
<td>Riding stables</td>
<td>52.9</td>
</tr>
<tr>
<td>Snow Skiing</td>
<td>47.1</td>
</tr>
<tr>
<td>Golf Course</td>
<td>41.1</td>
</tr>
<tr>
<td>Natural Lakes</td>
<td>32.4</td>
</tr>
<tr>
<td>Ocean beach</td>
<td>8.9</td>
</tr>
<tr>
<td>Other</td>
<td>43.7</td>
</tr>
</tbody>
</table>


The average amount of land given over to recreational uses is 20 percent of the total acreage, with the larger developments having over 30 percent devoted to recreation. This corroborates earlier discussions on recreation space available for the community.
as a whole. Taken in conjunction with the data on lot sizes, it supports the sub-hypothesis dealing with lot size trade-offs and compensation through open space provision. In terms of service facilities available, it is noted that:

"... mere emphasis was placed on providing recreational facilities than more utilitarian items. This is partly due to the temporary occupancy of the (second) home as opposed to year round permanent residency." 23

The following services were found in second home communities:

**Table 7**

<table>
<thead>
<tr>
<th>Service Facilities Present in Second Home Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>Fire protection</td>
</tr>
<tr>
<td>Police protection</td>
</tr>
<tr>
<td>Community centre</td>
</tr>
<tr>
<td>Shopping facilities</td>
</tr>
<tr>
<td>Entertainment</td>
</tr>
<tr>
<td>Citizens club</td>
</tr>
<tr>
<td>Churches</td>
</tr>
</tbody>
</table>

Source: Ragatz 1966 (11)

**F. House Types**

Several interesting points are noted in terms of house types and their characteristics. Firstly, with regard to six accessories, electric wiring, plumbing, heating, insulation, air conditioning and garage, there were higher frequencies of incidence in second homes in communities than in homes on scattered lots.24

"Units found in second home communities are the most complete and come closest to providing all the facilities and accessories found in the permanent home." 25
No direct comparison can be made between the results of the various surveys in home costs, because of the nature of the surveys (one survey is for do-it-yourself plans buyers, another is builders contracting to build). However, the second home communities show a marked tendency toward the top end of the price range. The following Table shows the range of home prices compiled from four surveys.

Table 8

Range of home values

<table>
<thead>
<tr>
<th>Home values</th>
<th>Percent distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than $2500</td>
<td>3.9%</td>
</tr>
<tr>
<td>$2500 - $5000</td>
<td>6.3%</td>
</tr>
<tr>
<td>$5000 - $8000</td>
<td>9.8%</td>
</tr>
<tr>
<td>$8000 - $10000</td>
<td>10.9%</td>
</tr>
<tr>
<td>$10000 - $15000</td>
<td>22.2%</td>
</tr>
<tr>
<td>$15000 - $20000</td>
<td>17.2%</td>
</tr>
<tr>
<td>$20000 and over</td>
<td>29.7%</td>
</tr>
</tbody>
</table>


Some tentative conclusions that have been reached regarding home prices are that:

"... house prices in second home communities were highly skewed toward the top price intervals ... A large number of second homes are built in complete communities where selling prices are much higher ... second homes are less expensive on scattered lots or subdivided tracts than in vacation communities ... The average buyer has only a shell whereas the community consumer has a complete home in an environment full of recreational facilities." 26
With direct implication for this study, a conclusion reached by many suppliers was that while the market is primarily for homes for leisure activities, many consumers were interested in the vacation now, retirement later type of unit. One survey indicated that the median size of second homes was approximately 1300 square feet, a figure which corresponds with the:

"trend toward building second homes which approach the size and amenity of regular residences." 27

G. Use Patterns

Of direct significance for this study are the characteristics of use and intended use of the property. It is a basic assumption that permanent settlement is occurring in second home areas, and that there are trends toward more permanent or extended use. Whether permanent or extended settlement occurs or not does not negate the importance of the length of occupation. Contributions to economies in second home regions, and seasonal demands for public services are two aspects which vary with changing use patterns. It must be noted that much of the available data on use patterns is derived from the 'megalopolis' of the Northeastern United States, where vacation homes have been a more established way of life for many families since before 1940. A survey of second home occupants at Southold Town, Long Island found that over half the respondents occupied their homes for more than 3 months in the year, with only 18.2 percent occupying for 30 days or less. 28
The Chautauqua County survey 1966 (5) surveying residents of second homes on the south shore of Lake Erie, found that the average occupancy in 1965 was 9.1 full weeks plus 11.1 weekends, a total average occupancy of 90 days per year. The AT and T 1965 (1) survey found that 36.3 percent of respondents used the property for 76-150 days per year, and 11.3 percent occupying for more than 150 days. Almost half reported more than 75 days use, and a further 12 percent reported 'many days' use.

Other surveys report similar use characteristics. Plotnikoff 1970 (10) found that 47 percent of owners made 2 or more trips per month during the summer season, with an average for his full sample of 17 trips per family per year. Ragatz notes that:

"It appears that most families tend to occupy their second home for a considerable length of time during the year. In total occupancy, the average is probably somewhere between three and four months ... The increased interest in year round recreational activities probably will create an even higher use rate." 32

H. Retirement Plans

The future intended use of property has implications for planning and control of second home subdivisions. The question is very significant for this thesis. Two surveys with data on future intended use as retirement homes have been conducted, and the results are directly comparable, as shown in Table 9.
Table 9

Percentage of second homes expected to be future retirement homes

<table>
<thead>
<tr>
<th>Percent expected to be retirement homes</th>
<th>1. Percent builders and suppliers</th>
<th>2. Percent home owners communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 10%</td>
<td>10.8%</td>
<td>7.1%</td>
</tr>
<tr>
<td>10% to 20%</td>
<td>8.1%</td>
<td>21.1%</td>
</tr>
<tr>
<td>20% to 30%</td>
<td>37.8%</td>
<td>18.2%</td>
</tr>
<tr>
<td>30% to 40%</td>
<td>5.4%</td>
<td>14.3%</td>
</tr>
<tr>
<td>40% to 50%</td>
<td>2.7%</td>
<td>7.1%</td>
</tr>
<tr>
<td>50% to 60%</td>
<td>16.3%</td>
<td>3.6%</td>
</tr>
<tr>
<td>More than 60%</td>
<td>18.9%</td>
<td>28.6%</td>
</tr>
</tbody>
</table>

Sources: 1. NAHB 1966 (8)
2. Ragatz 1966 (11)

The two surveys show similar results, though there is a slightly larger skew toward the higher values for the second home communities. Over one-fourth of developers reported that at least 60 percent of their customers planned to retire into the communities.

It was noted as long ago as 1961 that:

"Many families planning to retire to a smaller home away from the urban center buy before retirement, and use the shelter as a second home during the year. Since this home will someday become a permanent place of residence, closer proximity to a year round community with all the service conveniences is usually desired." 33

The other surveys indicate the popularity of weekend now, retire later idea. Various estimates of the extent of the desire or intent of the second home owner to retire to the property are 68 percent, 44 percent and 60 percent.34 Plotnikoff found that 46 percent of his respondents contemplated retirement to the property or to "something similar, though with the proviso from many that they would require better services." 35
The above are all surveys of intent to retire. Some comparison and contradiction is given by actual figures. The developer of Hemlock Farms, one and a half hours drive from New York, reports 5 percent permanent settlement, after two years sales, and estimates that by 1980 over 30 percent of the homes will be occupied on a permanent basis. This has prompted the developer to modify his development concept and include more community features required by permanent residents. New Seabury in 1965 reported 25 percent permanent settlement, both retirees and commuters, Boston being only 80 miles away.

This chapter has shown some of the characteristics and nature of the second home owner and some of the features of the second home community and the home owner in these. Much of the material has demonstrated that the second home community does attract a different sort of 'cottager' and cottage, and that the differences are significant as far as potential permanency is concerned.

References
4 Urban Land Institute, Land Recreation and Leisure, p. 61.
5 Ibid., p. 64.
6 Ibid., p. 12.
7 Carl Norcross, Open Space Communities in the Market Place.
9 "Big Surge in Leisure Housing", Practical Builder XXX (Nov 1965) p. 15.
10 Ragatz, Vacation Homes Analysis, p. 342.
11 R.M. Miller, "A Market Study of the Vacation Home".
12 Ragatz, Vacation Homes Analysis, p. 297.
14 "4200 Person Vacation Community", House and Home XXXIV (Nov 1968) p. 74.
15 Ragatz, Vacation Homes Analysis, p. 186.
19 Ragatz, Vacation Homes Analysis, p. 200.
20 Ibid., p. 199.
21 Ibid., p. 196.
22 Ibid., p. 190
23 Ibid., p. 193.
24 Stanely Works, "Survey of Vacation Plan Consumers".
25 Ragatz, Vacation Homes Analysis, p. 221.
26 Ibid., p. 228.

31 Plotnikoff, "Cottaging", p. 46.


33 Miller, "Market Study", p. 10.

34 see respectively Aluminum Company of America, "Vacation Home Interest among Tenants of New York City"; Stanely Works, "Vacation Plan Consumers"; and Douglas Fir Plywood Association, Builders Guide to the Second Home Market.


36 "4200 Person Vacation Community" House and Home XXXIV (Nov 1968) p. 76.

CHAPTER 4

THE PACIFIC NORTHWEST: ANALYSIS OF DATA

Since 1967 many large scale second home developments have been started in the Pacific Northwest. Government and private agencies have not been collecting data related to this particular land use type, and few detailed studies have been conducted by researchers and trade organisations. As the previous chapter showed, most of this material, detailing characteristics of second home ownership, is not directly applicable to the rather special status of the second home communities.

The primary objective of this study is to provide documentation of certain aspects of the communities, and is limited to the variable of permanency. The sample universe was the Pacific Northwest, (British Columbia, Washington and Oregon), limited because of the need for some personal contact and familiarity with the market as it developed.

Through newspaper advertisements, and by word of mouth, a list of 24 possible communities was established. After initial enquiries, several were excluded, as they did not conform to the study definition of recreational communities. Of the seventeen
remaining, 7 are located in British Columbia, 10 in Washington and 3 in Oregon. A cutoff date of February 15 was established for inclusion in the study. The location of the second home communities is shown in Figure 1. The communities, the developers and addresses are listed in Appendix 2.

Working material was derived from eight sources:

1. Promotional brochures of the development companies.
2. Trade journal articles.
3. Interviews with developers located in Vancouver.
4. Mailed questionnaires to out of town developers.
5. Prospectuses filed with the B.C. Superintendent of Insurance under Section 51 of the Real Estate Act.
6. Advertising prospectuses filed with the Washington State Professions and Business Bureau.
7. Personal observation at 7 developments.
8. Interviews with local government officials.

Because of the nature of the material, the relatively small sample, and particularly because the communities are all at various stages of development, no sophisticated statistical analysis has been undertaken. The data has been collated and tabulated, and is set out in Appendix 4. Information is incomplete for five developments.

I. The General Nature of the Developments

The seventeen developments studied varied widely as to the scale of operation and the major attractions, the facilities available, and the approach to development. Only two developments
Figure 1

Location of Second Home Communities

1. 108 Mile Ranch
2. Anglemont
3. Kokanee Springs
4. Twin Lakes
5. Alpine Meadows
6. Tunstall Bay
7. Magic Lakes
8. Sandy Point
9. Paradise Lake
10. Sudden Valley
11. Shelter Bay
12. Skyline
13. Cushman Lake
14. Fishhawk
15. Sunriver
were in operation prior to 1967, and these two have benefitted from the recent recreational land boom, selling over 60 percent of their lots in the past two years. The developments surveyed ranged from a minimum acreage of 300 acres to a maximum of 26000 acres.

In British Columbia perhaps the most familiar example is Block Bros. 108 Mile Ranch. The "108" was the subject of an extensive advertising programme during the summer of 1970, in order to establish the development's image in the public mind. The advertising programme costs were in the region of $1000 per lot sold in the first year, although benefits of this initial advertising will accrue throughout the sales programme.

By far the largest development surveyed, at 26,000 acres (40 square miles) the "108" is one of the largest recreational developments in North America. The site was once one of the larger cattle ranches of the Chilcotin Plateau, in the Cariboo, District of British Columbia. It contains 17 lakes, numerous valleys, open range, and upland lodge-pole pine and aspen-birch stands. A projected 7000 lots will occupy 27 percent of the land, with the remainder of the site being dedicated for public open space, range land, wildlife preserve, water bodies or recreational purposes. In order to assemble such a large acreage with high recreational potential, Block Bros. went 250 miles from Vancouver, which they consider the maximum distance for weekending under present travel conditions. 1 The "108" has provided an airstrip for the affluent cottager, as have three other developments.
At the Cariboo location they can attract buyers from the Interior centres as well as the Lower Mainland, and have been actively selling to Albertans. There is no one dominant recreational activity at "108", except perhaps scenic appreciation of the Big Country, and the activity potential complements the concept of year round recreation living.

Kokanee Springs, at Crawford Bay on Kootenay Lake, has 22,000 acres. This development however, has only recently commenced, in a small way, with 67 lots available and one sold, and as such it cannot yet be considered on the same scale as the 108 Ranch.

Another substantial development is Sunriver, at Bend, Oregon, with 6000 acres and 5000 lots, based on year round recreational opportunities. The emphasis here is on open space living, with only 20 percent of the land used for residential purposes. The natural environment is stressed through careful design and operation, and there is a permanent resident ecologist and naturalist at the site. The development is envisaged as a fully self contained new town based on open space living, and is scheduled to be complete by 1980. At present the main market potential is for second homes, with a gradual change over to a first home permanent community.

Lake Cushman, Washington, has 4500 acres, and 4000 lots. The residential lots are provided in 12 development areas, 7 of which are contiguous and contain the major recreation features. The twelve are considered as one development for this study. Lake Cushman is a power generating reservoir for Tacoma City Light, and
the recreational land development rights around the reservoir have been granted solely to Pacific Land Associates. The company have developed mainly at the southern end of the lake, but have associated recreation facilities around the 10 mile long lake and its saltwater outlet at Hoodsport.

The next largest development is Twin Lakes, near Penticton, involving 4000 acres and a proposed 5000 lots. This development has been refused development permits through zoning changes by the Regional District of Okanagan-Similkameen, but the details of the proposal have been included in this study.

Four other developments are in a similar size range, 1000 to 1500 acres. Magic Lakes is regarded as a pioneer in the recreational community field in British Columbia, having started in 1961, though it is only since 1968 that its potential has been recognised and developed fully. The 1200 acre (1000 lot) development is located on North Pender Island, a traditional weekending cottaging island. A substantial variety of services are available on the island, and Magic Lakes has only recently taken on the function of providing recreation and community facilities. The chief attraction is water, with both saltwater waterfront and two man made freshwater lakes.

Anglemont has 500 lots with 500 more projected, and is located on a 1000 acre site on the north shore of Shuswap Lake, west of Kamloops. It has year round recreation facilities of skiing and golfing, but the main focus is the lake and lake oriented activities. Anglemont has been progressing slowly since 1965, with the developer-owner, Jack Duffy, living on the site and enlarging it
more or less on his own as capital comes available through lot sales. Anglemont is equidistant from Vancouver and Calgary (360 miles) and attracts buyers from both these areas. The mild climate of the area, and the congenial homely atmosphere created makes it particularly attractive for retirement oriented buyers.

Sudden Valley has a potential 3700 lots on 1500 acres of forest and open grassland sloping back from Lake Whatcom, Washington. It is essentially a summer recreation oriented development, with golf and lake activities, and stresses through advertising open space living at the "undevelopment" (a registered trademark). Close to Bellingham, and with easy freeway access to Seattle, it makes no distinction between weekend cottaging and permanent living, as far as promotion is concerned.

Alpine Meadows, in the Garibaldi ski area, at present has no community facilities, but the master plan for the development calls for a wide range of commercial and recreational developments in a townsite as part of the overall scheme, and so it has been included in the survey, although this aspect of the project is by no means a certainty. The total acreage is approximately 1500 acres, with a further 700 acres in an immediately adjacent development promoted by the same company. Between 500 and 800 lots are to be developed, with 300 already sold. The major attraction is twofold, summer cottaging, based on nearby Green Lake and the attractions of the mountains, and skiing cottages used as a home base for skiing on nearby Whistler Mountain. The development is vying with Alta Lake for the ultimate Whistler townsite.
The other developments for which size data is available are all substantially smaller, 300 to 500 acres, with between 275 and 500 lots. Tunstall Bay, on Bowen Island, is a high quality development with the major attractions being ocean frontage in cedar woodland and close proximity to Vancouver. Skyline, on Fidalgo Island, is located within the city limits of Anacortes, and although offering a variety of recreational opportunities, and being promoted as a second home community, it appears to be appealing to the suburban resident. Shelter Bay is a marina community on a created waterfront in the Puget Sound, whilst Fishhawk is a cottaging community in Oregon appealing primarily to fishing enthusiasts, though providing other recreational opportunities.

Limited information is available on two other developments included in the study. Sandy Point is a beach marina community 40 minutes south of Vancouver, near Bellingham. Paradise Lakes, developed by the same company, is an inland forest community based on lake recreation, located south of Sumas on the road to Mount Baker ski area. Solmar, Puget Sound; and Indian Ford Ranch, Oregon coast lowlands; and Surfside Estates, Washington Pacific Coast, have been excluded from the study because of lack of information.
II. Community Characteristics

Second home recreation communities are promoted and sold as packages: a purchaser is buying a lot within the development, a 'share' in community facilities, and the privileged use of natural amenities of the site and the area. The buyer will also become involved in a community of residents having as a common identity the development itself. These aspects can all be considered major attracting features of the developments. All developments locate in scenic areas with recreational potential and often a history of cottaging, and all, by definition, provide recreation facilities other than those naturally present. The developers were asked to rank the four main attracting features, and the tabulated results are shown:

Table 10

<table>
<thead>
<tr>
<th>Most important attracting features</th>
<th>Rank 1</th>
<th>Rank 2</th>
<th>Rank 3 or 4</th>
<th>No Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural amenities and scenery</td>
<td>6</td>
<td>6</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Recreational facilities</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Investment potential</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Social atmosphere</td>
<td>1</td>
<td>-</td>
<td>5</td>
<td>7</td>
</tr>
</tbody>
</table>

Natural amenities and scenery is given slightly higher ranking than recreational features, with both ranked far higher than investment opportunities or social atmosphere.

A common recreation and leisure time activity that has not been specifically included in this study, but which is closely
associated with natural amenity and scenery is the actual activity of cottaging. Plotnikoff found that while many Squamish cottagers use the cottage as a base for their offsite recreation activities:

"... first and foremost, the cottage offers a place to relax and to enjoy the isolation and peace and quiet."

The overall attractiveness of the second home communities to the buyer has as components the lot sizes and costs, utilities and services, house types, recreation and community facilities, community organisation, and design and treatment of the development. These will be dealt with in more detail. The data is presented as support for the sub-hypotheses proposed, but is not intended that rigorous analysis will be undertaken.

A. Lot Sizes and Costs

One of the chief factors governing lot sizes are the sewage and water health requirements. In British Columbia, in the rural areas where the developments often locate, Health Board soil percolation tests specify minimum allowable lot sizes, and each proposed lot is tested. The Public Utilities Act makes provision for the setting up of Waterworks Companies, and only allows lots of over 18000 square feet to derive their own water supply.

Lot sizes in the survey range from a minimum 6000 square feet (0.14 acres) to over 2 acres. The most common and average lot size is of the range 0.3 to 0.5 acres, for lots using septic tanks for sewage disposal. Those lots on sewage collection systems average 8500 square feet (0.2 acres). One exception is the 108 Mile Ranch, where lots serviced by septic tank average 0.5 to 0.75 acres.
There is a wide variation in lot costs, from $3000 to $22,000 per lot. The average cost of an unsewered lot was $5000. A better indication of value would be to take the cost per net acre of residential land. The range of costs here is from $8000 to $35000 per acre. The variation in land costs can be explained by differentials in land assembly costs, dependant on distance from population centres and accessibility, and further conditioned by levels of utility service, community facilities provided, and the demand for the land. Table 11 shows the differentials and their possible component factors for the British Columbia developments.

Table 11

<table>
<thead>
<tr>
<th>Residential land costs and influencing factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost per acre</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Anglemont</td>
</tr>
<tr>
<td>108 Ranch</td>
</tr>
<tr>
<td>Magic Lakes</td>
</tr>
<tr>
<td>Alpine Meadows</td>
</tr>
<tr>
<td>Tunstall</td>
</tr>
</tbody>
</table>

(a) extras over and above water, septic tank, gravel road
(b) airstrip on site cuts down time for some

It is worth noting the comments of the interviewed developers with regard to the land cost and lot size trade off. At Magic Lakes they are:

"... well aware of the trade-offs, having to keep prices reasonable and still provide the services demanded. Lot sizes are cut down, though not below a size compatible with privacy requirements."
Capilano Highlands, at Tunstall Bay, say the form of development is determined by trade-offs, and

"... with underground wiring, telephone, piped water and fully paved roads, the lots are smaller, but we have kept some privacy. Prices, however, are not kept down, and the development appears to be like a subdivision in Richmond with only a few differences."

The 108 Mile Ranch also notes a similar trade off between service costs and densities, but says that is is not too great a problem as they compensate for it by allowing vast open spaces and parklands.

B. Utilities and Services

Utilities and lot services are reasonably uniform for the 14 developments for which data is available. All have piped water to the lots, from a variety of sources, such as wells, creeks, reservoirs and lakes. Magic Lakes uses its two man made lakes as water reservoirs for the community as well as for recreation areas. Some minor problems have been encountered through contamination of the water from snail and algae chemical control programmes. Where water supplies are derived from surface water, extra precautions must be taken on site in order to preserve water quality. Sources have to be above residential areas, and recreational activities have to be controlled and restricted in certain areas.

Eight developments rely on individual septic tanks for sewage disposal, five have collection systems and one has a partial system, a series of community septic tanks with collection systems running into absorption fields. Only one development has sewage treatment
facilities, the proposed new town of Sunriver. A major objection to sewage collection systems is the initial cost and the difficulty of operation, especially with the intermittent loads arising from weekend use. A major developer in the United States, the U.S. Land Company, recently designed and developed a vacuum operated collection system that overcomes gravity problems and weekend peak loading, and are using it in most of their recreational community developments. Some concern has been expressed at 108 Mile Ranch over septic tank disposal where the underlying clay pan layers may divert sewage into lakes, especially as population densities increase.

Only Skyline has a piped gas system, due possibly to the fact that it is within the city limits of Anacortes. Other developments rely on propane deliveries and oil for home heating. All the communities have electricity, with 2 of the 6 Canadian, and 6 out of 8 American developments having underground wiring. It has been suggested that underground wiring has been put in because of the scenic and environmental qualities demanded today, and because the smaller lots with their fewer trees can no longer hide the overhead wiring.

With internal community roads, the only distinction this study makes is between paved and gravelled roads. All roads have been constructed to the standards of the Provincial or State Highway Departments. All Canadian developments with one exception have gravelled roads, all U.S. developments with one exception have paved roads. Again there appears to be some correlation between
the higher service levels and the smaller lot sizes. Only two developers provide street services, e.g. curb and gutter, and one of these also provides street lights.

C. Community and Recreational Facilities

Major defining features of the second home communities are the facilities provided. These are basically of two types, recreation facilities and service facilities, though they are by no means mutually exclusive. Perhaps the best example of the dual role is that of the clubhouse or lodge, which may be a leisure time gathering place for social functions and a clubhouse for a recreation activity, and may also function as a restaurant for residents, guests, and visitors. Obvious service functions are food stores and service stations.

Not all community wide facilities are provided at the start of development. The community facilities are often staged, complementing the opening of new residential areas, the prime reason being finance especially when the profits from land sales provide further working capital. A second reason is for promotional appearance, developers preferring to have some show of activity, of continuous development, which verifies the intent to fulfill promises made in the sales brochures.

Because the communities are in various stages of development, their facilities are not directly comparable. To have a more common basis for comparison, proposed facilities have been included in the tabulations, though no guarantee is given that these
facilities will be provided. Table 12 shows the number of communities reporting various facilities.

Table 12

Recreational facilities

<table>
<thead>
<tr>
<th>Facility</th>
<th>Existing</th>
<th>Proposed</th>
<th>Total</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clubhouse</td>
<td>9</td>
<td>6</td>
<td>15</td>
<td>100%</td>
</tr>
<tr>
<td>Water body</td>
<td>15</td>
<td>-</td>
<td>15</td>
<td>100</td>
</tr>
<tr>
<td>Golf course</td>
<td>8</td>
<td>2</td>
<td>10</td>
<td>67</td>
</tr>
<tr>
<td>Marina</td>
<td>9</td>
<td>1</td>
<td>10</td>
<td>67</td>
</tr>
<tr>
<td>Swimpool</td>
<td>5</td>
<td>5</td>
<td>10</td>
<td>67</td>
</tr>
<tr>
<td>Horse corral</td>
<td>6</td>
<td>3</td>
<td>9</td>
<td>60</td>
</tr>
<tr>
<td>Tennis</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>53</td>
</tr>
<tr>
<td>Skidoo trails</td>
<td>4</td>
<td>2</td>
<td>6</td>
<td>40</td>
</tr>
<tr>
<td>Skiing hill</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>33</td>
</tr>
<tr>
<td>Others (a)</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>7</td>
</tr>
</tbody>
</table>

(n = 15)

(a) Others: hiking trails, playparks, saunas and theatre barns were each reported once.

The most frequent recreational facilities reported are the clubhouse, which performs a service function as well, and water oriented activities. This latter is in keeping with findings of numerous recreational studies which place water bodies as a prime ingredient of outdoor recreation. Golf is another frequently reported activity, occurring in two thirds of the communities. Golf courses are an added attraction, because not only is golf a sport that enjoys wide participation, but because the course provides an opportunity for higher priced 'viewlots' around the perimeter of the open space.

As noted in the introduction to this chapter, some developments specialise in a particular aspect of recreation, while
others are oriented to year round recreational activities. The development of year round facilities is especially important when considering the potential for permanent settlement. The data was analysed on this basis, and because nearby offsite recreation is obviously also an attraction for the buyer, these were considered as well. Six communities are summer oriented; three cater to mainly summer activities with one winter component; and six communities have year round facilities.

Community services were less well represented, as shown by Table 13.

Table 13

<table>
<thead>
<tr>
<th>Community Services</th>
<th>Number of communities reporting facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service</td>
<td>On site</td>
</tr>
<tr>
<td>Public</td>
<td></td>
</tr>
<tr>
<td>Fire protection</td>
<td>9</td>
</tr>
<tr>
<td>Police/security</td>
<td>4</td>
</tr>
<tr>
<td>Garbage dump</td>
<td>2</td>
</tr>
<tr>
<td>Schools</td>
<td>-</td>
</tr>
<tr>
<td>Health Services</td>
<td>-</td>
</tr>
<tr>
<td>Commercial</td>
<td></td>
</tr>
<tr>
<td>Restaurant</td>
<td>5</td>
</tr>
<tr>
<td>Food store</td>
<td>4</td>
</tr>
<tr>
<td>Service Station</td>
<td>4</td>
</tr>
<tr>
<td>Laundry</td>
<td>3</td>
</tr>
<tr>
<td>Hotel/motel</td>
<td>3</td>
</tr>
<tr>
<td>General store</td>
<td>2</td>
</tr>
<tr>
<td>Drug store</td>
<td>-</td>
</tr>
</tbody>
</table>

(n = 15)

The most representative service is some form of fire protection, usually a volunteer brigade with a pumper truck, utilising gravity fed water supplies. Four of the communities
have their own security patrols. While none of the developments have schools on site, all but one indicated school bus service to the community. In the commercial sector there is less activity, with only one third of the communities having restaurants, and one quarter having food stores.

There is a heavy reliance on offsite services, with two thirds of the services listed being available within 10 miles. Many developments indicate interest in having commercial uses on site, and all but one community have made land provision for this commercial and service activity. One developer said:

"We are near enough to 100 Mile House to get all the services that are required, and we will not encourage other facilities on site." 10

At the same time, this developer operates for the public and residents alike, the golf course, clubhouse and restaurant, is catering to conventions, and is contemplating a hotel-motel complex, service station and neighbourhood food stores.

Over two-thirds of the developers thought that their facilities were adequate or nearly adequate for permanent living, given the amenities and services available in nearby centres. Of the four that thought not, two anticipated upgrading in the near future.

D. Types of Residential Buildings

Because of the relatively new status of the developments, the statistics on home types are fairly incomplete, with building programmes lagging behind lot sales. A total of 3590 lots have
been sold in the eight communities for which information is available, the majority of these having been sold in the past two years. Of the 3590 lots, only 670 have been built on (18%). It is estimated by the developers that 660 lots (18%) have been bought for speculative purposes.

Recreational communities have a high proportion of higher priced and better quality homes. This was observed at the developments and verified by the responses. A simple distinction between houses and cottages was used, without defining each type. The average cottages reported by respondents ranged in value from $5000 to $8000, the houses from $8000 to $40000. Out of 10 responses to the question on home types, 5 communities indicated that 100 percent of dwellings in the communities were houses rather than cottages, whilst two communities had 90 to 95 percent houses, and one had 75 percent houses.

These figures, whilst indicative of the possible trends in some developments, may be misleading, due to the newness of some of the developments, some of which had only a handful of dwellings constructed. In terms of the total units built, (670) 350 were classed as cottages, with 330 of these in two developments, both in areas with a strong history of cottaging tradition. 320 were classed as houses, four developments with 100 percent houses having fewer than 20 each. It is anticipated that as building commences at these newer developments the percentage of houses will rise substantially.
All of the developments have some control over buildings, though in most cases it is confined to ensuring that the privacy of surrounding lots is protected. Many ask for submission of building plans, and the main check is to prevent the erection of what most developers call 'tarpaper shacks'. One developer insists on cedar shake roofs, and a few ask for natural wood finishes or wood colour staining.

With the higher land prices, it is realistic to assume that better quality houses will be built, the value of the home bearing some relationship to land prices. At Tunstall Bay, where lot prices are in the $7000 range, the developers anticipate a minimum value of $12000 per house, and suggest that those wanting cabins will build elsewhere on Bowen Island.

None of the developers surveyed are in the business of home construction for the communities, this being done mostly by local contractors and the prefabricated manufacturers. Several have reserved land for condominiums, for sale or rent, and indications are that some of these will be constructed in the next five years. The market for condominiums as second homes in recreational areas is expanding fast in the United States. Many of the developers interviewed were aware of this interest and planned to get into the market.

E. Permanency

Of the 670 residential dwellings already built, 197 (29%) are occupied permanently, with two communities very active in this aspect. Anglemont has 50 permanently occupied homes out of 80
constructed, while Skyline has all 21 of its houses occupied permanently. A further 21 percent (141) are estimated by the developers to be occupied for a substantial portion of the year, though this estimate is open to some interpretation.

Estimates by developers of the number of purchasers contemplating retirement or permanent settlement in the next five years ranged from 10 percent to 50 percent, though the numbers actually retiring each year are much lower. Approximately 70 households retire each year to the eight developments for which data is available.

Only one community, the Twin Lakes proposal, indicated that permanency is or would be discouraged, and that one statement is tempered by the politics of gaining approval for the scheme; Possible permanency and its effects is a point of contention there, though not the reason cited for turning down the application. The estimates of permanent settlement and possible future settlement are very similar to the survey results described in Chapter 3. While one may question the veracity of such estimates as derived from developers, they do reflect the views of people who are well aware of customers intentions, and they do serve to illustrate the extent of permanency in the communities.

F. Responsibility for Maintenance

All developers surveyed contemplate that their direct responsibility for the communities will end a short time after their sales programmes conclude. In Canada, responsibility for road maintenance is automatically relinquished to the Department of
Highways once the subdivision is approved and roads are built to the required specifications. In the United States, this responsibility is gradually relinquished by the developers. The cost of any improvements of course would fall on adjacent property owners through local improvement by-laws.

With utilities, the position is a little more obscure. Water companies are set up by the developers, with the intention in all cases of turning these over to the residents, and eventually incorporating these into any Regional Water District that may be set up. In the Gulf Islands, development of new parcels is now being slowed down because the Regional Health Board says it has no authority to, or means of taking over small water and sewer districts in the future.

The U.S. developments with sewer systems, and in some cases, with water systems, come under local area sewage districts. Sudden Valley put up the capital, to be repaid, for construction of a trunk sewer line four miles to Bellingham, with Sudden Valley providing a water treatment plant on site in turn for the connection.12 All developments envisage handing over control of water and sewer systems to some organisation.

The majority of communities will turn over control of community wide facilities to residents at some stage, though some of the more commercially viable facilities may be retained. All developments but one require, as a condition of lot sales, membership in a community club or organisation, which is usually to be the vehicle for turning over control. Some developers set terms of sale
in advance, usually below cost of the facility, others write off the facility as a promotional expense and hand it over when their controlling interest is no longer required.

All but one community have some form of organisation other than the recreational club. These organisations serve several purposes. First they are a means of liaison between the developers and the property owners, to air grievances if any, and to help the residents have some participation in development decisions. Property owners have a means of participation in the affairs of the community, and this adds to the sense of community and identity that is very much in evidence among residents of the communities. Third, they are a vehicle for handing over responsibility for community facilities. Several communities are planned on a village cluster or 'sub-community' pattern, and as sales are complete in each section, responsibility for maintenance is given over to the 'village' residents.

With a few exceptions, costs of maintenance of most facilities will be borne internally by residents, unless municipal status is achieved, at which time responsibility will fall to the community at large.
References

1 Interview, John H. Powell, Block Bros, Industries, Jan 27 1971.

2 Plotnikoff, "Cottaging", p. 44.

3 Interview, Jim King, Magic Lakes Estates, Feb 2 1971.


5 Interview, John H. Powell, Block Bros. Industries, Jan 27 1971.

6 "Fish Pollution blamed on Mine", Vancouver Sun, Jan 19 1971.


8 Canadian Environmental Services, Issues and Choices, p. 33.

9 Interview, Dalton Allen, Capilano Highlands Ltd., Feb 6 1971.


11 Interview, Harold Thomson, Director, Okanagan-Similkameen Regional District, Jan 6 1971.

12 "Sudden Valley Sewer Agreement", Bellingham Herald, May 15 1970.
The main thrust of this paper has been to identify the special characteristics of second home recreational communities that could lead to permanent settlement. These are summarised here, not as isolate components, but as interrelated sets of characteristics. These summary conclusions form a basis for exploring the implications for regional development in the areas where second home communities are located. It must be emphasised that this was not the subject of detailed research, but is a practical application of the findings. Policies for regional planning which are deemed appropriate in light of the study are given, as the final section of the thesis.

I. The Potential for Permanency

It has been shown that several characteristics of second home recreational communities have a potential for encouraging permanent settlement. It has also been shown that some permanent settlement is already occurring, and that developers at least are aware of this. The more important findings are those related to services to the individual lots, and the role of community facilities. A theme that
has been only partially explored is the emergence of a new life style based on the integration of recreation with the home. This changing life style is reflected as a consumer demand, and thus determines to some extent the features of the second home communities. More important is the fact that the trend toward permanency is a part of this change. It has been noted briefly that in time the notion of permanency and second homes will be superficial, as some families move into the realm of two home living with no rigidly defined primary home. This must be borne in mind when assessing the findings of this study.

A. Characteristics of the individual lots.

The second home buyer is seeking initially a base for leisure time recreation activity. Despite the on-site recreational facilities present in the communities studied, the cottage and property itself is regarded as an important activity in its own right. Commonly associated with this idea, and demanded by the consumer, are the values of privacy and tranquillity. Lot sizes must thus not go below a perceived size that would deny these values. Open space and recreational areas, combined with sensitive lot layout, can compensate for small lots and increase the perceived lot size to a satisfactory level.¹

Lot sizes, facilities available and services to lots are all interrelated, with the prime ingredient in the trade-off between them being the level of service. It has been demonstrated that second home communities provide lot services which are of standards similar to those of regular subdivision. Furthermore, the lot
services in these communities are of a far higher level than those services normally present in the typical cottaging situation.

The second sub-hypothesis dealt specifically with the possibility of a trade-offs between lot sizes on the one hand, and facilities and services available on the other. The data presented indicates that there is a correlation between lot sizes and services, high levels of lot service being associated with smaller lots. The developers interviewed confirmed that trade-offs do occur, and emphasised that it is axiomatic of development economics. It is noted that lot sizes are influenced by other variables, such as the price of the raw land before development, and privacy demands of the consumer.

B. Lot characteristics and permanency

Studies indicated that in the recreation or weekend cottage situation where retirement is contemplated, this intention is conditional upon a high level of services being available. That this level of service is available in most of the second home communities would indicate that they are suitable for permanent settlement as far as services are concerned.

The lot size to service and facility levels trade-off can be associated indirectly with permanency, as the lot size and facilities partially determines the lot value. Lot prices in many cases compare favourably with prices paid for lots on the city fringe. Again following axiomatic principles of development economics, the value of the homes being constructed has a direct relationship to the value of the lot. It has been shown that the value and quality
of homes being constructed in second home communities is greater than for homes on scattered lots. Furthermore, many of the homes have the same convenience characteristics of regular homes, running in some cases to air-conditioning. Many of the homes constructed can be used as permanent homes without modification, if this is the desire of the owners. The interviews revealed a high percentage of the homes to be built in the near future are expected to conform to the standards and services of a typical city house, rather than to the less expensive cottages and cabins.

C. Permanency and on-site community facilities.

The on-site provision of recreational and community facilities is considered to be important for initially attracting buyers. They are necessary for the pursuit of leisure time activities, and they have a role to play in the assembling of the promotional package. These facilities have another role though, that is more relevant to a study of permanency.

This role is that of having on-site readily accessible centres supplying everyday necessities. This close proximity of facility, be it commercial, cultural or recreational, in its broadest sense, is an essential for permanent settlement. The second home recreational communities are less active in providing commercial and service facilities, still considering themselves as primarily recreation oriented communities. Police and fire protective services are available in many developments. Basic food supply services are quite common, and most developments anticipate that food stores and laundry facilities will eventually be provided. For other facilities, such as health care, drug stores, hardware stores
and similar operations, there is a reliance on nearby settlements, though many of the larger developers predict that these will eventually be located on site.

The governing factor is demand. Goods and services with a high population threshold tend to locate near existing population centres, while only those with low population threshold levels (for example, grocery stores) can gravitate toward the new communities. The importance is that the developers, recognising thus, and also the possibility for permanent settlement and this greater demand, are making provision on site for these activities to locate. This will tend to further accelerate trends to permanency.

D. An emerging life style.

Community facilities play a role in the integrated recreation and home life style that is gradually developing today. The recreation consumer is seeking an alternative to his city living pattern. The physical style of living in second home communities is different from that of the traditional weekend cottager, yet it is not entirely like that of the suburban resident. The degree of privacy afforded by the lot, and the direct association with recreational opportunities are two obvious differences.

To echo earlier postulates, there is a continuum of land use patterns, ranging from inner city apartment living, through city living and suburbia, second home recreational communities, traditional cottaging, and ending with rural living. This continuum can be variously described, by service levels, facility accessibility
and density of settlement. The important point is that recreational home communities are at the transitional stage between permanent living and temporal living. A continuation of trends toward more leisure and open space community living could accelerate permanency in second home communities.\(^3\)

This emerging way of life is one based on recreation and leisure time activity associated directly with the home. It is suggested that second home communities are not developed solely for temporal living, or permanent living, but as land sales projects. This view is borne out by the developers, none of whom discourage permanent settlement, with several freely admitting to anticipating it as a growing force, and actively planning for it, as an added dimension to their market.

Recreational activity as an integral part of everyday living has long been recognised as important, and it can be seen in the fabric of the city, through the attention given to recreation in the form of parks, marinas, beaches, golf courses, playing fields and the like. On a smaller scale it can be seen in higher density apartments and town house developments, with the provision of swim pools and recreation rooms. The new towns of the United States and Canada give prominence to the provision of recreation facilities, as do some of the newer ex-urban communities such as Lions Bay, North of Horseshoe Bay, Vancouver.\(^4\)

E. Community identity.

A final concern of the study in assessing suitability for permanent settlement is the social sense of community. Very little
attention was paid to this in the study, due to the difficulties of assessment and the emergent nature of the communities. It is worth noting, however, that the residents of the communities that were visited showed a community spirit, identifiable with their involvement in the community. Several developers ventured opinions on this, ranging from pride in an aesthetic and environmentally pleasing development to a sense of financial security that the developments offered. More probably, as noted by the developers of Anglemont, it came about through a close association with fellow residents through recreation activities, and the weekly activities at the clubhouse.

F. Existing permanent settlement.

Finally, the degree of permanency found at the developments should be re-emphasised. Of the homes built, 29 percent are occupied permanently. There is also a high rate of anticipated permanent settlement noted by the developers, approximately 70 families per year to the eight communities for which data is available.

The extent of existing permanent settlement is confused by the relative newness of many developments. A tentative conclusion would be that the degree of permanency depends to some extent on the temperance of the climate in which the community is located, as well as the characteristics noted in the study. Other controlling factors are the proximity of cultural and community services, and for non-retiring permanent residents, job opportunities in the region. These factors have not been explored, and further research is needed to confirm their role.
Permanency is an existing fact, and second home recreation communities exhibit a potential for it to continue at an accelerated rate. The consequences of this activity must be recognised.

II. The Impact of Permanency on Regional Development.

The influx of people into a region can change the population basis for determining the provision and spatial distribution of services. Concern is also expressed for the establishment of new settlement nodes, which may detract from the viability of existing marginal communities in rural areas. Questions of water supply and adequate sewage disposal and treatment can be raised, especially considering the fact that development permission is often based on the proposition that occupancy will be of a temporal nature. The benefits to a region in terms of economic contributions can be seriously queried.

A. Economic impacts.

A common claim of developers is that cottaging will contribute to the economy of an area, and should thus be encouraged. Graham notes, however, the "... inability of cottaging to provide employment in a region" and questions the contribution to a local economy. He found that cottagers spend on average $650 per year per cottage. It was further estimated that only 28 cents of every recreation dollar remains in the recreation area. This figure would of course change as permanency increases and daily needs are serviced in the region. The claim that communities add substantially
to local economies must be viewed with some suspicion especially if the development itself is primarily a seasonal operation.

Second home communities can have a beneficial effect in areas where cottaging is dominant, being a form of concentrated development that is easier to service and control. The Squamish District have been urged to encourage recreational communities:

"Condominiums, holiday villages and communities of cottages should be encouraged as preferable to scattered development, but note should be taken that cottaging is often a negative factor in a region." 9

Another negative influence is the disruption of existing economies. In Washington State it has been found that the larger developments are buying out large ranching units in order to assemble sufficient acreage of land for their projects. 10 This in turn has removed producing units on which the economy of the valley had been based. The economic potential of the recreation economy is limited, and is seasonal, and does not make up for the loss of ranching.

The question remains as to whether or not the contributions to the local economic base outweigh the negative long range effects that can be associated with the communities. This is an area where substantial research is required. It would appear, at least from a superficial survey, that serious disbenefits can accrue in regions where second home communities locate.

B. Creation of new settlement nodes.

Establishment of new settlement nodes through permanency might result in a need for the dispersal of government and commercial facilities. This is contradictory to the goals and objectives of
most regional districts, which are attempting to strengthen existing population centres and establish a more efficient pattern of development.

Tunstall Bay, although only a small (300 lots) development, is considered by its developers as capable of determining future land use patterns on Bowen Island. This community, and two adjacent second home projects, are considered to be of sufficient size to warrant the future establishment of a second commercial node on the island, and the communities are designed to incorporate this into their schemes.¹¹

Similarly the planned townsite at Alpine Meadows, although far from a reality, is a very definite attempt by the promoter to influence the pattern of settlement in an area. The townsite is not essential to the community, but adds to the appeal of the lot sales programme.

A recent report dealing with planning in the Regional District of the Cariboo, in which the 108 Mile Ranch is located, raises similar issues. Concern is expressed for the pressures exerted on recreational and wilderness resources, noting that there has been a:

"... marked intensification of large scale subdivision activity following the 1969-70 development of 108 Mile Ranch ... present trends are beginning to arouse concern." ¹²

The potential of the 108 Mile Ranch and similar ventures to evolve into settlements is noted, giving the possibility of:

"... a series of secondary towns offering limited urban facilities and few urban satisfactions because of the dispersal of the tax base." ¹³
C. Services to communities.

A major concern of Regional Districts and municipal authorities is the utility servicing of their resident population. As far as second home communities are concerned, the responsibility for this rests initially with the developer. As the study found, all developments are serviced by piped water systems, feeding from reservoirs and holding ponds. With permanent settlement as an established trend, the developers are presumably planning their water supplies accordingly. When development sales conclude, and responsibility for maintenance passes over to community groups and possibly municipal government, some problems may arise in terms of updating capital equipment, and increasing supplies sufficient to ensure adequate gallonage for permanent settlement. In areas where water supply is marginal, this could create severe problems.

The proposed development at Twin Lakes, Penticton affords an excellent example of this concern. The authorities of the Okanagan-Similkameen Regional District had two basic concerns. The first was the adequacy of the sub-surface drainage to supply sufficient water to the development. This issue was based on the potential gallonage required if permanent settlement were to occur, as the development company based its proposal on a projected water supply for temporal occupancy only. There was also the allied question of the potential eutrophication of the lakes through inadequate septic tank filtration, Department of Health standards again being based on non-permanent use. The main concern of the District though was for the 'ultimate potential and character' of the development, and a concern over the potential of the community
to form a new settlement and thus usurp the planning function of the District. The project was finally blocked on the grounds of its likely radiowave interference with the nearby Mt. Hawthorne Dominion Radio Astrophysical Observatory.

The Okanagan-Similkameen Regional District is not alone in being concerned over eutrophication of lakes and water bodies. The reluctance of regional districts to take on the responsibility for ensuring adequate sewage disposal facilities in unserviced rural areas prompted the 10 acre minimum lot size moratorium in the Gulf Islands that has since been adopted by several other Regional Districts. The reasoning is not based on a recognition of potential for permanency per se, but on the potential demand through sheer numbers of cottagers, and the increased use of cottage property even on a temporal basis.

The consultants for the Cariboo Regional District pointed out the dangers of increased septic tank wastes contaminating the numerous recreational lakes in the region. This contamination is highly probable, given a combination of the tremendous increase in lakeshore cottage development in recent years and a sub-surface claypan layer draining towards the lakes. One proposed solution is to attempt to restrict lakeshore development, and thus eutrophication, using not only Department of Health percolation standards, but also a cottage density standard. The recommended standard is \(2\frac{1}{2}\) acres of lake per cottage. Admittedly the standard takes into account not only the ability of the water to withstand domestic sewage filtering in, but also the recreational carrying capacity of the lake.
III. Recommendations.

The general conclusion of this study is that large scale second home recreational communities do exhibit a potential for permanent settlement. When development permission is being considered, local officials should be fully aware of the changing nature of the recreation sector, especially in the larger communities. Some tentative recommendations can be given, arising from the discussion of the regional impacts. The inadequacies of the study are recognised, and further areas of research are outlined.

A. General regional issues.

It is the responsibility of the Regional Districts to ensure that the proposed developments will provide long term benefits, or at least that there will not be any serious disbenefits. The overriding concern should be to ensure orderly efficient distribution of the governmental and commercial facilities within the region.

When second home communities are suspected of having the potential to develop into new settlement nodes, the desirability of the ensuing development pattern should be examined. The District should satisfy itself that it will be able to economically service the communities with schools, health care and protective services, and that services to home sites and waste disposal from them will not present a tax burden to the District in the future. If permanency does not appear to be likely, the alternative of temporal occupancy might result in a dependence upon a seasonal economy.
Where a recreational based economy is not suitable for the District, alternative or complementary economies will have to be encouraged.

Controls have to be sought at all levels, from initially allowing the development to control of the individual lots and homes.

B. Alternatives for regulation of second home communities.

There appears to be some effort at overall control at the regional level, as officials recognise possible future problems. The Twin Lakes refusal is one example of this, as is the reluctance of the Squamish District to grant permission for two developments at Alta Lake. Control is often exercised through zoning ordinances making residential settlement a non conforming use. Several districts in British Columbia have used the devise of an Order-in-Council moratorium restricting development to 10 or 5 acre parcels, this being a temporary but effective method until such time as planning studies are completed and zoning ordinances are adopted.

Methods of control have not yet been adopted to meet the possibility of permanent settlement, beyond outright refusal of development permission. Two possible courses of action are open. The first is to attempt to inhibit permanency by zoning specifically for summer or temporal occupancy, using a definition of the residence which restricts the use, for example, without heating unit; or through the issuance of temporary occupancy permits. This type of control would be difficult to enforce although it has been tried with moderate success in the United States.
The second course of action recognises that permanency will eventually occur, and attempt should be made to minimise any possible negative effects that may arise. One solution is to set the standards for development as stringent as those for regular subdivisions. Thus water supplies should be adequate enough to serve a permanent population, and setbacks and building performance codes should be uniform throughout the development. Department of Health standards should be interpreted on the basis of permanent populations when determining sizes of lots utilising septic tank methods for sewage disposal. It is felt that standards should be uniform throughout the developments as relaxed controls for seasonal occupancy might result in temporal residences of a lower standard having an adverse effect on the values of permanent residence property.

In the second home communities at the present time, developers insist that all home construction plans should be submitted to them for approval. Their standards and guidelines appear to be arbitrary, and are often limited to ensuring that the homes are of a size and value compatible with other homes in the project. Other guidelines are that the exterior finish should blend in with the natural setting, and that the building is sited correctly on the lot. All Regional Districts in British Columbia have officially adopted the National Building Code, and the recreational communities are bound by its provisions.
C. Voluntary controls.

A final method of control is through voluntary standards. It has been stated that with the tremendous competition in the recreation community field, and the discerning taste of the buyers, the developer is forced to market a quality product with built in controls sufficient to satisfy regional authorities. Observations of development where some control already exists emphatically denies this postulate. The solution of permitting permanent occupancy by setting standards for the buildings and lots, voluntary or otherwise, will not solve the problems that arise at the regional level.

D. Further research.

Several issues have been raised that go beyond the scope of the present study, and yet are essential to a fuller understanding of the problems that may arise in allowing second home recreational communities to locate. The one obvious area for research is the extent of future impacts within a region, especially impacts upon the economies of both the public and private sectors. An allied area for research is that of the creation of new settlement nodes, and the roles these could play in determining future population distributions. It may be that the communities could have a positive role to play in achieving regional objectives. A minor research project would be to examine the external factors influencing permanency, such as climate and job opportunities.
Finally, the inadequacy of this research in relation to the "cottager's" preferences is recognised. The consumer would have an influential part to play in determining the form of the community once the possibility of permanency is seen. Certainly a survey of residents would provide a more reliable description of the changing life styles, and realise an accurate estimate of the potential number of permanent residents.
References

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2 See for example, classical central place hierarchy theory, especially Walter Isard, *Location and Space Economy*, and Walter Christaller, *Die zentralen Orte in Sud-deutschland*.

3 Carl Norcross, *Open Space Communities in the Market Place*, Urban Land Institute Technical Bulletin #57.

4 Fraser Lewis Manning, "Locational Determinants of Private Enterprise New Communities in Metropolitan Regions".


6 Interview, Margo Maltby, Anglemont Estates, January 27, 28 1971.


9 Ibid., p. 130.


13 Ibid., p. 15.

14 Interview, Harold Thomson, Director Okanagan-Similkameen Regional District, January 6 1971.


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the Purchase Decision, Why People Buy in Planned Communities. 
Berkeley: University of California, Institute of Urban 

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Wisconsin. Madison, Wisconsin: Department of Resource 

C. Articles

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"An Acre on the Fringes". Vancouver Sun, October 19 1970.

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Dinger, Julius J. "Recreational Real Estate". Urban Land 29:5 
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"Pollution Free Paradise, the Healthiest Town in America". American Home 74:1 (Jan 1971) pp 33-41.


"Sudden Valley Sewer Agreement". Bellingham Herald May 15 1970.


"Vacation Homes: An Exploding Market Takes on a New Shape". House and Home XXVI (Feb 1964) p 108.

"Village Center in Community Developments". House and Home XXXIV (Oct 1968) pp 69-75.


"Your Market Opportunities: 9,600,000 Families Qualify for Second Homes". Practical Builder XXIX (Nov 1964) p 66.

D. Unpublished Material.


Appendix I. Questionnaire and covering letter.

Please return completed questionnaire to: R. Ian Birtwell, School of Community and Regional Planning, University of British Columbia, Vancouver 8, B.C., Canada.

Most of these questions can be answered with a tick or brief notation. Please feel free to comment and elaborate wherever necessary.

Name of development

Development Company

Approximate location

1. Total acreage, including future areas

2. How many lots are: presently developed
   to be developed
   already sold
   already built on

3. What are the major attractions to the lot purchaser? Please rank, 1 most important etc.
   Natural amenities
   Recreation Facilities
   Investment opportunities
   Social atmosphere
   Other (specify)

4. Which of the following community facilities and services are available at the development?

<table>
<thead>
<tr>
<th>Facility</th>
<th>Present</th>
<th>Proposed</th>
<th>Facility</th>
<th>Present</th>
<th>Proposed</th>
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<tbody>
<tr>
<td>Golf course</td>
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<td>general store</td>
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<tr>
<td>Club house</td>
<td></td>
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<td>food store</td>
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<td>Community center</td>
<td></td>
<td></td>
<td>drug store</td>
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<tr>
<td>Beaches</td>
<td></td>
<td></td>
<td>laundry</td>
<td></td>
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<tr>
<td>Fishing</td>
<td></td>
<td></td>
<td>doctor</td>
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<td>Marina</td>
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<td>restaurant</td>
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<tr>
<td>Tennis</td>
<td></td>
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<td>bar</td>
<td></td>
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<tr>
<td>Horse riding</td>
<td></td>
<td></td>
<td>dancing</td>
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<tr>
<td>Skiing</td>
<td></td>
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<td>mail delivery</td>
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<tr>
<td>Skidoo trails</td>
<td></td>
<td></td>
<td>land fill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hiking trails</td>
<td></td>
<td></td>
<td>elem. school</td>
<td></td>
<td></td>
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<tr>
<td>Gym</td>
<td></td>
<td></td>
<td>fire truck</td>
<td></td>
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<tr>
<td>Swim pool</td>
<td></td>
<td></td>
<td>gas sales</td>
<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
<td>other</td>
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</tr>
</tbody>
</table>

5. What is the average lot size? ________ square feet or acres.
6. What type of homes are being built? (%)  % cabins  % houses
What is their approximate value? $ $ $ $ 

7. How many homes are occupied: permanently
   for more than 180 days/year  
   less than 180 days/year, but
   used substantially  

8. What percentage of lots are bought for speculation?  % 

9. How many lot purchasers contemplate retirement or
   permanent living at their property in the near future?  

10. How many actually retire to the property each year?  

11. Does the developer discourage permanent settlement?  Yes  No 

12. If yes, how is this done?  

13. Does the development have facilities to support
    substantial permanent settlement?  Yes  No
    Few  Many 

14. Please list facilities that would be provided if permanent settlement
    were to increase  

15. Could the development become a new town or village?  Yes  No  Possibly 

16. What is the major focal point of the development?
    Recreation activities (specify)
    Commercial area
    Lodge or Club House
    Owners Association Club
    Other 
    None 

17. Does the road system emphasise this focus?  Yes  No  A little
18. Do property owners have any representation or liaison with the developers to deal with community issues? None □ □ □ □ Informal □ □ □ □ Club membership □ □ □ □ Owners Association □ □ □ □ Other □ □ □ □

19. Will future maintenance of community facilities and services be:

- handed over to property owners group □ □ □ □
- always maintained by developers □ □ □ □
- taken over by local government □ □ □ □
- other (specify) __________________________ □ □ □ □

20. At what date (year) would this changeover occur? ______

21. How near to an existing town or village should the development be located, for services and facilities available there? ______ miles

22. Does the local government or nearest town provide any of the following:

- police protection □ □ □ □
- fire protection □ □ □ □
- school bussing □ □ □ □
- health care □ □ □ □
- road maintenance □ □ □ □
- shopping □ □ □ □
- restaurants □ □ □ □
- entertainments □ □ □ □
- personal services □ □ □ □

24. Do you allow camping? ______ or trailers? ______. If so, under what conditions? ____________________________________________

25. Are you contemplating further recreational land developments in other locations? ________________________________

Thank you for your co-operation. If you have further comments, please feel free to add them below.
Appendix 2: List of Developments Surveyed.

108 Mile Ranch
105 Mile Ranch Limited,
Block Bros. Industries,
1030 W. Georgia Street,
Vancouver 5, B.C.

Alpine Meadows
Capilano Highlands Limited,
1520 W. Georgia Street,
Vancouver 5, B.C.

Twin Lakes
Gabriola Wildwood Estates Ltd.,
540 Seymour Street,
Vancouver 2, B.C.

Anglemont
Anglemont Estates Limited,
Anglemont, B.C.

Sudden Valley
Sudden Valley Inc.,
#1200 Denny Building,
6th Avenue,
Seattle, Washington.

Sandy Point Shores
Isenhart and Gulf Land Co.,
P.O. Box 1187,
Ferndale, Washington 98248.

Shelter Bay
Shelter Bay Company,
1132 N 128th Street,
Seattle, Washington 98133

Skyline
Harry Davidson Inc.,
P.O. Box 2176,
Everett, Washington 98201

Surfsides Estates
P.O. Box 246,
Ocean Park, Washington.

Tunstall Bay
DeeCee Projects Limited,
Capilano Highlands Limited,
1520 W. Georgia Street,
Vancouver 5, B.C.

Kokanee Springs
Kokanee Springs Development Ltd.,
730 Elveden House,
Calgary 2, Alberta.

Magic Lakes Estates
Pender Holdings Limited,
1489 West Broadway,
Vancouver 9, B.C.

Solmar
Box 449,
Sequim, Washington 98382

Lake Cushman
Lake Cushman Sales Co.,
Pacific Land Associates,
23rd Floor, Pacific Building,
Seattle, Washington 98104.

Paradise Lakes Country Club
Isenhart and Gulf Land Co.,
P.O. Box 1187,
Ferndale, Washington 98248.

Sunriver
Sunriver Properties Inc.,
P.O. Box 1224,
Bend, Oregon 97701.

Fishhawk
Brown Development Co.,
5319 S.W. Westgate Drive,
Portland, Oregon 97221.

Indian Ford Ranch
P.O. Box 98,
Sisters, Oregon.
Appendix 3. Surveys of the Second Home Market

1. A T and T 1965


12000 telephone users were polled, on a cluster sample basis, from across the United States. Ten of the 70 questions were related to vacation housing, and these were analysed separately by Chiu. The original samples were mainly from urban areas, whilst Chiu's sample was those respondents with second homes.

2. Alcoa 1965


In 1965 the Company conducted a survey of 1346 persons licensed by the company to have docking facilities on two reservoirs in North Carolina. There was a rate of return of approximately 20 percent.

3. Alcoa 1966


This survey assessed the existing owners and the potential market among apartment tenants. A 20 percent return from 6019 sample was obtained. Bias exists because of sampling tenants only, with over half having incomes of over $15000, with 76 per cent professional people, and with 60 percent of the sample living in 1 or 2 person households.
4. Southold Town 1965


This survey of 186 part time residents of Southold Town was part of a larger survey. The applicable portions were 20 questions on the residents characteristics, and the extent of their participation in the community.

5. Chautauqua County 1966


The study area is the southwestern corner of New York State, south of Buffalo on the shores of Lake Erie. Over 2400 questionnaires were mailed to cottage owners, with 1016 returned (43 percent response). Questions posed related to social characteristics and length of residence and use patterns.

6. DFPA 1963


In 1963 the Douglas Fir Plywood Association (now the American Plywood Association) sampled 2000 people who had ordered vacation home plans from their members. The sample chosen was a nation wide sample. The survey was directed at consumer preferences, but also indicated buyer characteristics.
7. McCann-Erickson 1966


226 respondents (26%) from a sample of 1000 people purchasing home plans 1962-1965. The survey was to determine future marketing policies by determining the uses to which their homes were put.

8. NAHB 1966


A survey of 200 members who had indicated their involvement in vacation homes in an earlier survey. 74 useable returns were obtained. Information was obtained for a wide variety of characteristics of the homes and marketing data of the builders.

9. New Hampshire 1964


A survey of an unlisted number of second home properties in 29 selected areas of New Hampshire. Data was obtained on the physical characteristics of the lots and homes.

10. Plotnikoff 1970


160 samples were taken of cottagers in the Squamish area of B.C. The principle research was to determine satisfaction levels related to servicing, and valuable supportive data on characteristics and use patterns was collected.
11. **Ragatz 1966**


A survey of 72 community developers, with a return rate of 47 percent (34). Similar information to study 8 NAHB was collected, on characteristics of the developments and their facilities.

12. **Stanely Works 1965**


A sample of potential home plan buyers on the East and West coast of the United States. A sample of 470 returns resulted. The survey determined characteristics of the buyer and his vacation home preferences.
### Appendix 4. Selected Characteristics of Second Home Recreational Communities

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<tr>
<th>Community</th>
<th>Total acres</th>
<th>percent residential</th>
<th>Total lots</th>
<th>Lots ready</th>
<th>Lots sold</th>
<th>Lots built on</th>
<th>Lot size acres</th>
<th>Lot cost $</th>
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<td>7000</td>
<td>1500</td>
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<td>100</td>
<td>.5 to .8</td>
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*ST = septic tank; o/h = overhead power; u/g = underground power*
# Community and Recreational Facilities

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* = available on site; p= proposed on site
### iv. Elements of Permanency

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<th>Location</th>
<th>Lots sold</th>
<th>Lots built</th>
<th>Percent lots speculation</th>
<th>Lots occupied permanently</th>
<th>Percent thinking retirement</th>
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<td>100</td>
<td>35%</td>
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