

Do not open links or attachments unless sender and content are known.

November 12, 2021

We are owners in good-standing with the Condominium Corporation at CottageClub and we DO NOT SUPPORT the recent 'rogue' application for a textual amendment to add vacation rentals as a discretionary use in our RockyView DC123.

To be clear, we DO NOT SUPPORT the operation of short-term rentals at CottageClub.

This application by a few short-term rental operators is their attempt to legitimize illegal commercial activity at

The negative effects of any continued operations of these rentals at CottageClub is far-reaching, impacting the other approximate 290 current owners, well beyond 7 applicants. Yet, CottageClub owners were never petitioned by the Board of Directors on either the operational start-up of these short-term rentals or their recent application to include them in the DC123. Blatant bias existed within the Board as one of the 7 applicants was a board member until just days before this application was sent to RockyView. Our Board did not keep all owners apprised of the recent changes to provincial and county laws ruling against short-term rentals.

-
The significant risks to all owners of CottageClub of allowing this recent application to proceed or allowing the operation of any short-term rentals, are clear:

1. Insurers and lenders are already negatively reacting to the very existence of short-term rentals at CottageClub. If this textual amendment proceeds, further impact will follow as the market shifts to adapt to this new financing reality: severe declines in property values, added costs to mortgages and difficulty buying/selling is likely as a result in the future. All owners will suffer financially.
2. Our amenities and common property at CottageClub are valuable assets that were transferred from the developer to all titled owners. The escalated depreciation of these assets, the additional costs for maintenance and operation, and the reduced owner access from robust short-term rentals affects every owner, not just those operating the illegal short-term rental properties.
3. Our Condo Corporation operates as a NOT-FOR-PROFIT organization with Canada Revenue Agency. Commercial operations, such as becoming classified as a "Resort Community" by insurers, lenders and RockyView, puts this preferred classification at significant risk to CottageClub becoming a FOR-PROFIT entity. Taxpayer obligations and reporting requirements increase drastically and it will be at the added cost of all owners.

These rentals are illegal and are creating significant financial risk to ALL owners; any perceived benefit is superseded by the heightened costs and risks to the entire community, including those short-sighted and arrogant operators of these rentals.

We DO NOT SUPPORT THE APPLICATION TO CHANGE DC123 and offer assistance to owners willing to proceed with counter measures to this application to mitigate the negative impact it is having on our community.

We say NO to short-term rentals at CottageClub.

Kathy Achen [REDACTED]

Todd Achen [REDACTED]

#Unit 204 CottageClub

Sent from [Mail](#) for Windows

From: [REDACTED]
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisse](#)
Subject: [EXTERNAL] - I say NO TO VACATION RENTALS at CottageClub file #10013098 appl. # PL20210172
Date: December 6, 2021 9:06:59 AM

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Kathy Achen
418 CottageClub Cove
Cochrane, AB
T4C 1B1

December 6, 2021

Planning Department RockyView County
262075 Rocky View Point
Rocky View County, AB
T4X 0X2

Attention: Reynold Caskey

Dear Planning Department RockyView County:

RE: file number 10013098 and application number PL20210172

I am an owner in good-standing with the Condominium Corporation at CottageClub and

I DO NOT SUPPORT the recent application to add vacation rentals as a use in our RockyView DC123.

To be clear, I DO NOT SUPPORT the operation of vacation rentals at CottageClub.

This rogue application was submitted by 7 of the 260+ owners, and these 7 owners have been illegally operating vacation rentals near me, selling the use of my titled common property.

MY FINANCIAL INVESTMENT HAS ERODED DUE TO VACATION RENTALS

I trusted RockyView DC123 when I invested significant personal finances in a property at CottageClub for my children and my retirement. Illegal vacation rentals and this change application have already caused owners, myself included, to reconsider their plans and many near me are about to list their properties to beat the consequential market drop. Lenders and insurers are already withdrawing services or increasing rates because of the vacation rentals here. This situation limits the market of who can afford to buy property here to say, corporate hotel operators with long cash with the purpose of operating vacation rentals, but NOT families looking for a summer cottage. Gone will be the family orientation and the community values; I would not have purchased property here had I known illegal vacation rentals were to be allowed.

Further, the ongoing costs to all owners will escalate for those who do stay: vacation rentals sell the access and use of every owner's share of titled valuable common property. Condo fees will sharply increase:

- a. Increases up to 3X expected to the cost of insurance on common property from the reclassification to commercial use,

- b. additional costs for maintenance and operation from strain of robust business activities,
- c. reserve fund replenishment for accelerated depreciation on assets,
- d. extra legal costs to cover ensuing lawsuits regarding illegal businesses being allowed, and
- e. business operations may put CottageClub's preferred CRA classification of our "not-for-profit" tax exemption at risk to becoming a corporate taxpayer with tax and administrative obligations (GST, Corporate, Federal and Provincial).

DAILY ENJOYMENT DIMINISHED DUE TO VACATION RENTALS

I also did not expect to ever have my cottage next to a vacation rental, aka hotel, which is likely if this application is passed. Some of my neighbors are considering selling and who is left to sell to will be vacation rental operators. Parking is limited, water use is limited, quiet time and dark sky community is at risk, more traffic impacting local deer and fox populations, none of which can be regularly monitored remotely. Plus, the busier times for owners to use their recreation property is our short summer, weekends and holidays, which is exactly the time that vacation rentals have their most brisk business. Owners who have invested so much will have limited access to our own common property because hoteliers are entertaining customers. And it is a well-known fact that owners take greater care of their own property than hotel guests do. I will sell if this change happens, likely at a financial loss.

AND I AM DISAPPOINTED in this system that allows 7 rogue owners to convince RockyView into immediately drafting change to a long-standing and widely trusted DC123, and that RockyView would appear to ignore the pertinent condominium laws and consider to pass this application unless the other 260+ owners now get involved to protest--and I am disappointed that RockyView is only giving we the other owners DAYS to comment, during a pandemic, timed right before busy Christmas and when owners of a summer lake community are long absent.

I DO NOT SUPPORT THE APPLICATION TO CHANGE DC123.

I say NO to vacation rentals at CottageClub.

Sincerely,

Kathy Achen, CPA, CA

Sent from [Mail](#) for Windows

From: [REDACTED]
To: [PAA Development; Reynold Caskey](#)
Subject: [EXTERNAL] - CottageClub is a Condominium & vacation rentals illegal: 2 questions for RockyView Planning
Date: December 13, 2021 7:08:23 AM
Attachments: [Letter to RV re DC123 NO vacation rental at CC.pdf](#)

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Dear RockyView Planning Services,

I am asking two questions in this email:

1. Can I please receive confirmation that my comments were received by RockyView, that I emailed on December 6 to Reynold Caskey re file number 10013098. I have attached the letter to this email, again, to be sure it is received prior to the deadline for comment and will send a paper copy if necessary.
2. Can Planning Services please explain why it is processing an application by a 2 named applicants who
 - a. are not in good standing with the CottageClub condominium corporation as vacation rentals disallowed in current by-laws,
 - b. do not represent the board of the condominium so do not speak for the 260+ owners who majority are against this application,
 - c. have had RockyView issuance of stop orders in their operation of illegal vacation rentals per RockyView DC123,
 - d. operate vacation rentals in violation of provincial condominium laws that prohibit them, and
 - e. are in violation of the restrictive covenant preventing commercial operations (vacation rental = hotel) that they have, like me as unit owners in a condominium, stated right in their land title deed?

I am a unit owner of this condominium and I am having trouble understanding why RockyView is processing this rogue application.

Thank you for your attention to these 2 questions.

Kathy Achen
Unit #204
Attached letter against vacation rentals.

Sent from [Mail](#) for Windows

Kathy Achen
418 CottageClub Cove,
PO Box 2007 Stn Main
Cochrane, AB T4C 1B8

Dec 6, 2021

Planning Services, RockyView County
262075 Rocky View Point
Rocky View County, AB
T4X 0X2

Attention: Reynold Caskey

Dear Planning Services, RockyView County:

RE: file number 10013098 and application number PL20210172

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I DO NOT SUPPORT THE APPLICATION TO CHANGE DC123.

I say NO to vacation rentals at CottageClub.

Kathy Achen, CPA, CA



From: [Kathy and Todd](#)
To: [Reynold Caskey; PAA Development](#)
Cc: [Division 3, Crystal Kisse](#)
Subject: [EXTERNAL] - Against File 10013098/#PL20210172: It is filed in error as should be a non-residential application and it contradicts the Tax Act law (it requests For-Profit Commercial Businesses to Operate at the residential NFP CottageClub Condo Corp)
Date: December 16, 2021 10:13:38 AM
Attachments: [Against STR letter to RVC Dec 17.pdf](#)

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Hello RockyView Planning Services,

I am against non-residential for-profit properties at our Not-For-Profit CottageClub so am against File 10013098 Application PL20210172.

Please confirm receipt of the attached document and that it will be included, as there appears to be municipal administrative error in proceeding with an Application that contradicts Tax law.

Thank you,
M. Todd Achen, Chartered Accountant [REDACTED]

Sent from [Mail](#) for Windows

Reynold Caskey
Rockyview County, Alberta
RCaskey@rockyview.ca

M. Todd Achen, Chartered Accountant
Lot #204, The CottageClub Condo Corporation
[REDACTED]

December 16, 2021

“Non-Residential” Commercial Business Application in Error
File Number: 10013098 / Application Number: PL20210172

The Municipal Government Act (MGA) of Alberta sets out the general jurisdiction to pass or change Bylaws. This jurisdiction gives broad authority to the Rockyview County (RVC) municipality to develop Bylaws like the unique DC123 to each municipality for residential communities like the CottageClub. But Councils are expected to act in good faith and in the public interest when creating such laws.

RVC Municipal administration, who drafted this December, 2021 update to the DC123 Bylaw, is also expected to have acted in good faith when carrying out that responsibility. Creating a Bylaw change that meets general statutory and fundamental principal standards is only part of the process. A good Bylaw needs to be drafted for certainty, predictability, democratic transparency and accountability. RVC Municipal administration has erred as it was required to conduct its due diligence to only create Bylaw change that is:

- understandable within the Not-For-Profit tax-exempt residential Corporate Charter of the CottageClub Condominium Corporation with Residential Restrictions of Use;
- enforceable for existing residential properties, not to be including new “non-residential” commercial properties and taxable commercial businesses;
- not conflict with already existing adjacent 2021 RVC approved “non-residential” commercial business approvals and RVC’s own Property Assessment and Property Tax classifications; and
- maintain the Council's original residential property desired goal set out as a unique DC123.

There has been a fatal flaw in the Rule of Law when the RVC Municipal administration has neglected to perform the basic due diligence to propose “non-residential” inconsistencies with accepting the recent 2021 RVC non-residential applications and propose ByLaw changes to DC123 that contradict Federal and Provincial Income Tax Act Statute law and Regulations, and even contradict its own RVC County’s Property Tax designations for similar adjacent “non-residential” properties. There is a “RESTRICTION of USE” in our Charter under 34(2)(f) for only Unit Residential use.

Failure of the RVC Municipal administration not to perform its legal function, has now proposed possible illegal taxation reporting by residents of the CottageClub, where “non-residential” commercial Bed & Breakfast type resort business properties that have multiple amenities offered and advertised (hotel or resort type services) are no longer just a simple residential property that shares GST-exempt and simple favorable residential rental taxation status, but under Statute Income Tax law in this Country of Canada they are to be reported as Business Income (Not Rental Property Income) as they are deemed to be commercial businesses given the additional amenities and services. For RVC, these same types of properties are classified for RVC property tax purposes as “non-residential” (a commercial business) and taxed accordingly.

The failure by the RVC Municipal administration here, is they are proposing that it is somehow legal to set up a possible illegal tax evading business in our residential community, and further they assist in the unlawful reporting of Business Income Tax by attempting to overturn Federal and Provincial Income Tax Law and even your own 2021 RVC precedence for non-residential business.

The Municipality can’t supersede existing precedent Canadian taxation law or the RVC becomes an accomplice to tax reporting error or even tax evasion. Given this fatal error in Municipal administration judgement to even issue such a flawed proposed change in ByLaw DC123, **RVC Municipal Administration should immediately withdraw this Application**, as it is not compliant to Tax law to bring forward to Council. **RVC should REFUSE THIS APPLICATION.**

RVC will destroy the basic rule of taxation law, if it does not apply long lasted and easily researched federal, provincial and county rules as follows:

A) Federal Tax Act Law, Since 1989

Rental income or business income

Under the Federal Tax Act Laws of Canada, the CottageClub vacations rentals are not determined to be simple residential “rental” income from this attempted Airbnb or hoteling or Short-Term Rentals (STR). To the contrary, it is commercial “business income” to be reported for Income tax purposes, when you consider the number and types of amenities and services that they offer and provide for their hotel guests at the CottageClub.

In most cases, you are earning a residential GST exempt income from your property if you simply rent space and provide basic services only. Per the CRA regulations, those simple services include a bed, heat, light, parking, and laundry facilities.

But at the CottageClub the STR applicant provides additional services to tenants, such as cleaning, and the common property security gate, gym facilities, library, tennis courts, large group kitchen and pizza oven, a groomed sand beach and chairs, a boat ramp and dock, and a swimming pool and hot tub. Therefore, they are carrying on a taxable “business” income while advertising and utilizing all of the CottageClub common property amenities offered. The more services the STR’s provide differentiates them from other simple single home residential vacation properties, as the STR rental operations are now in fact a commercial “business” income required to be reported under the federal Income Tax Act. In this case, RVC also requires a commercial business or “non-residential” application, for similar business operations with such amenities like Bed and Breakfasts in RVC. The current errant application for DC123 does not accommodate commercial business activities as it is not a RVC “non-residential” application.

For information about how to determine why these STR rental income is a business operation with requirements to report for taxes as a business income, go to the Canada Revenue Agency (CRA) Interpretation Bulletin IT-434, Rental of Real Property by Individual, and Interpretation Bulletin IT-434SR, Rental of Real Property by Individual.

Accordingly, the CRA IT Bulletin would likely say for the CottageClub that the operation of a resort property where all services are provided, e.g., laundromat, group kitchen and patio with pizza oven, swimming pool, hot tub, showers, playgrounds, groomed sand beach, boat launch and boat docks, etc. would be business income, and not a residential rental due to the magnitude of services and amenities provided when rented out “for Profit.”

It would appear that this applicant may be misreporting their income tax business income as simply a residential GST-exempt property? Does RVC intend to support tax reporting cheaters with an administrative errant change in their ByLaw DC123?

B) Alberta Tax & Revenue Administration

Exactly the same business income tax rules apply for Alberta Provincial Taxes for such commercial renting as would be at the CottageClub with the amenities provided. But in addition, with rent terms less than 30 days, they must pay the Alberta Tourism Levy, which is not applicable to simple residential GST-exempt long term rental agreements.

Provincially the CottageClub operates under a tax-exempt Corporate Charter as a Not-for Profit (NFP) entity allowed by the CRA as we have no intent to seek profit from business. The Applicant or a change by RVC may in fact force a change in our Corporate NFP charter. A subordinate County government body should not impose changes that conflict our Corporate Charter and the Condominium Act of Alberta. The CottageClub is not a business for profit and you have no legal right to force a change in our corporate charter! There is a “RESTRICTION of USE” in our Charter under 34(2)(f) for only Unit Residential use. So long term (greater than 30 days) rental tenancy is of course allowed.

It is implicit within the Alberta Condo Act that only residential properties exist in most Condo Corporations in Alberta. Without an explicit change in our ByLaw, requiring a 75% vote to become a corporation seeking profit, it is impossible for a County to overturn an Alberta Provincial law. The applicant appears to only have 28-unit factors of a total of 10,000 voting unit factors at the CottageClub, so a lowly 0.28 of 1% seems unlikely to turn a Corporate ByLaw vote to be 75%. In fact, as the applicant is performing a current illegal act under RVC DC123 and has received Cease & Desist Orders from RVC, a unit member is not even allowed to vote under our ByLaws when not a compliant member.

C) Rockyview County Alberta Municipality Act Property Classifications for Property Tax

RVC has recently again reflected precedence of “non-residential” or commercial business applications when approved an adjacent neighbouring RVC properties earlier in 2021. Without consistently applied applications by the County, RVC Municipal Administration has broken a trust to maintain consistency and fairness within our County. Why would this DC123 application conflict with already existing adjacent 2021 RVC approved “non-residential” commercial business approvals and RVC’s own “non-residential” Property Assessment and Property Tax classifications? It appears to be an errant act of the Municipal Administrator in their fiduciary responsibility not to apply application requirements of “non-residential” commercial properties consistently for County property tax fairness.

If this applicant is processed as applied, RVC will create inconsistent treatment of a “non-residential” neighbouring property adjacent to the CottageClub. A May 4, 2021 RVC issued application for a similar bed and breakfast commercial a “non-residential” property was done as follows. Remember that rent is simply a bed and roof overhead. With more and more resort amenities, the Federal CRA, Alberta Finance and Tax and RVC appear to all treat hotel-like properties that offer more than a bed, as a “non-residential” commercial operating business.

- Application Number: PRDP20211140, Roll Number 10024005, HLC Homes Ltd., Renewal of Bed & Breakfast (Located 0.81 kms (1/2 mile) west of Range Road 60, North side of Highway 1A)
The CottageClub is located also west of Range Road 60, but simply on the South side of Highway 1A

Why is this “non-residential” business property with a pool and library approved by RVC as a business, when the CottageClub with even more amenities is being falsely considered to be a simple residential GST tax exempt rental? It would appear contradictory to RVC’s own property assessment and property tax legacy under MGA to create such a residential type anomaly at the CottageClub for allowed business income at our Not-For-Profit residential property.

RVC needs to treat similar applications equally, or again you break the Canadian Rule of Law and possibly allow for tax cheaters to falsely report their commercial business income as a GST tax exempt rental avoiding County “non-residential” property tax. RVC Municipal administration, who hastily drafted this rushed December, 2021 application update to the DC123 Bylaw, is also expected to have acted in good faith when carrying out that responsibility. Creating a Bylaw change that meets general statutory and fundamental principal standards is only part of the process. A good Bylaw needs to be drafted for certainty, predictability, democratic transparency and accountability under all laws, including long standing tax law. Treating these “non-residential” commercial businesses different from our neighbouring County bed & breakfast property, may now wrongly jeopardize our Not-For-Profit Corporate Charter status as we were developed and registered as a Not-For-Profit entity under the original unique DC123.

As a professional Chartered Accountant this application reflects a poor municipal administrative process. **I do not agree with allowing a commercial business to be permitted** at a DC123 property designated to be residential as it contradicts all levels of tax law in Canada and destroys the confidence in my elected officials should this proceed.

RVC Municipal Administration should recommend only good government: Administration should dismiss this errant application as it contradicts the Tax Laws of Canada to which it has no authority to do.

Should the application proceed, Council should REFUSE THE APPLICATION, as there is higher precedent law to which Council has the responsibility to safeguard Canada’s Rule of Law to protect its County tax paying residents.

Thank you, M. Todd Achen, Chartered Accountant (retired)

From: [Todd and Kathy Achen](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Please remove the "non-residential" application File Number 10013098 / Application Number: PL20210172 as in error
Date: December 17, 2021 9:24:50 AM

Do not open links or attachments unless sender and content are known.

Hello Reynold:

Request to remove DC123 application that would allow illegal short term "non-residential" rentals.

As stated in my letter, the proposed DC123 changes appear to be an MGA municipal administrative error and the application for comment is contradictory to basic long-lasting rule of tax law in Canada and the County.

Further, this contradicts your own administrative duty to Council under the MGA as you should only make changes, without materially affecting the bylaw in principle or substance:

- (i) to correct clerical, technical, grammatical or typographical errors in a bylaw,
- (ii) to bring out more clearly what is considered to be the meaning of a bylaw, or
- (iii) to improve the expression the law.

There is no improvement in the expression of the law if it allows for illegal short term renters that may now be able to misreport non-residential business income to tax authorities and even evade Rockyview County "non-residential" property assessment and tax payments.

This is not a correction if the result of this errant application impacts other compliant Rockyview tax paying residents to pay more property to cover this municipal administrative error for other's tax shortfalls. Additionally this hastily prepared errant application has now pitted resident against resident, which is most unfair as we used to have a friendly lovely community until administration attempted to create a tax loophole for 1 lone resident.

This municipal administrative error as previously identified has now given you opportunity to investigate the conflicting laws. Please remove the DC123 application before resident letters are made public and you further worsen our community relationships to which you have erroneously allowed to inflate.

DC123 application is in error and the Municipal administration has NO duty to bring forth to councillors as Councils are expected to only act in good faith and in the public interest when changing such Bylaws.

Please remove the "non-residential" application File Number 10013098 / Application Number: PL20210172 before your posted deadline next week of December 21, 2021 as it is in error as not a residential application. It is most unfair to have released late in December too with so many retirees that are away for winter, as I know I only just received my paper copy last week with only 2 weeks notice.

Thank you and Merry Christmas,

M. Todd Achen, Chartered Accountant [REDACTED]

Sent from my iPhone

On Dec 16, 2021, at 11:13 AM, Todd and Kathy Achen [REDACTED] wrote:

Thank you Reynold for the receipt confirm.

It looks to be more of a MGA administrative error to even accept this errant application to me, as a “for profit” business (non residential) applied, in our DC123 residential community. That appears to be an impossibility given the contradiction to the Tax Act and the recent non residential adjacent RVC application case provided.

It is likely this errant application need not even be presented to Council and can be withdrawn. Let me know if you require some basic assistance in understanding tax laws in Canada when not just a simple residential rental property. Feel free to call me @ [REDACTED] to do so.

Thank you, M. Todd Achen, Chartered Accountant

PS. Sorry not Kathy here. I am Todd, a tax professional with over 35 years of income tax, indirect tax and property tax experience.

Sent from my iPhone

On Dec 16, 2021, at 10:19 AM, Reynold Caskey <RCaskey@rockyview.ca> wrote:

Thanks Kathy & Todd,
I've included your comments in the package reviewed by Council.
Regards,

REYNOLD CASKEY, BAAS
Planner | Planning and Development Services

ROCKY VIEW COUNTY
262075 Rocky View Point | Rocky View County | AB | T4A 0X2
Office: 403.520.6320
Mobile: 587.437.6475
rcaskey@rockyview.ca | www.rockyview.ca

This e-mail, including any attachments, may contain information that is privileged and

confidential. If you are not the intended recipient, any dissemination, distribution or copying of this information is prohibited and unlawful. If you received this communication in error, please reply immediately to let me know and then delete this e-mail. Thank you.

Rocky View County Planning and Development Services is fully operational with some alternative processes.

Please see our website for more information and application processes:

www.rockyview.ca/building-planning

From: Kathy and Todd [REDACTED]
Sent: December 16, 2021 10:12 AM
To: Reynold Caskey <RCaskey@rockyview.ca>; PAA_Development <Development@rockyview.ca>
Cc: Division 3, Crystal Kissel <CKissel@rockyview.ca>
Subject: [EXTERNAL] - Against File 10013098/#PL20210172: It is filed in error as should be a non-residential application and it contradicts the Tax Act law (it requests For-Profit Commercial Businesses to Operate at the residential NFP CottageClub Condo Corp)

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From: [Todd Achen](#)
To: [Reynold Caskey](#)
Cc: [Division 3_Crystal Kissel](#)
Subject: Re: [EXTERNAL] - Please remove the "non-residential" application File Number 10013098 / Application Number: PL20210172 as in error
Date: December 17, 2021 11:51:04 AM

Reginald: Oh great. Thanks.

Please accept my application for an illegal Crack house, I am sure my neighbours won't mind. Really?

Seems like a waste of our tax payer's money and Councillor's time. But you know best.

Happy New Year to you too, M. Todd Achen, Chartered Accountant

Sent from my iPhone

On Dec 17, 2021, at 11:29 AM, Reynold Caskey <RCaskey@rockyview.ca> wrote:

Hi Todd,

The County still has the duty to process any application made by a landowner in the County based on the Municipal Government Act and this was done so in accordance with timelines set out under the Act after receiving an application.

I can't comment on civil matters or tax law of which I know nothing about. I'm merely providing the information about an application that has been made to the County.

Your comments are noted.

Regards,

REYNOLD CASKEY, BAAS

Planner | Planning and Development Services

ROCKY VIEW COUNTY

262075 Rocky View Point | Rocky View County | AB | T4A 0X2

Office: 403.520.6320

Mobile: 587.437.6475

rcaskey@rockyview.ca | www.rockyview.ca

This e-mail, including any attachments, may contain information that is privileged and confidential. If you are not the intended recipient, any dissemination, distribution or copying of this information is prohibited and unlawful. If you received this communication in error, please reply immediately to let me know and then delete this e-mail. Thank you.

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From: Todd and Kathy Achen [REDACTED]
Sent: December 17, 2021 9:25 AM
To: Reynold Caskey <RCaskey@rockyview.ca>
Cc: Division 3, Crystal Kissel <CKissel@rockyview.ca>
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- (ii) to bring out more clearly what is considered to be the meaning of a bylaw, or
- (iii) to improve the expression the law.

There is no improvement in the expression of the law if it allows for illegal short term renters that may now be able to misreport non-residential business income to tax authorities and even evade Rockyview County “non-residential” property assessment and tax payments.

This is not a correction if the result of this errant application impacts other compliant Rockyview tax paying residents to pay more property to cover this municipal administrative error for other’s tax shortfalls. Additionally this hastily prepared errant application has now pitted resident against resident, which is most unfair as we used to have a friendly lovely community until administration attempted to create a tax loophole for 1 lone resident.

This municipal administrative error as previously identified has now given you opportunity to investigate the conflicting laws. Please remove the DC123 application before resident letters are made public and you further worsen our community relationships to which you have erroneously allowed to inflate.

DC123 application is in error and the Municipal administration has NO duty to bring forth to councillors as Councils are expected to only act in good faith and in the public interest when changing such Bylaws.

Please remove the "non-residential" application File Number 10013098 / Application Number: PL20210172 before your posted deadline next week of December 21, 2021 as it is in error as not a residential application. It is most unfair to have released late in December too with so many retirees that are away for winter, as I know I only just received my paper copy last week with only 2 weeks notice.

Thank you and Merry Christmas,

M. Todd Achen, Chartered Accountant [REDACTED]

Sent from my iPhone

On Dec 16, 2021, at 11:13 AM, Todd and Kathy Achen
[REDACTED] wrote:

Thank you Reynold for the receipt confirm.

It looks to be more of a MGA administrative error to even accept this errant application to me, as a "for profit" business (non residential) applied, in our DC123 residential community. That appears to be an impossibility given the contradiction to the Tax Act and the recent non residential adjacent RVC application case provided.

It is likely this errant application need not even be presented to Council and can be withdrawn. Let me know if you require some basic assistance in understanding tax laws in Canada when not just a simple residential rental property. Feel free to call me @ [REDACTED] to do so.

Thank you, M. Todd Achen, Chartered Accountant

PS. Sorry not Kathy here. I am Todd, a tax professional with over 35 years of income tax, indirect tax and property tax experience.

Sent from my iPhone

On Dec 16, 2021, at 10:19 AM, Reynold Caskey
<RCaskey@rockyview.ca> wrote:

Thanks Kathy & Todd,
I've included your comments in the package reviewed by
Council.
Regards,

REYNOLD CASKEY, BAAS

Planner | Planning and Development Services

ROCKY VIEW COUNTY

262075 Rocky View Point | Rocky View County | AB | T4A
0X2

Office: 403.520.6320

Mobile: 587.437.6475

rcaskey@rockyview.ca | www.rockyview.ca

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privileged and confidential. If you are not the intended recipient, any
dissemination, distribution or copying of this information is prohibited and
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immediately to let me know and then delete this e-mail. Thank you.

*Rocky View County Planning and Development Services is fully
operational with some alternative processes.*

*Please see our website for more information and application
processes: www.rockyview.ca/building-planning*

From: Kathy and Todd [REDACTED]

Sent: December 16, 2021 10:12 AM

To: Reynold Caskey <RCaskey@rockyview.ca>;

PAA_Development <Development@rockyview.ca>

Cc: Division 3, Crystal Kissel <CKissel@rockyview.ca>

Subject: [EXTERNAL] - Against File 10013098/#PL20210172:

It is filed in error as should be a non-residential application
and it contradicts the Tax Act law (it requests For-Profit
Commercial Businesses to Operate at the residential NFP
CottageClub Condo Corp)

**Do not open links or attachments unless sender and
content are known.**

Hello RockyView Planning Services,

I am against non-residential for-profit properties at our Not-For-Profit CottageClub so am against File 10013098 Application PL20210172.

Please confirm receipt of the attached document and that it will be included, as there appears to be municipal administrative error in proceeding with an Application that contradicts Tax law.

Thank you,
M. Todd Achen, Chartered Accountant [REDACTED]

Sent from [Mail](#) for Windows

From: [Janine Achen](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Concern About Vacation Rentals: Rockyview County Application #PL20210172 (File #10013098)
Date: December 20, 2021 3:11:14 PM

Do not open links or attachments unless sender and content are known.

To whom it may concern,

My name is Janine, and this email concerns the issue of allowing vacation rentals at the CottageClub at Ghost Lake. I would like to note my opinion that vacation rentals should not be allowed.

My parents built a cottage at CottageClub with the intention of keeping it for our family in the future. If rental units are allowed on the property, I am concerned that the tranquil cottage that I see my family at will no longer be peaceful and be filled with noisy partiers. In the past, I have noticed that due to the few Airbnb's that are at the CottageClub, noisy people come to the pool and beach and do not treat the facilities with the same care as the people who own cottages do. Additionally, the safety that I feel at the CottageClub is interfered with when strange partiers come party in the facilities.

My family cottage should remain a family place, and should not be filled with vacation rentals. Disallowing this will help keep the tranquility and safety of my family cottage intact, and allow for additional happy memories with my family.

Thank you,

Janine Achen

From: [Diana Demeules](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - reference the file number 10013098 and application number PL20210172
Date: December 3, 2021 8:02:09 PM

Do not open links or attachments unless sender and content are known.

Planning Department Rockyview County 262075 Rocky View Point, Rocky View County AB T4X 0X2

Please note I am against the proposal. I did not buy at Cottage Club so people could come into a community that was initially designed to be a place for relaxation, for enjoying nature and that was not initially designed to be for full time residential.

The cottage club has become anything but what we bought into. When you rent you are not likely to understand the importance of this community. You are loud you are not respectful of the environment or what I bought into. I am so fed up with how people have been allowed to come into a community I bought into and change everything. We now have gas which we did not have when I bought, we now have higher ceiling basements, city water etc etc etc. How about you pay all the changes for my cottage the one I bought into with the promise this would be a relaxing environment and none of this crap was a possibility.

During the summer, people left their boats at cottage club over night and we could not even come into the area to pick up our family friends. Supposedly, this is not allowed. People had parties up to 3 AM, and no one did anything about it. People caused accidents and destruction to cottage club property, nothing was done. Kids are driving golf carts and running into us while we are walking our dogs. Again, nothing is done. People are driving golf carts while drinking alcohol, nothing is done for that either.

Why don't cottage club go back to what it was meant to be. A community that is about the environment, the beauty, nature etc and meant for single families. You want to change it. BUY ME OUT!

Enough with these changes and stick to the initial concept.

Diana and Paul Demeules
Lot 105 or did you change that too!

From: [Neil MacDonald](#)
To: [Reynold Caskey](#); [Neil MacDonald](#)
Subject: [EXTERNAL] - File Number: 10013098 , Application Number: PL20210172
Date: December 5, 2021 11:52:24 AM

Do not open links or attachments unless sender and content are known.

his is in response to **File Number: 10013098 , Application Number: PL20210172**

I'm not in favour of changing Direct Control Bylaw C-6586-2007 to allow short term rentals. I own lot 75 at 200 Cottage Club Drive.

My wife and I bought into this community as a Residential (R1) area. The values of our Gated Community that I endorse: **Core values of Family, Community, Fun, Safety, Environment, and Health.** Owners like myself go to the cottage on long weekends, holidays or just to get away from the city life and to have peace and quiet for a few days in our busy life

By allowing Short Term Rentals into our community these values will be in jeopardy. No longer will you know the people next door, if anyone is allowed to rent the home for a short term stay. Safety for my family and grandchildren will be at risk. In addition to our not knowing who the children might meet in the playgrounds or the beach, there is also a capacity issue. Our grandchildren can not even get a turn in the pool some days because reservations are filled by the STR people. We pay for these facilities—they do not.

The short term rental owners' goal is to profit at the expense of all owners. The Short Term Renters are willing to pay higher prices for rentals because of the existing infrastructure like the tennis court, horseshoe pit, pool, hot tub, beach, barbeque pits and pizza oven. If it were not for the amenities, renters wouldn't be coming here. These amenities are not for commercial use (SRT are commercial).

The infrastructure is designed to handle 350 homes at an average of 3 people per household, for a total build out of 1,050 people. I have counted as many as 11 people in a rental place over the weekend and that is only one of the rentals across the street from my home.

The extra burden on our facilities and infrastructure will increase costs due to higher amounts of garbage and damage to our facilities. It is a known fact that renters don't take care of our amenities, as it is not them who have to pay to repair anything that might be broken or damaged by their abuse. They come here to get their money's worth from the community facilities', and to let loose and party-hardy into the late night. We won't have any more peace and quiet.

The renters are able to ignore all the bylaws with no ramifications. For example there were multiple instances of firework Why should the home owners have to pay to fight against Short Term Renters when it is already illegal? s being set off this past summer during an unprecedented drought and strict fire ban. Owners are renting out their cottage and living in their garages to make money. Our condominium board

would have to hire additional staff to police the area in the evenings and weekends.

Why should the home owners have to pay to fight against Short Term Renters when it is already illegal?

I also think that as it stands (Bylaw against STR's) Rockyview County should enforce the Bylaws that are in existence. Allowing this to continue while the application is in the proposal stage is a ridiculous way to operate. People would only keep on putting forward proposals to allow them to operate illegally as they would know they won't be fined while challenges are before the county.

My belief is that once an area structure plan, conceptual scheme, master site development plan is in place, and with 275+ lot owners who have bought into the concept, No changes should be allowed.

Re-designation applications should NOT be allowed once established and should not be allowed to change. All the STR owners want to do is to profit at the other residential owners expense. SRT owners leave gate keys at the front gate to allow total strangers onto the property and access to common buildings which are private.

This development is also a Residential Condominium Complex not just an area residential neighbourhood. The condominium Association has invested owners' money in amenities that make it a valuable family community for residents. Now that all the infrastructure is in place, you find people that want to profit off others and are illegally running a short term rental business. They should look elsewhere where commercial places are approved like Canmore, Deadman Flats, Banff where these are approved areas to run commercial businesses.

Tax and insurance implications also become issues for residents. Insurance companies would want higher rates as a commercial designation and lending institutions won't want to ensure homes in Commercial areas without charging higher rates.

Our licensed water usage would become an issue. Has Alberta Environmental been contacted about commercial use homes (Short Term Rentals) in this community and the impact to our water? The permitted water usage under the AEP license would not allow for the water for an extra 8 or more people in a house.

Higher traffic volumes will become an issue, who is going to pay for a study on the impacts of this? More traffic also causes more wear and tear on our roads. Repairs to roadways within the cottage club are paid for by us, not Rockyview. More vehicles at homes (sometimes as many as 5 vehicles at an STR home. The more people the more service trucks travelling in the community.

Please acknowledge receipt of this email for your application number

--

From "The Real Marlborough Man"
Neil MacDonald



--

From: [Gary Lodwig](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Comments for Amendment to Rockyview DC123 - file number 10013098 and application number PL20210172
Date: December 5, 2021 4:58:02 PM

Do not open links or attachments unless sender and content are known.

Comments for Amendment to Rockyview DC123 - file number 10013098 and application number PL20210172

Re: Any comments should address whether the proposed use(s) is compatible with the other existing uses in your neighbourhood.

Good afternoon,

I am strongly against allowing short term commercial vacation rentals (ie. AirBNB and others) at the CottageClub development.

The proposed commercial use is NOT compatible with existing uses in our neighbourhood:

- * the courts have established that STRs are commercial operations, akin to a hotel
- * this is a residential only development in every sense
- * commercial operations have been excluded in all aspects since the residential-use only concept was approved by Rockyview
- * there are no provisions to allow for safe and controlled commercial operations in the common assets or the bylaws
- * any requests by owners to utilize common property for commercial purposes have been consistently denied and guiding principles were published prohibiting this activity
- * **allowing commercial operations will have a material impact on the community, on Owners getting mortgage approvals, on Owners getting insurance, and suddenly make all Owners part of a commercial resort operation**
- * **commercial operations give pay-for-use strangers full rights to our privately owned shared recreation center, beach, docks, tennis courts for the sole profit of the individual or corporation running the STR**
- * **the existing residential usage would be directly and adversely affected by paying users who would feel entitled to immediate unencumbered usage of all facilities for the short duration they have paid for**
- * there have been many incidents from illegal STR customers to date. Personally I've had a drunk semi-naked man approach me on a Sunday morning to chat it up, which I found out later he was part of an all night adult-party gathering.

Additional reasons why this application should be denied:

- * The Condominium Property Act provides that the Bylaws actually “bind” the Corporation and all the unit owners “as if [they] had been signed and sealed [...] and contained covenants on the part of each owner with every other owner and with the [C]orporation to observe and perform all the provisions [therein]”.
- * These individuals are making an application as if they represent the CondoCorp which will directly impact all Owner's private property shares in the common use assets that are not

parties to this application

* These individuals have a legal and available means to request changes to the CondoCorp and the community through engagement and a special resolution for changing our bylaws

* These individuals have not attempted to follow this process, which is to gain community support, pass bylaws through a special resolution, and then approach Rockyview for approval

* These individuals are instead subverting the process in hopes that Rockyview will approve STRs as a minor amendment which will result in a more difficult situation for the CondoCorp to enforce its bylaws against this activity

* There is a legal opinion that recognizes STRs as illegal in our bylaws. **"An owner shall not in the case of a residential unit, use the owner's unit for a purpose other than for residential purposes."**

* Rockyview should recognize that this application directly and adversely impacts a privately owned residential community with commonly owned assets. As such it is reasonable that Rockyview should not approve any new uses that do not demonstrate consultation and a special resolution approval from the CondoCorp for a change.

Thank you,
Gary Ludwig

From: [Vedilia Lodwig](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Fwd: Rockyview DC123 Amendment Comments (file # 10013098, application # PL20210172)
Date: December 5, 2021 8:10:22 PM

Do not open links or attachments unless sender and content are known.

Hello,

I am strongly against allowing commercial short term vacation rentals (ie. AirBNB and others) at the CottageClub community.

CottageClub was designed and developed as a residential community. It is unacceptable that a few individual owners are trying to get Rockyview to approve commercializing our shared multi-million dollar assets for their sole personal profit (the recreation center, swimming pool, hot tub, tennis courts, beach, laundry, and other amenities). Illegal rentals that have taken place over the last few months have already resulted in incidents. Changing DC123 to allow commercial activity directly and adversely affects all owners as the risk profile of the community will change, resulting in what has already happened with our insurers and mortgage lenders refusing to provide coverage as they had previously done until the residential status of our community can be assured.

Approval of this application would empower individual owners and corporations to not only take financial advantage of privately owned common use assets, but also the unique aspects of this residential shared development, such as our volunteers that run community social events based on owner contributions and donations.

Visions and needs evolve over time and as a CondoCorp we have the mechanisms in place to make changes if there is strong support, and that is through Special Resolutions. These require 75% of the Owners to vote in favour, which is an established and fair approach for making changes to existing rules and expectations in an Alberta CondoCorp. I request that Rockyview would only consider approving a request for vacation rentals in DC123 that comes from our Condo Board as a result of the community voting in favour of this activity through Special Resolutions with supporting bylaws to safely regulate this activity. Supporting bylaws would have to be written in a way that would allow enforcement for bad behaviours, put reasonable limits on common areas, number of guests, noise, etc, ensure registration is complete and some monetary contribution to cover usage and management. Individual Owners at CottageClub should have no standing to directly request changes to the DC123 Bylaw that would affect the entire community and instead need to discuss their ideas in the community and gain support through a Special Resolution.

Thank you,
Vedilia Lodwig

From: [Sherry Olver](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Cc: [Grant Olver](#)
Subject: [EXTERNAL] - Cottage Club - Ghost Lake
Date: December 5, 2021 6:36:54 PM

Do not open links or attachments unless sender and content are known.

To Whom it may concern,

We are owners of a cottage at Lot 114,
353 Cottage Club Way Ghost Lake.

We are totally against the amendment to Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property.

We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue.

We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change

and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the land owners here. Nothing good will come of this for the community, Rockyview county or our families.

Sincerely,
Sherry and Grant Olver

Sent from my iPhone

From: [Grant Olver](#)
To: [Division 3, Crystal Kessel](#); [Questions: Reynold Caskey](#)
Subject: [EXTERNAL] - CottageClub Ghost Lake
Date: December 7, 2021 7:46:53 AM

Do not open links or attachments unless sender and content are known.

To Whom it may concern,

We are owners of a cottage at Lot 114,
[353 Cottage Club Way Ghost Lake](#).

We are totally against the amendment to Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue.

We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the land owners here. Nothing good will come of this for the community, Rockyview county or our families.

Sincerely,
Sherry and Grant Olver

From: [Grant Cummings](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - file 10013098 STRs at CottageClub
Date: December 6, 2021 12:32:44 PM

Do not open links or attachments unless sender and content are known.

Hello,

My wife and I own lots 242 and 243 at CottageClub. I am strongly opposed to short term rentals at Cottage Club. I have numerous concerns:

- 1) Safety of community members and children in the area. CottageClub is only 25 minutes from Calgary and people renting the cottages seem to come with a party mentality. I have seen multiple renters drinking and driving on the roads and speeding. This is a community where people walk and children play. We are supposed to be a gated community to keep people out but STRs let anyone in.
- 2) I do not want a "hotel" next door to me. We bought a property at CottageClub for peace and quiet. Renters come and stay up partying all night causing disruptions regularly.
- 3) fire hazards - Ghost gas station less than 1km from CottageClub sells fireworks. I have repeatedly seen renters buy fireworks there and then ignore fire bans setting them off on the beach at CottageClub. Renters are completely oblivious to the fact that the entire beach front land immediately adjacent to the sand is tall grass. Owners respect the firebans, renters seem to not care. Unfortunately we can not police all of their behaviour and one day it will too late...A renter will ignore a fire ban, set off fireworks and light the community on fire.
- 4) insurance premiums - If rentals are allowed we will have to get commercial insurance for our community common area which is approximately triple the cost but all members of the community will have to absorb the cost.
- 5) mortgages and lenders - Some title insurance companies have stated that they will refuse to provide title insurance at cottageclub if short term rentals are occurring there. If title insurers leave so too do lenders which means if I ever have to sell my cottage or refinance it it will be much harder to get a mortgage.
- 6) Stress on resources - The community was built with a full build out being approximately 350 cottages. Most owners come out a few days a month and have an average of 3-4 people at a time in the unit. Renters regularly come with 8-12 people and are rented out most days. Our resources (water treatment facility, pool, etc) were designed for a specific volume of usage and renters will significantly escalate that volume causing greater strain on resources. This will result in the community having to do a lot more repairs and replace facilities much faster as they break down faster. Repeatedly I have seen renters simply tossing a card key or wristband over the fence to allow more people in and totally ignoring capacity limits.
- 7) If an STR happens next door to me my property value will plummet. Who would want to buy a place next door to an STR?
- 8) They are an illegal use of the properties. We are a residential community, not a commercial community. No where in our community was it supposed to be allowed to operate a business venture.
- 9) Short term rentals are simply the few benefitting at the cost of the many.

Thank you for your time and I sincerely hope this issue is put to rest soon and STRs are not allowed in CottageClub.

Sincerely,

Grant Cummings, DC, CEDIR



From: [Grant Cummings](#)
To: [Reynold Caskey](#)
Cc: [REDACTED]
Subject: [EXTERNAL] - STR ads on air bnb
Date: December 18, 2021 8:09:14 PM

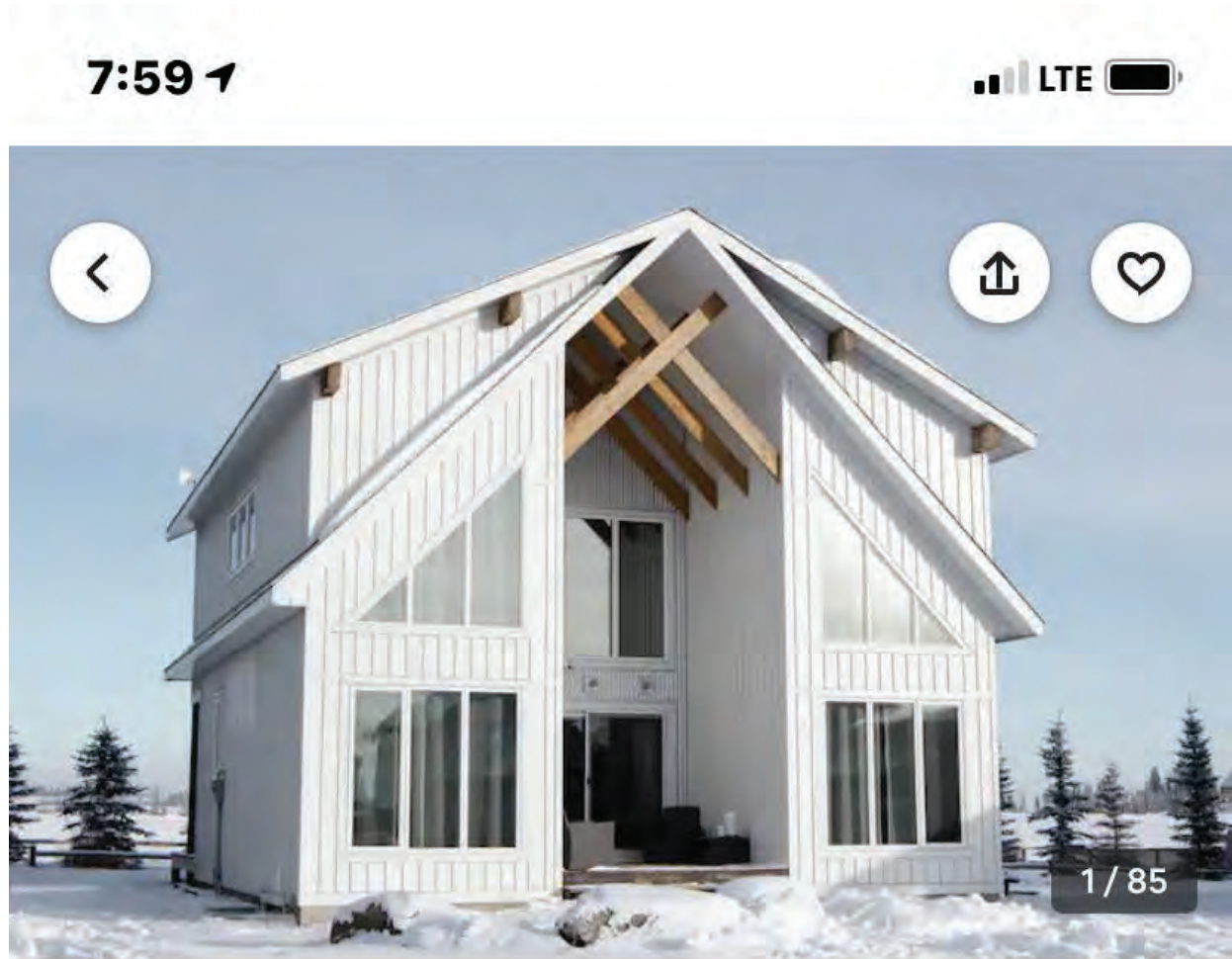
Do not open links or attachments unless sender and content are known.

Hello,

Our board and rockyview are both copied on this. Below is a flagrant disregard for our bylaws which is still occurring.

Below is an ad captured today which we were able to book for a 3 day rental in april.

>
>



Modern Cottage ★ Private Hot Tub ★ Lake access ★

★ 4.85 (27 reviews) · 🚩 Superhost ·

Rocky View County, Alberta, Canada

Entire cottage
hosted by Sheena



8 guests · 3 bedrooms · 6 beds · 2 baths



Entire home

You'll have the cottage to yourself.



Self check-in

Check yourself in with the lockbox.

Add dates for prices

★ 4.85

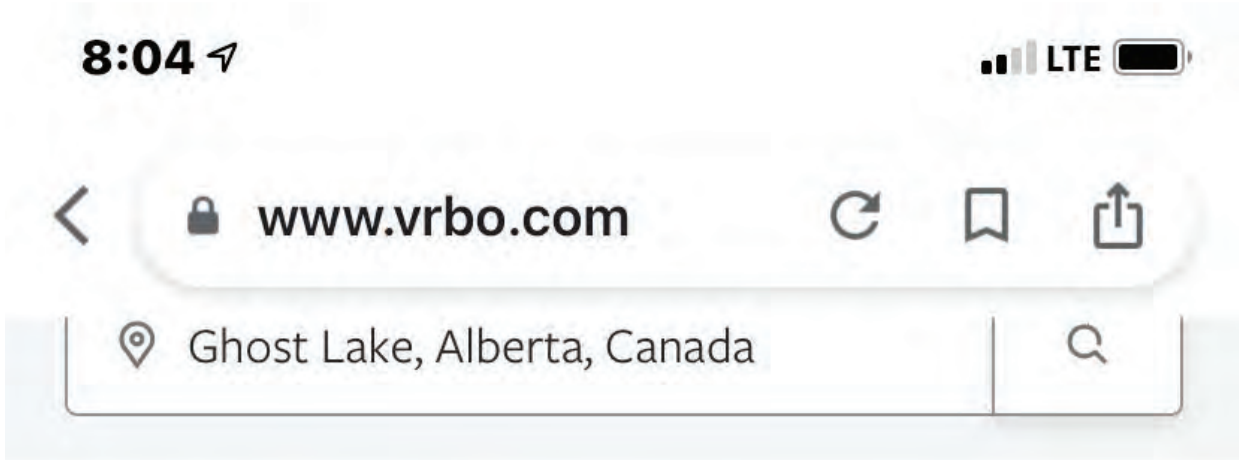
[Check availability](#)

From: [Grant Cummings](#)
To: [Reynold Caskey](#)
Cc: [REDACTED]
Subject: [EXTERNAL] - Another STR vrbo ad
Date: December 18, 2021 8:11:25 PM

Do not open links or attachments unless sender and content are known.

Please see below which is another ad currently running for STRs.

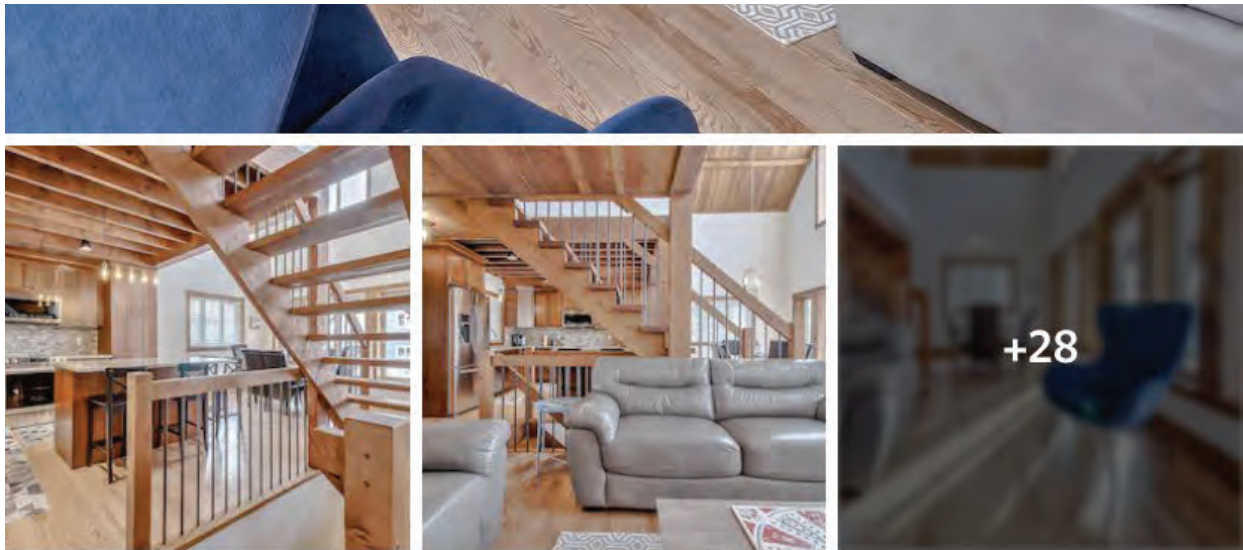
>
>



Canada / Alberta / Ghost Lake

Cozy alpine alpine cottage near Calgary, Banff and Canmore





C\$325 avg/night

Check availability




From: [micki.chong](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - CCGL - no to STR
Date: December 6, 2021 1:11:51 PM

Do not open links or attachments unless sender and content are known.

To Whom it may concern, We are owners of a cottage at Lot 99, 322 Cottage Club Way Ghost Lake.

We are totally against the amendment to Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property.

We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families. We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. We find it hard to understand how a small group of individuals can make an application to commercialize common property that is legally governed by our condo Corp and bylaws. We ask you to please stop this change and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the land owners here. Nothing good will come of this for the community, Rockyview county or our families. Sincerely, Micki Chong



From: [Geraldine Sng](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File number: 10013098
Date: December 6, 2021 11:18:29 PM

Do not open links or attachments unless sender and content are known.

Re: File number 10013098

Application number: PL20210172

Division 3

Attn: Reynold Caskey

Dear Mr. Caskey,

Regarding the above application, we would like to state at the outset that ***we are against the proposal to allow vacation rental at the respective parcel of land (also known as Cottage Club).***

Our reasoning is as follows:

- The concept and appeal of Cottage Club as we understand it, from conversations we have had with the developer, is to create a community whereby mixed-income families can enjoy the beauty, environment, flora and fauna of the Ghost Lake area. Being able to afford a cottage in such an area should not be prohibitive, and the resulting community was intended to be safe for children, fun and represent a quiet, recuperative space for owners to enjoy. We appreciate and respect the developer for their foresight and magnanimity (among other reasons), which is why we decided to become owners there
- Vacationers within a live-in community like Cottage Club pose a disruptive presence to the residential concept of the development as well as a potential legal liability to the Condo Corporation to which each owner belongs, since the corporation owns and operates the recreation centre on said parcel of land. Moreover, the presence of vacationers has the potential to affect other owners' enjoyment of the rec centre facilities
- Unless the applicant can vouch and be legally responsible for any vacationers who rent their property, there will always be a security risk to vulnerable youth or children who live on-site. In our opinion, this risk is not worth the monetary gain from vacation rental and is totally contrary to the concept and spirit of Cottage Club. The lack of consideration given to this consequence is both short-sighted and irresponsible
- The potential of such a disruptive presence will also affect the desirability of the property as a whole, and potentially the resale value of individual units, which represent a sizable personal investment to us (and other owners)
- It is our understanding as well, that any change in designation to the land may increase condo fees, once again affecting ALL owners simply to benefit a few

Furthermore:

- We believe that this application was not made in good faith, and is motivated by self-interest without any consideration to the community at Cottage Club or its conceptual

principles as a whole. This is self-evident, since

- We were not informed about the application or approached by the applicant in person, and instead only learned of it via RVC's letter to us dated 2 Dec. 2021. This attempt to force their desire to "officially" allow vacation rentals at Cottage Club on ALL owners is heavy-handed and in bad faith, and as owners, we do not take kindly to being ambushed or bullied this way

In closing, we would like to urge the County to reject the above application for the reasons we have stated.

We believe that there are many vacation property investment opportunities that exist in Alberta (and beyond) which allow rental, but only ONE Cottage Club; as such, its integrity should be left intact in perpetuity until such time that the majority of owners decide otherwise in a ratified vote.

Yours sincerely,

George Heng / Geraldine Sng

Owners, lot #308

From: [Bart Farkas](#)
To: [Reynold Caskey](#)
Subject: Re: [EXTERNAL] - Cottage Club Vacation Rentals
Date: December 7, 2021 6:14:15 PM

Reynold,

The letter is below:

December 5, 2021,

Reference: [File Number 10013098, Application # PL20210172](#)

RE: [Objection to change in status for vacation rentals](#)

To Whom It May Concern:

We are the owners of lot 259 (144 Cottage Club Court) at Cottage Club Ghost Lake. We are writing to inform you of our objections to a change in status to allow short-term vacation rentals in our community. Despite general objections to this as we are year-round residents, we have several concrete objections of note:

1. There is a 100 L/home/day water limit at Cottage Club. Short term rentals often have many people renting during their stay, often as many as eight adults. This can adversely affect everyone's ability have enough water to function in our community. 8 adults all cooking, using toilets and showering could easily use 400 L/day.
2. If short-term rentals are allowed, Cottage Club can lose its status as a non-profit and change the tax profile for our community buildings. This will cause a commensurate increase in our monthly fees and devalue all properties at CC, thus reducing Rockyview's tax base.
3. The on-site community buildings are valued at \$16.7 million, if this becomes a vacation rental community, the costs to maintain these facilities as short-term rental folks use then extensively (again, often with 8 adults per house), it will not only devalue the property but increase costs once again.
4. Cottage Club is a gated community, allowing short-term rentals makes the gate moot. Hundreds and hundreds of vacation rental individuals will have access to the community, potentially making it less safe.
5. As with any community, what makes a community like this function properly is the reality that the people who are living there are invested in being good neighbors and looking after common property. People cramming into a house 4, 6, or 8 at a time and paying a premium for a short-term rental are more likely to damage the property, make noise, and ultimately devalue the property (which devalues Rockyview's tax base ultimately). They also use excessive resources such as water, which is limited at CC.

Please accept this letter as our strong objection to allowing vacation rentals at Cottage Club.

Feel free to reach out to us (we are the registered owners) if you need more information.

Sincerely,

Bart Farkas

A solid black rectangular redaction box covering the signature area.

From: [Bart Farkas](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Survey results from Cottage Club
Date: December 10, 2021 8:23:10 AM
Attachments: [image.png](#)

Do not open links or attachments unless sender and content are known.

Reynold,

The board did a survey of owners on short term rentals. The results of that survey came out this morning. CC owners overwhelmingly voted against short term rentals.

I am attaching an image of the results in case it's relevant for the council.

Thank you!

Vacation Rental Survey Results

Owners, Board Members, Renters/Tenants, Managers, Social Club Committee, Administrators

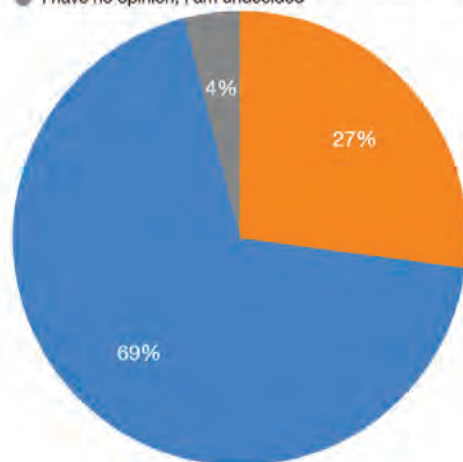
Date of publication: 08:17 AM Dec 10, 2021

Data from the short-term rental survey was tabulated and provided by Tribe Management to the Board.
 A total of 251 votes were collected, representing 181 lots.

Votes Collected in Survey

Yes, I am in favour of allowing STRs in CottageClub	No, I am not in favour of allowing STRs in CottageClub	I have no opinion; I am undecided	Total votes
68	173	10	251

- Yes, I am in favour of allowing STRs in CottageClub
- No, I am not in favour of allowing STRs in CottageClub
- I have no opinion; I am undecided



Bart G. Farkas
Creative Writer/Technical Writer

December 5, 2021,

Reference: File Number 10013098, Application # PL20210172

RE: Objection to change in status for vacation rentals

To Whom It May Concern:

We are the owners of lot 259 (144 Cottage Club Court) at Cottage Club Ghost Lake. We are writing to inform you of our objections to a change in status to allow short-term vacation rentals in our community. Despite general objections to this as we are year-round residents, we have several concrete objections of note:

1. There is a 100 L/home/day water limit at Cottage Club. Short term rentals often have many people renting during their stay, often as many as eight adults. This can adversely affect _everyone's_ ability have enough water to function in our community. 8 adults all cooking, using toilets and showering could easily use 400 L/day.
2. If short-term rentals are allowed, Cottage Club can lose its status as a non-profit and change the tax profile for our community buildings. This will cause a commensurate increase in our monthly fees and devalue _all_ properties at CC, thus reducing Rockyview's tax base.
3. The on-site community buildings are valued at \$16.7 million, if this becomes a vacation rental community, the costs to maintain these facilities as short-term rental folks use then extensively (again, often with 8 adults per house), it will not only devalue the property but increase costs once again.
4. Cottage Club is a gated community, allowing short-term rentals makes the gate moot. Hundreds and hundreds of vacation rental individuals will have access to the community, potentially making it less safe.
5. As with any community, what makes a community like this function properly is the reality that the people who are living there are invested in being good neighbors and looking after common property. People cramming into a house 4, 6, or 8 at a time and paying a premium for a short-term rental are more likely to damage the property, make noise, and ultimately devalue the property (which devalues Rockyview's tax base ultimately). They also use excessive resources such as water, which is limited at CC.

Please accept this letter as our strong objection to allowing vacation rentals at Cottage Club.

Feel free to reach out to us (we are the registered owners) if you need more information.

Sincerely,

Bart Farkas

[REDACTED]



Evelyn Field



From: [Daniel Gossmann](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Proposed amendment to DC 123
Date: December 7, 2021 8:27:29 PM

Do not open links or attachments unless sender and content are known.

Gossmann, Daniel & Pamela


Dear Reynold Caskey,

We are owners of a cottage at Lot 171,
312 CottageClub Green, Ghost Lake.

We are totally against the amendment to Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

When we purchased our property at Cottage Club, vacation or short term rentals were not even part of the discussion. As a part owner of the facilities here, ie, rec centre, pool, parks, etc. it was made clear in our bylaws that these amenities were not to be used for profit or commercial gain. We were even told that a Christmas craft sale was not allowed because of this reason. We are very concerned about a small group of individuals that have purchased property here who are trying to change Cottage Club into a commercial vacation rental property.

We are concerned about:

- damage being incurred on our common property, recreation Center and beach areas
- parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.
- Degradation of security by unknown "guest"
- Negative effects on property values
- Possible increases in property taxes
- Increases in condo fees to cover the cost incurred by increased traffic brought on by vacation rental users
- Increased mortgage rates
- Increased insurance rates
- Possible difficulty renewing/obtaining a mortgage or insurance

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue.

This group of individuals should not be able to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the land owners here. This proposed amendment can only lead to negative impacts for our community of Cottage Club, Rockyview county or our families.

Sincerely,

Daniel & Pamela Gossmann

From: [Heather Sigurdson](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Cc: [tage](#)
Subject: [EXTERNAL] - Letter Re. File #10013098 / Application #PL20210172
Date: December 7, 2021 9:11:16 PM

Do not open links or attachments unless sender and content are known.

To Whom it May Concern,

We completely *oppose* the amendment to Rocky View DC 123 regarding vacation rentals, *file #10013098* and *application #PL20210172*.

We have been owners of a cottage in Cottage Club, [Lot 58, 252 Cottage Club Crescent, Ghost Lake](#) since 2009 and until this year we have always enjoyed coming and spending time at our cottage.

We have raised three girls since owning a place in Cottage Club. Our girls and ourselves have always felt safe in this community until recently. When we bought into this community many years ago, we bought into the vision of a family-oriented community. We feel that the presence of Short-Term Rentals has impacted this community negatively and continues to effect our community resources.

We share in the concern, regarding the change of Cottage Club to a commercial vacation rental property. Short-Term Rentals have already put much strain on our community as we share common amenities such as a private boat launch, swimming docks, sandy beaches, hammock structures, beach BBQ facilities, beach washrooms and recreation centre to name a few. We are also personally concerned how these changes will impact our property value, community fees and insurance cost and coverage.

We understand that there has been an application submitted to the county to change the legal bylaws and allow such rentals to NOW continue legally.

We find it hard to understand that a small group of individuals can make an application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please consider the significant impact that this change on our bylaws will have to our community. This application has been brought forward by a small group of individuals who *do not* represent the vision of the landowners at Cottage Club.

Sincerely,

Stefan & Heather Sigurdson

From: [Tony van Son](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Short Term Rentals should not be allowed at CottagClub, Ghost Lake
Date: December 7, 2021 9:41:07 PM

Do not open links or attachments unless sender and content are known.

To whom it may concern,

I would like to voice my displeasure in having Short Term rentals at CottageClub. Recently the cottage next door to us was sold. It is now being used for short term rentals. Instead of a family of 4 next door there are often 10 or more. Regularly there are 3 or more vehicles involved. We have had to build a barrier along our driveway to keep the renters next door from parking on our property or using our driveway as their driveway. There is no opportunity to develop a relationship with our short term neighbors. Community spirit is totally eroded. On several occasions these new neighbors have stayed up late visiting and drinking outside, near our bedroom window. As we don't have air conditioning we keep our window open. Unfortunately, we can't sleep because of the noise which has gone past 1:30 in the morning.

I can only imagine what the long-term consequences of having Airbnb's or the like in our community might be as far as our amenities go? If owning a short-term rental is indeed a lucrative proposition for cottage owners, what is stopping many more investors from doing the same. When we have multiple families 'moving in' next door every few days, I can only wonder how much pressure is put on those amenities? The amenities we all pay for equally... The amenities that the short term owners so easily use as a carrot to attract clients. They are using amenities we all own for their personal profit! Who pays when damage is done to these amenities? Who pays for management of short-term rentals in the community? Who pays when more security is needed? Do short-term rental owners have to pay more in HOA fees than other owners? I guess the last point is not a discussion point as Short Term Rentals are not permitted.

One weekend this summer, some short term renters invited a group of their friends to come out to the "Lake". While here, many disregarded the Board's mandate to wear a mask in the Recreation Center. The next day all owners got an email stating the center would be closed if rules were not adhered to.

I'm having trouble with the idea of being punished for the behavior of short term renters, especially when they are legally not supposed to be here. The problem with Short Term Rentals is that the owners do not adequately convey the rules and expectations of our community to them. They certainly do not supervise their renters as they do not live on the same property which was the original intent of AirBnB's!

Sincerely Yours,

Anthony van Son
Cottage Lot #51
231 CottageClub Crescent
Ghost Lake, AB

From: [Mike Selci](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - file number 10013098 and application number PL20210172
Date: December 7, 2021 10:59:51 PM

Do not open links or attachments unless sender and content are known.

Dear Mr. Caskey,

I am a resident at 420 Cottage club Cove in the Ghost Lake Cottage club development. I understand there is a request based on the file number above to allow short term Airbnb type rentals in the community. I am writing to object to this application to ensure that the municipality declines the request. This is a local recreation and residential type community that does not want to be disturbed by the nature of short term rentals.

Community experiences with existing short term rentals that are not allowed but are occurring have not been positive. The community has many family members and children as well as a recreation Centre and Beech and the community and its facilities have been abused in the past by short term renters. The community bears the brunt of both the expense to maintain common facilities as well as having to attempt to self police the issues that occur.

We are running to voice her opinion against any measures to change the current situation not allowing short term rentals in the community.

Regards,

Michael and Shauna Selci

██████████
420 Cottage club Cove, Ghost Lake, Ab.

T4C1B7

██████████
Sent from my iPad

From: [Laura Mackay](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Regarding rentals.
Date: December 8, 2021 8:51:12 AM

Do not open links or attachments unless sender and content are known.

Good Morning,

Regards to file number. Application number PL20210172

We are from Lot 137. 504 Cottage Club Way

We are building here now and we picked this beautiful property and community due to it not having rentals and like minded people who look after there properties and Strata fees affordable.

We would like to put our vote in again to please no rentals. The costs just go up with insurance and damages of property. We sincerely hope we can keep a friendly and safe community for everyone.

Thank you
Laura and Jeff Mackay

From: [Sheri Mything](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Cottage Club STR
Date: December 8, 2021 9:38:06 AM

Do not open links or attachments unless sender and content are known.

To whom it may concern,

file number 10013098 and application number PL20210172

This is to let you know we are **NOT** in favor of STR's at cottage club. This defeats the purpose of a "gated community."

Sheri and Aryn Mything Lot 46
[REDACTED]

Thank you.

From: [Angie Oicle](#)
To: [Reynold Caskey](#); [Division 3, Crystal Kissel](#)
Cc: [REDACTED] ["Doug Oicle"](#)
Subject: [EXTERNAL] - Cottage Club file #10013098 Application PL20210172
Date: December 8, 2021 10:15:15 AM

Do not open links or attachments unless sender and content are known.

Dear Mr. Caskey, Ms. Kissel and to whom else this may concern,

We are owners of a cottage at Lot 36, 204 Cottage Club Cres Ghost Lake.

We are writing this email to let you know we are adamantly against the amendment to Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We are one of the first owners at Cottage Club Ghost Lake. We purchased our cottage because we love the location, wanted to get away from the city and also a big part was the values of the community – focusing on family and safety. During the last few years, there have been several Short Term Rentals (STRs), the number of STRs have been increasing each year. Lately we are aware of a couple of cottages bought solely for the purpose of Airbnb's. We have witnessed road rage, inappropriate behaviours and neighbours that have been kept awake by late night parties. Most STRs are being advertised they can accommodate 8-10 people, the cottages are only 950 sq ft. We've also seen "guests" of renters come into Cottage Club for the day. While not all STR renters fall into these categories, unfortunately many have – Cottage Club is gaining the reputation as "a great place to party" rather than "a great, safe place for family and community".

We have received professional and credible evidence that STRs will not enhance our community, rather, will have a negative impact. Some of these impacts are, but not limited to :

- change Cottage Club into a commercial vacation rental property
- damage being incurred on our common property, recreation Center and beach areas
- there have been many parties at these Air BNB's that have resulted in calls to law enforcement
- mortgage insurers are threatening to stop insuring mortgages in our community (one has already left)
- higher financing rates will affect owners and our property values
- community safety, capacity and security are all potential issues

We ask you to please stop this change and consider the concerns of the majority of the owners. The group that is applying for these changes is very small. They do not speak for the majority of the land owners here. Nothing good will come of this for the community, Rockyview County or our families.

Sincerely,
Angie and Doug Oicle

[REDACTED]
[REDACTED]

From: [Mortensen Doug](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Rental properties
Date: December 8, 2021 10:37:37 AM

Do not open links or attachments unless sender and content are known.

To whom it may concern:

Regarding:-

AP# PL20210172

R# 10013098

I would like to say I am not in agreement with changing to allow Rental Properties at Ghost Lake Cottage Club. We bought at Cottage club because it was sold to us as a private club, if rentals are allowed it no longer is a private club.

Concerns are:

1. Over use of the private facilities resulting to higher cost for up keep to owners
2. Over use on beach and dock area (we are all ready crowded) resulting in having to purchase more docks (if allowed at all) with more cost to owners
3. Over use of water resulting in restrictions
4. Respect of common properties drops, when you own something you more likely will take care of it, this is not always the case but can be true many times

One of the things that made us feel they are not fair in a condo setting like Cottage club is the fact that it only benefits the Rental owner it does not benefit Cottage Club community as a whole. No one is allowed to make a income off of owning at Cottage Club (we can't even have a farmers market) so it doesn't seem right that a few should make money off the rest of the community.

Thanks for listening to my concerns,

Sandra Mortensen
Lot 207

I would also like to give you our new mailing address:



From: [Sandi Mortensen](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Fwd: Rentals at Cottage Club
Date: December 8, 2021 12:33:36 PM

Do not open links or attachments unless sender and content are known.

----- Forwarded message -----

From: Mortensen Doug [REDACTED]
Date: Wed, Dec 8, 2021 at 10:56 AM
Subject: Rentals at Cottage Club
To: <RCasky@rockeyview.ca>

Hello,

I am not in favour of Rental Properties at Ghost Lake Cottage Club. When my wife and I purchased at Cottage Club it was so we could share this safe community with our grandchildren. Cottage Club is sold as a private club for those of us that like having a place we can call home and know we share with only our neighbours. Having rentals changes this to making it not a closed private community.

My concerns are:

Over use of the facilities

People not respecting the facilities and doing damage

Some people making a profit well the rest of the community carries the costs

Over consumption of water

Increase of insurance cost

All the above resulting in higher costs to Cottage Club owners

These are a few of my concerns

Thank you for your time,
Doug Mortensen
Lot 207

My new mailing address is:



From: [Estie Gwen Stobbe](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - reference to 10013098 PL20210172 Cottage Club NO to STRs or AIR Bnb
Date: December 8, 2021 11:19:26 AM

Do not open links or attachments unless sender and content are known.

Hello,

Thankyou for you service to this county, I moved here 18 months ago and love it
I own 223 Cottage Club Crescent in the Cottage club at Ghost Lake.

No to STRs Nad air Bnb!

I oppose the efforts to change the bylaw regarding STRs and Air BNB. I DO NOT want to live
in a community that has strs nor air bnb's.

I say no because the reason I moved here to Cottage club was I agreed with their "community"
values.

Which in the bylaws it states NO allowance to STRs and air Bnb

STRs and air bnb's only split a community.

I feel our security is threatened , the capacity is limited, the strain to repair and upkeep the
extra flow of people, Does and will come at a cost, and those who are disobeying the bylaws
won't pay. They have NO regard for the neighborhood, nor community values.

In the past summer there were many nights sleep disrupted, drunk people driving golf carts.
Rules broken in our community Center and pool/ hot tub use.

I say NO, I believe in keeping unity within a community, STRs and air Bnb do not bring that
to a community.

Thankyou,

Gwen Stobbe (Estie)

From: [Carol MacDonald](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Subject: file #10013098 and application #PL20210172.
Date: December 8, 2021 11:46:15 AM

Do not open links or attachments unless sender and content are known.

To Whom it may Concern,

I am an owner of a cottage at Lot 75, 200 Cottage Club Drive, Ghost Lake. I am totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until recently this community has been a great place to own property. It gives me a place I can go to relax and enjoy time with my family. This year has been very different. There is a lot of strife and discontentment between the two factions regarding the short term rental question. There are too many people trying to use the pool and hot tub, as due to covid it now has to be booked in advance. Those of us who go to our cottages only occasionally are sometimes unable to use the very facilities that we pay for.

It is very concerning to me that a small group of opportunistic individuals have purchased property here for the sole purpose of trying to change Cottage Club into a commercial vacation rental property. This community is not designed for large numbers of people. The amenities and infrastructure were meant for two or three people per cottage. The water license alone is a problem if there are many people in STRs using much more than the allotted amount per cottage. The fact that many owners are not there often is probably the only reason that we have not run into major water capacity problems.

I am very upset at what is happening here now. Damage has been incurred on our common property, recreation Center and beach areas. Vacationers who come to short term rentals here have no vested interest in taking care of our facilities. None of these areas, being common property, should even be used by short term renters. The STR owners are renting out something that they do not own. When damage does occur, there is expense and inconvenience to us all.

There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This past summer, there were several instances of fireworks being set off during a strict fire ban. Who would have paid the price if there was a fire? This is costly and potentially dangerous to our families.

I understand that an application has been submitted to the county to change the legal bylaws and allow such rentals to continue. To begin with, I find it hard to understand how a small group of individuals can apply to commercialize common property that is legally governed by our condo Corp and bylaws. Why do they have the right to do this? Why do we have to fight to keep the guiding principles of our community, due to a small group of people who see it not as a quiet, family-oriented community, but as a money-making scheme for them which is subsidized by all other owners.

Right now we enjoy relatively low residential taxation rates because we are a residential community. We also enjoy a not for profit designation with CRA, as well as a tax exempt status for the common property with Rocky View. If it is redesignated as commercial, our costs will skyrocket. Our condo fees will be substantially raised as well to cover the increased expense of the tax and insurance on common areas. If a short term renter is injured on common property, we could all be affected by legal costs etc. These few owners who are profiting will be causing the rest of us substantial expense.

My ability to get a mortgage, buy insurance, and even sell my cottage is potentially affected by this. Some mortgage companies have already decided not to fund mortgages here, as well as some insurance companies.

I ask you to please stop this change and consider these deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the landowners here. There is no benefit to our community, or our families, while there is significant detriment, both to our financial situations and to our lifestyle.

Sincerely,

Carol MacDonald

Please acknowledge receipt of this email.

From: [Stephanie Hart](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Opposed: File 10012098
Date: December 8, 2021 12:07:40 PM

Do not open links or attachments unless sender and content are known.

Reynold Caskey, Planning Department
File Number: 10012098
Application Number: PL20210172

We are lot and cottage owners at Cottage Club at Ghost Lake. We understand that there is an application to amend the Direct Control Bylaw C-6586-2007 (DC-123) to allow Vacation Rentals. We would like it known that we are opposed to this amendment that would allow Short Term Rentals. We see no benefit this change can bring to our land or cottage value and see only increased use on our common property and amenities. This change could also increase costs such as insurance, condo fees and mortgage rates. It puts added pressure on our amenities, water supply, garbage, common spaces, and increases traffic in our community. As a family who does not intend on renting out our cottage, we see no advantage to our community to allow Short Term Rentals. This change would, without a doubt, negatively affect the largest purchase our family has made. It will also negatively affect our family's (children's) future.

Thank you for your consideration,
Brad and Stephanie Hart
Lot 209, 428 Cottage Club Cove

From: [Diane Simpson](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File # 10013098 Application# PL20210172
Date: December 8, 2021 12:41:58 PM

Do not open links or attachments unless sender and content are known.

My name is Diane Simpson, 238 Cottage Club Cres., lot 19.

I would like to acknowledge that I am opposed to Short Term Rentals at Cottage Club. The Mission Statement at Cottage Club is, "where family and friends come and play". Your friend is never anyone you (cottage owner) have never met!

I am original cottage owner, my husband and I bought 11 years ago, we are a Timco build. We bought back when the rules spoke about things like, no basements, 600 sq. ft. plus 325 sq. ft. Upstairs, no running water in garage, no decks on garage and a build within 2 years. A lot of things within our community do not exist anymore. Actually when I look back I believe those old rules/vision were very short term. I would like to acknowledge that over the last five years my husband and I live full time in our cottage. I do feel that having some of our community living year round enables us to keep it safe.

I feel bad for those folks who purchased their cottage as a STR property. I believe folks feel that Airbnb is as simple as an advertisement. Followed by easy money but they forget to check out the bylaws, county, insurance and mortgage holder. Once I tried to help a young lady (STR cottage owner) figure out the mathematical equation for doing bedding laundry in the cottage as opposed to our community washhouse! Maybe that dollar number needed to be already determined. STR owners say now that they can do a better job looking out for the bylaws and community members but truly if they were interested that would have happened day 1. How do they plan to really look after anything when they are not there to do so, some have a housekeeper so they don't have to come out.

I have a neighbour who just built a garage..... 9ft ceiling in the garage basement!! Just imagine if you wanted to STR you could have three layers of clients just in your basement.....oh my. Truly were does it stop.

Thanks for reading my few words. Please let Cottage Club be homes to owners and not COMMERCIAL BUSINESS!

Diane Simpson

Email replies – 

Sent from [Mail](#) for Windows

From: [REDACTED]
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisseel](#)
Subject: [EXTERNAL] - File # 10013098, application # PL20210172,
Date: December 8, 2021 1:23:32 PM

Do not open links or attachments unless sender and content are known.

This photo was taken on Labor Day Monday. This entire group (22 people, with 4 vehicles and a UHaul trailer) stayed at one STR for 5 days. This is not compatible with existing uses of Cottage Club, for the following reasons:

1. CC per the conceptual scheme was designed for usage of 3 people average per cottage during peak times.
2. Our facilities were designed for recreational use by the community, not for resort-type use.
3. There is no way that 22 people in one cottage for 5 days doesn't exceed our allotted water usage per our water license (100 gallons per cottage per day). This is a daily maximum and is not averaged monthly



Susan Fisher

[REDACTED]

Sent from my iPhone

From: [SUSAN FISHER](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisseel](#)
Subject: [EXTERNAL] - Fwd: File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals
Date: December 19, 2021 12:42:50 PM

Do not open links or attachments unless sender and content are known.

Hello;

I sent in a couple of illustrative photos before, but this is my written request not to change DC123 to allow vacation rentals.

I echo all the comments that I am sure you've already received (there's a lot of discussion about this at CC).

These are:

- noise
- extra traffic
- disrespect of our facilities
- extra costs to the rest of us in terms of wear and tear
- inability of owners to educate their "guests" as to the rules

I would like to point out that if you haven't been to Cottage Club, you should, before this decision is made. You will see that the proximity of the cottages to each other does not lend itself to privacy from disturbance from unruly STR guests. Our layout only works if everyone respects each other's privacy, and we have had way too many instances where they don't. Just last August, 3 stagette parties in a row at one of the (illegal) STRs next to me. After the owners were called for noise complaints after 10 pm, we then had to put up with the STR guests stomping by our cottage giving us the evil eye until they left. Not sure why we should have this inflicted upon our otherwise harmonious existence.

I have spoken with several of the STR owners and they have made suggestions as to how they can fit into the community better. eg having one owner per weekend "patrol" to make sure that all guests were not disturbing the peace. I said, "why aren't you already doing this, since you know there are noise complaints?" No answer to that one, and no action taken, despite their knowledge of how angry their neighbors were getting.

I also note that after complaints were made to Rockyview last summer, they were all sent a letter to shut down. Most of them did not, and notices were posted. Most of them immediately ripped down the notices and second ones had to be posted. Even with the second notices posted, some of them still had STR guests. My understanding is that some of them had to be fined in order to convince them to shut down. Clearly, these are not people who want to be good citizens and obey any rules, or have their guests obey rules. They just want to make money at any cost to the rest of us.

I also note the concerns of our mortgage brokers (as well as several owners who have had difficulty getting a mortgage, and one realtor who has lost sales because her clients couldn't obtain a mortgage because of STRs in the community) that mortgage insurers and several banks won't lend in this type of a community if STRs are present. This makes our cottages less saleable if fewer people can afford to buy them. This also makes buying out of reach for all but the wealthiest who can pay cash. Is this really the type of community you want in RVC, or do you want ordinary people to be able to buy there and enjoy it.

Please keep our community as it was designed to be (which was based on a conceptual scheme agreed to by both RVC and Lamont Land which did not include development as a resort).

Thank you

Susan Fisher



From: [REDACTED]
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisse](#)
Subject: [EXTERNAL] - FW: File # 10013098, application # PL20210172,
Date: December 29, 2021 10:58:29 AM

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Hi Reynold;

This is my last comment which I meant to include in my prior one, don't know if it's too late to include. This was my reply in answer to someone who suggested DC123 should be more consistent with other RVC bylaws in other districts.

Bringing DC-123 more in line with other land use is contrary to the very purpose of having a DC:

DIRECT CONTROL DISTRICTS 296 The purpose of a Direct Control district is to provide for development with unique characteristics, unusual site conditions or innovative design that require specific regulations unavailable in other Districts

Cottage Club is properly in this category as we are certainly unique. If there was ever intent to make us more like other areas of RVC, we would not be a DC district. The intent right from the inception of our community was that we are NOT like everywhere else in RVC.

Also, someone told me today that there is a "first reading" of the proposed amendment on January 11. Is this correct? It seems weird that there would be a reading before the public hearing, but I'm no expert on muni law.

Thanks,

Susan Fisher
[REDACTED]

From: [REDACTED]
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kissel](#)
Subject: FW: [EXTERNAL] - Fwd: File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals
Date: January 15, 2022 1:25:13 PM
Attachments: [Silver Moon Cottage - Jan 15 2022.pdf](#)

Hello again;

I know that you're not enforcing right now, but here is yet another STR owner who is choosing to thumb their nose at DC-123 because of no enforcement.

This one is Lisa Murphy.

Regards.

From: [REDACTED]
Sent: January 12, 2022 8:06 PM
To: 'Reynold Caskey' <RCaskey@rockyview.ca>
Cc: 'CKissel@rockyview.ca' <CKissel@rockyview.ca>
Subject: RE: [EXTERNAL] - Fwd: File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals

Hi Reynold;

I know Rockyview is not enforcing against STRs at Cottage Club right now, but I would like it added to the file that the applicants (Sheena McKinnon and Jayme Leddy) are continuing to operate their AirBnB in violation of the current DC123 despite being advised by the Board that we have a Cottage Club bylaw that they are going to enforce.

This is evidenced by there being new reviews in each of December and January, and continued advertising on AirBnb.

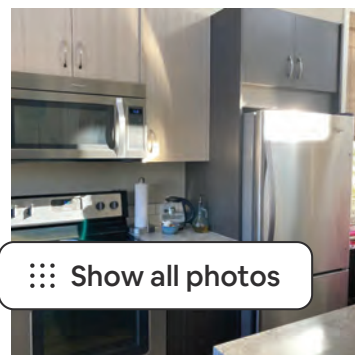
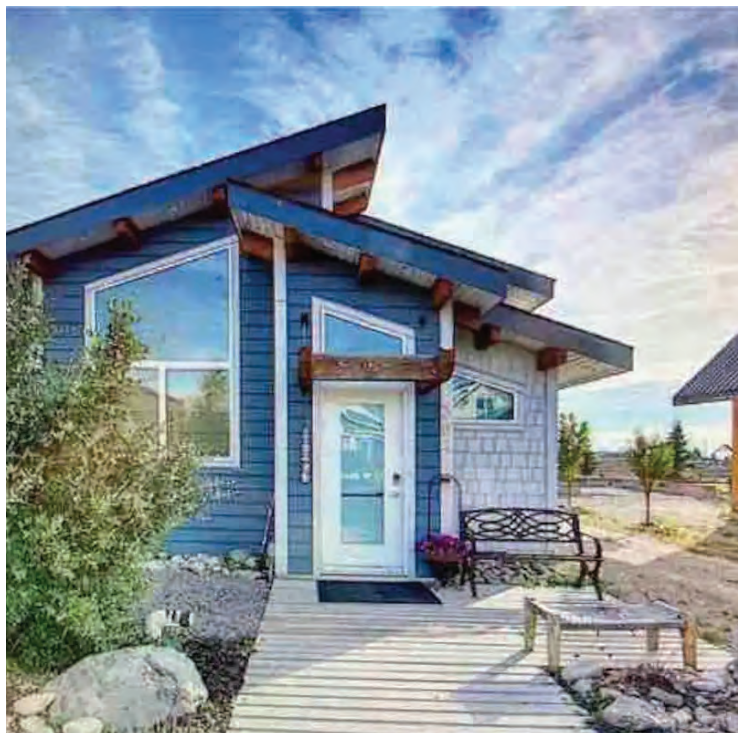
Regards,

Susan Fisher
[REDACTED]

Silver Moon Cottage

1 review · Rocky View County, Alberta, Canada

[Share](#) [Save](#)



Show all photos

Entire cottage hosted by Lisa

4 guests · 2 bedrooms · 2 beds · 1 bath



Entire home

You'll have the cottage to yourself.

Enhanced Clean

This host committed to Airbnb's 5-step enhanced cleaning process. [Show more](#)

Pool

Guests often search for this popular amenity

Add dates for prices

[1 review](#)

CHECK-IN
Add date

CHECKOUT
Add date

GUESTS
1 guest



Check availability

[Report this listing](#)

Where you'll sleep

**Bedroom 1**

1 queen bed

**Bedroom 2**

1 double bed

What this place offers



Beach access



Kitchen



Wifi



Free parking on premises



Shared pool



Shared hot tub



Pets allowed



TV



Washer



Dryer

[Show all 30 amenities](#)

Select check-in date

Add your travel dates for exact pricing

Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu
January 2022									
						1			1
2	3	4	5	6	7	8	6	7	8
9	10	11	12	13	14	15	13	14	15
16	17	18	19	20	21	22	20	21	22
23	24	25	26	27	28	29	27	28	



★ 1 review



Amy
August 2021

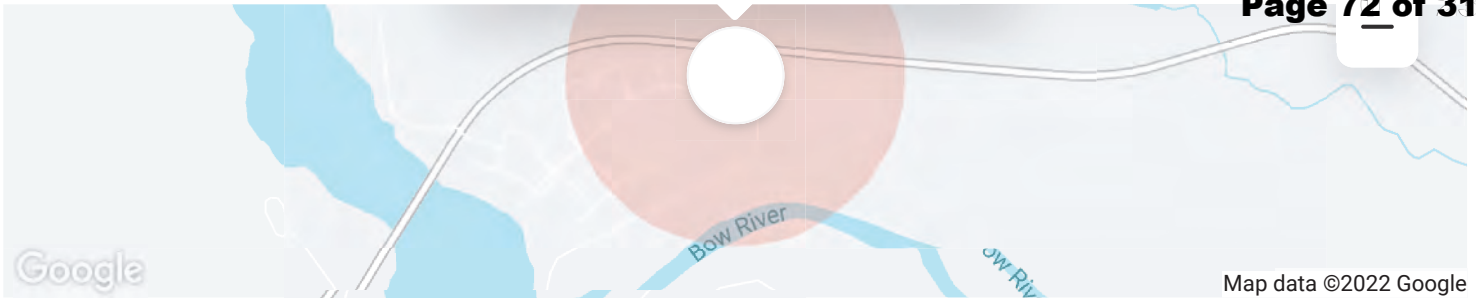
Such a perfect and comfortable spot for a little vacation. The cottage is exactly as lovely as pictured, and the surrounding amenities (walking trails, playgrounds, beach, viewpoints with comfy chairs and hammocks) even better than shown. Kitchen was well-equipped, beds were...

[Show more >](#)

Where you'll be

Rocky View County, Alberta, Canada

Exact location provided after booking. Public Transit +



Hosted by Lisa

Joined in September 2015

★ 1 Review

✓ Identity verified

I'm an adventurous person who loves outdoor activities and travel. I spend a great deal of time with my dog so I'm definitely a big dog lover! I'm a professional that enjoys my work and I also enjoy my time off to play and have fun with family and friends!

Contact host

To protect your payment, never transfer money or communicate outside of the Airbnb website or app.







Things to know

House rules

- 🕒 Check-in: Flexible
- 🕒 Checkout: 2:00 p.m.
- 🚭 No smoking
- 🚫 No parties or events
- 🐾 Pets are allowed

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Health & safety

-  Committed to Airbnb's enhanced cleaning process. [Show more](#)
-  Airbnb's social-distancing and other COVID-19-related guidelines apply
-  Carbon monoxide alarm
-  Smoke alarm

[Show more >](#)

Cancellation policy

Add your trip dates to get the cancellation details for this stay.

[Add dates >](#)

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McGregor Lake

Elkwater Lake

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From: [Dean Rask](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Cc: [Sherry Rask](#); [Susan Fisher](#); [Todd Achen](#); [Todd Gondek](#); [Ralph Smith](#); [Carmelina Smith](#); [Mike Heier](#); [B Bryden](#); [Liz McConnell](#); [Grant and Carla Cummings](#); [Gary Ludwig](#); [Brent & Juliette](#); [Aryn Mything](#); [Bruce Hannel](#); [Marvin Chehowy](#); [Dominique Kiefer](#); [Neil MacDonald](#)
Subject: [EXTERNAL] - Vacation Rentals At Cottage Club
Date: December 8, 2021 3:29:14 PM
Attachments: [LETTER - to Cottage Club Board of Directors regarding Short-Term Rentals\(15344381\).pdf](#)
Importance: High

Do not open links or attachments unless sender and content are known.

To Whom it may concern, we are owners of a cottage at Lot 189, 303 Cottage Club Way, Ghost Lake. We are unreservedly against the amendment to Rocky View DC - 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Let me start by saying that the vast majority of our owners here at Cottage Club see major issues with capacity (water, rec centre, beach, etc), added costs if/when we are reclassified as a "Resort" community (property taxes, insurance, CRA GST, etc) and, of course, safety. I presume that many of the emails you have seen or will see, cover these issues quite thoroughly.

I will shift this focus to legal. My legal career spans more than 30 years and Susan Fisher (copied on this email) is also an experienced practitioner and specializes in litigation. We spoke with you on the zoom call a couple weeks ago. Susan and I both agree whole-heartedly with the attached legal opinion from the lead counsel who successfully argued the pivotal decision, *Condominium Corporation No 042 5177 v. Kuzio*.

In a nutshell, STR's are illegal here. And, given the guidance provided in another very recent decision, *Langston v. Condominium Corporation No 0112806*, dated October 28, 2021, from the Court of Queen's Bench of Alberta, it is in my respectful view, very clear that STR's will continue to be illegal here, regardless of the outcome of the application to amend DC - 123.

At page 7 of this decision, it states:

"Restrictive Covenants

[16] It appears that both parties recognize that even though a person is the legal owner of land, other persons may have legal rights to enforce certain restrictions on what an owner can do with that land. Restrictions on the use of a person's land are called Restrictive Covenants. A Restrictive Covenant is a contract which places limitations on what can be done on with a owner's property. General legal principles of the interpretation of a contract apply to the interpretation of a Restrictive Covenant. *Blackburne Creek Homeowners Association v Burt*, 2019 ABQB 608.

[17] Restrictive Covenants operate outside of, and in addition to, municipal zoning bylaws. *Seifeddine v Adventures of England*, 1980 ABCA 29 at para 30."

With this in mind, we know that our owners at Cottage Club are, at law, restricted in our use of our cottages. Here is the key wording at play:

RESTRICTIONS IN USE:

34(2) An owner shall not

(f) in the case of a residential unit, use the owner's unit for a purpose other than for residential purposes [NOTE, STR's are commercial, not residential !!]

Legal Practitioners, who are well-acquainted with municipal and condominium law, would agree that this body of caselaw renders application #PL20210172, a complete nullity. One very important aspect here is that we are dealing with a condominium development. Special rules/laws apply here, rules that do not apply to much of Rocky View County. With the greatest of respect, it matters not that a provision in our CC Bylaws states that the MGA has application here in our development. While discussion of this provision would be included in the analysis, it would not form part of the final conclusion(s) that would form the basis of the legal opinion.

I certainly encourage you to have RVC's legal counsel review and advise on this matter. Please ensure that he/she understands that we are dealing with a condominium development, as this is extremely important. A review of the attached legal opinion is also key. We invite RVC's counsel to discuss this directly with Ms. Berney.

So, in light of the fact that the application to amend DC – 123 is, in my respectful view, a waste of everyone's time, the question that arises is why anyone would bother opposing it and why would anyone bother going to the trouble of amending our bylaws?

The answer is very simple. Our Mortgage Insurers are not likely aware of the intricacies of the law in this matter and nor do they have to be. Their boardroom decisions will be made internally and very likely the discussions will never be shared with outside parties.

The next question that arises is, how does it impact us if the Mortgage Insurers do not appreciate the law and make the wrong decision? The fact that two of the three Insurers have pulled many of their Lending products and are reviewing applications on a case-by-case basis makes it difficult to finance at CC. If, in their eyes, STR's are legal at CC, the Insurers will cease to lend at CC and the Lenders will follow. This will have a significant negative impact on buying/selling/refinancing/renewing in our community and we would very likely see our property values plummet. It is also important to understand that once the Insurers/Lenders make their decisions, getting these decisions reversed is a very difficult process.

The reality is that CC is on several radar screens and the Insurers will pull out if the STR application is not dismissed by the County.

The Insurers need to see absolute, crystal-clear proof that STR's will be eliminated here at CC. There can be no uncertainty in their minds.

As I may or may not have mentioned on the zoom call, using our best estimates at this time, damages in our community could very well exceed one hundred million dollars. Please do not take this the wrong way, but we all can appreciate that a class action suit would name as many parties as possible, especially those parties who exhibited reckless and/or negligent conduct. For instance, one could easily presume that the named applicants would be sued. Plaintiff

counsel would likely add several other parties (some call this the “shot-gun approach”).

In my respectful view, RVC’s legal counsel should examine this issue very carefully and provide as much guidance as possible. I would hope that RVC has the power and authority to dismiss the submitted application immediately and, further, that RVC would exercise this power without further delay.

As we can all agree, this is an extremely unfortunate and volatile scenario, having a potential outcome in which no one will win. We believe it is prudent to act immediately so that the Mortgage Insurers are 100% satisfied that STR’s will be completely eradicated here at Cottage Club. We need to restore their faith in our residential community.

I thank you for kind attention to this very important matter.

Dean

Dean M. Rask

[REDACTED]
T: [REDACTED]
E: [REDACTED]
[REDACTED]



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Edmonton, AB T5J 0H3
fieldlaw.com

CALGARY / EDMONTON / YELLOWKNIFE

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acorado@fieldlaw.com
Our File: 75287-1

November 26, 2021

VIA EMAIL: [REDACTED]
& REGISTERED MAIL

Condominium Corporation No. 091 4699
c/o Gateway Property Management
Unit 360, 4311 12 Street NE
Calgary, AB T2E 4P9

Attention: Judy Humphries (President) and Board of Directors

**Re: Condominium Corporation No. 091 4699 o/a Cottage Club (the "Corporation")
Enforcement of Bylaw Provisions Prohibiting Short-Term Rentals**

Please be advised, we are the solicitors for a group of concerned unit owners in the Corporation. We have been engaged with regard to the lack of enforcement of the Corporation's Bylaws prohibiting short-term rentals, also known as "AirBnBs" or "STRs".

The law concerning STRs in condominiums has been settled. In a set of related decisions, *Condominium Corporation No. 042 5177 v Kuzio*, 2019 ABQB 814 and *Condominium Corporation No 042 5177 v Kuzio*, 2020 ABQB 152, the Alberta Court of Queen's Bench confirmed that STRs are commercial licenses which are functionally equivalent to a hotel. Condominiums may, through their registered bylaws, regulate, restrict or otherwise prohibit all manner of licensing, including STRs. These are also characterized by the Court as being "antithetical" to single-family and residential-use only requirements.

It is our opinion that the Corporation's Bylaws do in fact validly prohibit STRs. Moreover, there is no discretion for the Board of Directors to permit STRs on a case-by-case basis. The Board is legally required to enforce the Corporation's Bylaws. For reference, this duty is set out very clearly in section 37(1) of the *Condominium Property Act*, RSA 2000 c C-22:

37(1) **A corporation is responsible for the enforcement of its bylaws** and the control, management and administration of its real and personal property, the common property and managed property.

We therefore direct the Board's attention to the most recent amendments to the Corporation's Bylaws, registered as instrument number 151 120 131. The notice of amendment states that "the by-laws set forth in Appendix I of the CPA remain in full force and effect". The Appendix I bylaws (now Schedule 4 of the

Condominium Property Regulation, Alta Reg 168/2000) continue to apply, and the relevant provision is as follows:

Restrictions in Use

34(2) An owner shall not

(f) in the case of a residential unit, use the owner's unit for a purpose other than for residential purposes

A "residential unit" is defined in the *Condominium Property Act* as, "in the case of a bare land unit, a unit that is used or intended to be used for residential purposes or that has been represented by a developer as being intended to be used for residential purposes".

The condominium plan and redivision plans registered in the Land Titles Office in respect of the Corporation specifically designate the units as either "residential" or "common use". Accordingly, the developer of the condominium property intended the individually owned units to be used for residential purposes only. As such, section 34(2)(f) of the Schedule 4 Bylaws prohibits owners from using their units for anything other than residential purposes. An STR is a commercial and not a residential use.

Once again, as emphasized by the Court in the *Kuzio* decisions, the Board is statutorily obligated to enforce the Bylaws on all owners and occupants of the condominium property. The *Condominium Property Act* provides that the Bylaws actually "bind" the Corporation and all the unit owners "as if [they] had been signed and sealed [...] and contained covenants on the part of each owner with every other owner and with the [C]orporation to observe and perform all the provisions [therein]".

As the Board is the directing mind of the Corporation, endowed with all the Corporation's legal powers and duties and tasked with making all its decisions, the Board is also legally responsible for all the actions it takes, including those of its employees and volunteers. Because of this ability to control the affairs of the Corporation and affect its interests, Board members are also fiduciaries to the Corporation which they serve. The *Condominium Property Act* provides that Board members shall, in discharging their fiduciary duties, act honestly and in good faith, with a view to the best interests of the Corporation, while exercising the care, diligence and skill that a reasonably prudent person would exercise in comparable circumstances (see section 28).

The Board's failure to enforce the Bylaws to date in fact constitutes a breach of these duties, as well as improper conduct pursuant to section 67 of the *Condominium Property Act*, which conduct is actionable against the Corporation. In that regard, we are informed that some of our clients' property insurers have begun expressing concerns regarding the operation of STRs. The insurers are worried by the increased risk of damage to their insureds' property caused by STR guests because these individuals have no proprietary interest in the units and therefore no incentive to take proper care.

In the event that a unit owner loses insurance coverage for their unit, or suffers any other loss or damage because the Board has neglected, refused or otherwise failed in its duties to enforce the Bylaws, then an action for improper conduct is likely and may even be brought against members of the Board in their personal capacity. The Court has wide authority and discretion to grant any order it considers appropriate in the circumstances, including making an award of damages and legal costs personally payable by a Board member who knowingly and wilfully disregards their fiduciary and statutory duties.

We trust the foregoing makes our clients' position on this matter clear.

Accordingly, we look forward to receiving confirmation that the Board is taking steps to discharge its duties by enforcing the Bylaws against the non-compliant owners and occupants who are operating STRs on the property forthwith.

Sincerely,

FIELD LLP

A handwritten signature in blue ink, appearing to read "Erin M. Berney".

Erin M. Berney

Lawyer

EMB:ac

Attention: Reynold Caskey Re: File Number 10013098 & Application Number PL20210172

Dear Sir,

Please accept this letter as formal notification that my husband and I, Jaime and Elizabeth McConnell, are **AGAINST** vacation rentals and thus any amendment to DC 123 which would allow them in our community.

We purchased our property at 260 Cottage Club Crescent early this year and have seen first-hand what these vacation rental properties and their respective owners have done to the spirit of the community. We are also learning the financial and safety implications that could develop if further permitted.


Please consider the factors below in your deliberations:

- 1) Safety of all community members – How are renters screened? As there is no on-site management of vacation rentals if renters come with a party mentality is it up to the neighbours to decide to police or put up with inappropriate behaviour? We are supposed to be a gated community; how do you balance that with allowing access to renters of vacation rentals?
- 2) I do not want a **Hotel** next door to me - We bought a property at CottageClub for peace and quiet. I also do not want to be the vacation rentals acting night manager, that is an unfair request of any neighbour on a regular basis.
- 3) Fire hazards – Are renters made aware of fireworks restrictions and fire bans?
- 4) Insurance premiums - If rentals are allowed will we have to get commercial insurance for our community common areas? Why should I as a owner potentially have to absorb that cost?
- 5) Mortgages and lenders - Some title insurance companies have stated that they will refuse to provide title insurance at CottageClub if vacation rentals are allowed. If title insurers leave so too do lenders; if I ever have to sell my cottage it could potentially be much harder for a new owner to get a mortgage.
- 6) Stress on resources - The community was built with a full build out being approximately 350 cottages. Most owners come out a few days a month and have an average of 3-4 people at a time in the unit. Renters regularly come with 8-12 people and are rented out most days. Our resources (water treatment facility, pool, etc) were designed for a specific volume of usage and renters will significantly escalate that volume causing greater strain on resources.
- 7) If a vacation rental happens next door to me my property value will plummet. Who would want to buy a place next door to a vacation rental property?
- 8) They are an illegal use of the properties. We are a residential community, not a commercial community.
- 9) Short term rentals benefit the few at the cost of the many.

Thank you for your consideration of our letter against Vacation Rentals in our community. Please keep us apprised of any future meetings on this proposed amendment.

Sincerely,

Liz & Jaime McConnell
8 Park Road
Strathmore, AB
T1P 1G9



From: [Diana Hawkes](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File #10013098 Application #PL20210172
Date: December 8, 2021 7:08:52 PM

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To whom it may concern,
Good evening to you.

I am writing to you over my concerns about the above proposal.

I am the owner of a cottage at Cottage Club at Ghost Lake. Lot #170.

Firstly I would like to state that I am against this amendment to Rocky View DC-123 regarding vacation rentals(File# 10013098 and application #PL20210172).

I was attracted to the guiding principles that were presented to me when I came to look around prior to buying my lot. This included that it was a family and community based living with knowing your neighbors and feeling safe and secure in that.

This included the zoning that short term rentals were illegal, which was clearly pointed out to me when I read the by-laws of the Cottage Club. I was very happy with that arrangement and agreed with the concept.

So it comes as a great surprise that one would challenge that, when it is so clearly stated.


I came here as it appealed to my need for peace and quiet, though this year it has been anything but that, three short term rentals appeared very close to me with frequent visitors, large groups of 6-10 people. Plus there were other STRs a few blocks away. I didn't understand how this could happen as it is a strictly residential property. There was never a time this summer that I could enjoy the pool or hot tub, even the beach was crowded daily.

Between the COVID bylaws and then all the STR groups coming in using the facilities, showing a lack of concern for the amenities when they were available. I pay for these amenities, yet to only have strangers use and abuse them, (evidenced by several shut downs mid summer) was very disheartening.

If STRs are allowed I hear that my insurance premiums will/may go up, and probably the strata fees. I am a retired nurse and on a fixed income and do not have extra for people that are trying to make a quick buck from my sanctuary.

I am also afraid that someone might have the great idea to open one next to me. I worked long and hard to come here and build a cottage, and have my peace, not have a "Small Hotel" next to me, which in turn would decrease my property value.

I am hoping that the By-law that I agreed to, when moving here remains in place.
This is no place for STRs.

Thank you for your time
Owner Unit #170
Diana Hawkes


From: [Ralph Smith](#)
To: [Reynold Caskey](#); [PAA Development](#); [Questions](#)
Subject: [EXTERNAL] - Proposal to amend DC Bylaw -6586-2007 (DC123) to allow Vacation Rental as a use. File # PL2021-0172 , #10013098
Date: December 8, 2021 8:54:11 PM

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Hi Reynold, and thank you for the opportunity to voice my **Total NON-Support** for allowing Vacation Rentals, short term rentals, Air BnBs, whatever you want to call them, at Cottage Club. I believe the question you want to hear from us on is - "**is the proposed use compatible with the other existing uses in my neighbourhood ?**" The short answer - "**No, it is not.**"

In a nutshell, we bought a lot in 2009, built a cottage 2 years later, and took possession in 2011. We followed the guidelines and rules the Developer and Rockyview had in place at that time, and bought in to a "gated, secure community where our children could roam freely & safely, and grow up in an environment of security, familiarity, and safety". For the most part, that is what we got, and we have happily used our cottage almost weekly for the last 10 years. We got to know our neighbours and formed new friendships that we did not even anticipate. We had "cottage crawls", social events, house-warmings, card nights, pig roasts and many more social activities.

STRs have totally threatened this.

The unscrupulous owners who have opened up STRs have done so with NO consultation or communication with the direct neighbours, no regard for adequately informing the renters of the Cottage Club guidelines, rules or restrictions, and demonstrated minimal supervision or responsibility for the renters. They have also done so knowing that STRs are illegal. We have seen firsthand drunken behaviour, lewd & naked behaviour, unsafe driving, unsafe use of the common facilities - all by short term users who see the rental as a cheap hotel where nobody holds them accountable.

The owners woo the renters with advertised use of the common amenities - pool, hot tub, weight room, beach, etc. with no acceptance of the fact that these are not theirs to offer. Amenity limits are exceeded regularly (hot tub, residents in the cabin, parking on the property, etc.). The owners have blatantly pulled down Rockyview enforcement posters, have continued to advertise and rent out their properties despite being told not to, lied about the usage of their property (how many relatives can one person have !!) and treated any Rockyview actions as a joke.

The proposed use - short term rentals - does absolutely nothing to enhance the value of our investment, the quality of our life and cottage experience, and our feelings of safety & security. Having total strangers wandering around the Club at will, aloof and non-abiding to the rules of the Club is simply contrary to all the values we trusted the Developer and the District of Rockyview to uphold. Other colleagues and owners will address the legal aspects in their letters to you - hopefully the "human" aspects I have addressed will be taken into consideration as well when this application is heard.

The bottom line is that a very small group of opinionated, self-serving, greedy owners are trying to impose their will on this community, primarily for self gain and profit. They have

demonstrated absolutely zero co-operation or concern for the other owners or the CC guiding principles. And apparently they feel they are above the law as well.

Again, I am **100% opposed** to this being allowed to happen. Please feel free to contact me at the number below should you have any questions with what I have written.

Best Regards,
Ralph Smith, owner
202 Cottage Club Crescent
Lot Unit 37, Block Plan 0914699



From: [Sheldon Zhou](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Against file #10013098 and application #PL20210172
Date: December 8, 2021 9:53:51 PM

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Dear Sir/Madam,

We are owners of a cottage at Lot 225, 458 Cottage Club Cove, Ghost Lake.

We want to clearly express that we are totally against the amendment to Rockyview DC 123 to allow short term rentals such as air BNB.

We owned our lot from 2013 and built it up in 2018. We love this wonderful place. However, since last year, we noticed that a few cottage owners were renting out their at Air BNB although it was clearly prohibited. We are very concerned about this.

Recently, we heard that some of them submitted an application to change Dc123 to make short term rental legal here in cottage club (File #10013098 and application #PL20210172).

Please note that this was absolutely NOT the will of majority owners!


When we purchased the lot, we understood this would be a friendly, family oriented community, not a commercial or partially commercial property. Allowing short term renting would cause damages to our common property, recreation Center facilities, dock, and beach areas, and finally destroy the beauty of this family -lime friendly community. We heard that the past summer saw several calls to law in forcement relates to Air BNB visitors. This never happened before.

For the applications to the County to change the legal bylaws to allow short term retals, we find it is hard to understand how a small group of individuals can make application to commercialize COMMON property (not only their lot) that is legally governed by our condo Corp and bylaws.

Please kindly consider our deep concerns and deny the applications to change DC123 on those regards. The small group of people do not speak for the majority of the land owners here.

Please feel free to contact us if you have any questions.

Thank you.

Grace (Xiao) Li &
Sheldon (Xiaodong) Zhou


Peter G. Hughes
Laurie Edge-Hughes



December 8, 2021

Planning Department
Rocky View County
262075 Rocky View Point,
Rocky View County, AB T4X 0X2

Attn: Reynold Caskey
Re: File number 10013098; Application number PL20210172

We are writing to voice our concerns regarding the application cited above to amend Rocky View DC123 (Direct control Bylaw C-6586-2007) to allow vacation rentals at Cottage Club.

We purchased at Cottage Club in 2009 (Lot 43), built in 2010, and embraced the original vision for the community. We wanted to know our neighbours. We wanted a safe place for our children to roam and play. We wanted to know that our cottage was safe within a gated community when we drove away and left it unattended. We didn't want our condo fees to rise exponentially due to the strain on resources (water treatment facility, pool, repairs, etc.). We abided by the Condo Bylaws and we assumed that other cottage owners would do the same. Unfortunately, there is a group of cottage owners that are not abiding by the Condo Bylaws and are opening up our community to a plethora of strangers and dangers.

Our cottage is beside a vacation rental property (Lot 44). We've been kept up at night by people partying on the deck past the 'quite time' of 11pm, and we have had to clean up garbage that has blown away from inappropriate disposal from that property. We are very concerned that if vacation rentals are legally allowed to operate at Cottage Club, and our insurer learns of this change, that our insurance rates will skyrocket, or worse, coverage will be revoked. We are also concerned about the ability to resell our cottage if lenders won't provide mortgages for potential buyers, not to mention the potential for our property value to drop because Cottage Club is no longer a 'safe' community.

To be honest, we don't even understand how this is coming before The Planning Department as an application by one individual with the potential to impact every owner at Cottage Club. Furthermore, within The Appendix I bylaws (now Schedule 4 of the Condominium Property Regulation, Alta Reg 168/2000) the relevant provision is as follows:

Restrictions in Use

34(2) An owner shall not

(f) in the case of a residential unit, use the owner's unit for a purpose other than for residential purposes

A "residential unit" is defined in the Condominium Property Act as, "in the case of a bare land unit, a unit that is used or intended to be used for residential purposes or that has been represented by a developer as being intended to be used for residential purposes". As such, section 34(2)(f) of the Schedule 4 Bylaws prohibits owners from using their units for anything other than residential purposes. A vacation rental is a commercial and not a residential use.

In short, we are opposed to the application to allow vacation rentals at Cottage Club (Lot 1, Block 1, Plan 031 2312 and a portion of N-13-26-06-W5M).

Sincerely,



Laurie Edge-Hughes



Peter G. Hughes

From: [Phnendren Naidu](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Cottage Club
Date: December 9, 2021 1:23:54 AM

Do not open links or attachments unless sender and content are known.

Reference : file number 10013098 and application number PL20210172

Dear Sir/Madam

I am the owner of 401 Cottage Club Grove, Cottage Club, Lot no. 239.

I am deeply concerned about the proposed changes to the Cottage Club DC123 to permit Vacation Rentals.

I purchased a lot in 2017 and began a 2 year long process to build the cottage of my family's dreams. Every detail was debated over many sleepless nights. We are extremely proud of our home and of the Cottage Club Community. This is the place I hope to watch my children grow up in, make lifelong friends and some day retire with my wife.

The Cottage Club Community was marketed as exactly that, A COMMUNITY.

A quiet, four season, family community with natural beauty and safety of paramount importance. We researched many developments throughout Canada and the US. We found many comparable properties but only Cottage Club met these requirements in Alberta.

Opening up the Community to for profit vacation rentals goes against the bed-rock of this community.

Currently my family and I only use the cottage on weekends and holidays. We built our home with Geothermal Heating Technology and are moving towards a net zero carbon footprint. We pay particular attention to minimize our use of electricity and water. The community has its own water purification system and can only cater for minimal use.

The Condominium Fees have been kept relatively low as most residents like myself only use the recreation facilities occasionally.

It is obvious that one of the main attractions to the community as a vacation rental is the recreation facilities. This means that the recreation facilities will be used at a much higher rate and require more cost to maintain. This would then increase the Condo fees. It is unfair to ask me to subsidize this increased maintenance costs for for-profit businesses.

There are many other options for Vacation rentals in Calgary, Cochrane, Canmore and the Rockies.

I humbly ask that you do NOT allow the use of my community for Short Term/Vacation Rentals

Regards,

Phnendren Naidu
Lot 239
Cottage Club


From: [Carla Cummings](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisse](#)
Subject: [EXTERNAL] - stop STR at Cottageclub please
Date: December 9, 2021 7:24:13 AM
Attachments: [mosaic_7d95ca66-c6dc-4aa6-9cb7-5564b07e4e7a.png](#)
[Facebook_55a3d2b6-c563-4297-b4bc-36ceee522a79.png](#)
[Youtube_0692bab9-d939-497b-94eb-bc49abf628aa.png](#)

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Hello, file number 10013098 and application number PL20210172

As im sure you have received many emails regarding the stoppf STR at cottageclub, I wanted to ad t o t he growing pile of concerns regarding this. Our little hamlet can not continue with our neighbours and investors making money at our expense. This is not the vision we bought into.. We have seen nothing but bad thing shappen to our community from huge 100 people parties with guests walking in and all using our public arear to noise violations and my daughter not feeling safe walking on our roads.

1. Inclusion of the bylaw prohibiting uses other than residential use, and referencing the phrase "residential units" on the condominium plan. In my view, the proposed amendment of DC123 would be incompatible with uses permitted under the condominium's articles of incorporation.

2. concerns voiced by your insurers.

Here are some additional ideas:

1) Safety of community members and children in the area. CottageClub is only 25 minutes from Calgary and people renting the cottages seem to come with a party mentality. I have seen multiple renters drinking and driving on the roads and speeding. This is a community where people walk and children play. We are supposed to be a gated community to keep people out but STRs let anyone in.

2) I do not want a "hotel" next door to me. We bought a property at CottageClub for peace and quiet. Renters come and stay up partying all night causing disruptions regularly.

3) safety risks/hazards - Ghost gas station less than 1km from CottageClub sells fireworks. I have repeatedly seen renters buy fireworks there and then ignore fire bans setting them off on the beach at CottageClub. Renters are completely oblivious to the fact that the entire beach front land immediately adjacent to the sand is tall grass. Owners respect the firebans, renters seem to not care. Unfortunately we can not police all of their behavior and one day it will too late...A renter will ignore a fire ban, set off fireworks and light the community on fire. Other safety issues include drinking and driving etc.

4) We are a gated Community but allowing renters opens the community to anyone.

5) insurance premiums - If rentals are allowed we will have to get commercial insurance for our community common areas which is approximately triple the cost but all members of the community will have to absorb the cost by way of rising condo dues.

6) mortgages and lenders - Some title insurance companies have stated that they will refuse to provide title insurance at cottageclub if short term rentals are occurring there. If title insurers leave so too do lenders which means if I ever have to sell my cottage or refinance it will be much harder to get a mortgage. For specific talking points on this refer to the post in geniepad by Kent Chapman which is in the middle of the very long thread with about 100 posts that went around in November.

7) Stress on resources - The community was built with a full build out being approximately 350 cottages. Most owners come out a few days a month and have an average of 3-4 people at a time in the unit. Renters regularly come with 8-12 people and are rented out most days. Our resources (water treatment facility, pool, etc) were designed for a specific volume of usage and renters will significantly escalate that volume causing greater strain on resources. This will result in the community having to do a lot more repairs and replace facilities much faster as they break down faster. Repeatedly I have seen renters simply tossing a card key or wristband over the fence to allow more people in and totally ignoring capacity limits.

8) If an STR happens next door to me my property value will plummet. Who would want to buy a place next door to an STR?

9) They are an illegal use of the properties. We are a residential community, not a commercial community. No where in our community was it supposed to be allowed to operate a business venture.

10) Short term rentals benefit the few at the cost of the many.

11) under our current zoning STRs are illegal in CottageClub so all we are asking is to maintain and enforce what is already illegal. To get specific talking points on this refer to posts in geniepad by Dean Rask.

12) We all share the ownership of the common property valued at \$16.7 million and until now we have had a Tax Exempt Status as a residential development—see recent CC budget NIL for property tax. This tax exemption is an arrangement secured by the developer with RockyView.

Changing CC to allow vacation rentals and their use of the common property may highlight CC as an income earning “resort property” and this property tax exemption may be lost. RockyView’s “non-residential” business property tax rate is 3X residential rates so could be a significant tax newly passed on to all CC owners.

13) Insurance costs on common property could escalate with business use by vacation rentals. Our insurance broker suggested insurance increases of 3X, directly because of claim risk from vacation rental business.

14) Any lawsuits against the CC Board in regard to vacation rentals could lead to defense legal costs that all owners would be responsible to fund either by a cash-call or increased fees.

15) At risk too is the CC Corporate Charter, a not-for-profit designation with CRA, that until now has greatly reduced the tax reporting requirements; a change to “taxpayer status” could bring added GST, corporate tax and administration costs to all owners.

All these costs do not appear to be in the recently approved budget and would require either a Board cash call to all owners or a condo fee increase to cover them.

As the Board has not provided any information on the possible negative financial impact to owners of a DC123 change, we thought to bring it to the attention of all owners for their own research.

Hopefully this helps put a stop to STR

Carla Cummings



From: [Greg Netzel](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - CottageClub - File# 10013098 Application# PL20210172
Date: December 9, 2021 7:49:47 AM

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Good morning Reynold,

I understand that Rocky View County is open to feedback on the recent request for amendment to DC 123 allowing short term rentals , File# 10013098 Application# PL20210172.

Based on the understanding I have, the potential short/long term negative consequences of allowing STRs in our community outweigh the benefits for the few owners that are pursuing the amendment. At this time, I am not in favour of the amendment to DC123 for the following reasons:

- STRs are not aligned with the community values that CottageClub was intended to be
- Common property, like the rec centre, is already busy enough and the people paying for it should be the ones that can use it
- STRs in the community will impact borrowers insurance, and therefore affect ability to secure a mortgage, as a result lowering property value

I am in favour of the CottageClub Board holding a vote to determine if the majority is for or against STRs and supporting that out come. At this time, I understand it is only a few owners wanting STRs and they do not represent the majority. How they are legally able to submit this request, affecting all owners, remains unanswered.

Thank you,

Greg Netzel


Lot 116 - 357 Cottageclub Way

From: [Robert Palmer](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - RE: Amendment to DC 123 File Number: 10013098 Application Number: PL20210172
Date: December 9, 2021 9:30:39 AM

Do not open links or attachments unless sender and content are known.

December 8, 2021

To: Rocky View County Planning Department

RE: Amendment to DC 123

File Number: 10013098

Application Number: PL20210172

Dear Mr. Caskey:

We are lot owners at Cottage Club, and we are writing to express our opposition to the proposed amendment.

Cottage Club is designated for use only as a Residential Community, and an amendment to allow Short Term Rentals will have direct impacts on the infrastructure of Cottage Club land.

It would allow unlimited STRs, thereby increasing water usage, power usage, wear and tear on community structures, and traffic on Cottage Club roads, the latter increasing safety concerns for residents.

There have already been nuisance complaints made to Rocky View County over noise and parking violations by STR guests that RVC has to respond to.

These will increase as well if this application is approved.

This proposed amendment to allow STRs is solely for the applicants to make income from properties on Cottage Club land. No one, including the applicants, disputes this.

Therefore other financial implications of this amendment must be considered also.

Banks providing mortgages, and companies insuring those mortgages for CC properties, have indicated repeatedly that they are reluctant, and in some cases have already refused, to provide mortgages and mortgage insurance if STRs are legally allowed on Cottage Club land.

This negatively affects potential owners' ability to finance and purchase CC land, and in our case as lot owners, to build a cottage.

This will definitely slow down purchase and development of vacant lots at Cottage Club, and affect resaleability and property valuation.

A fully developed community also benefits RVC with an increased number of property owners contributing to RVC's tax base.

This redesignation negatively affects the vast majority of property owners at Cottage Club, who do not have STRs, with no benefit whatsoever to the land and infrastructure of Cottage Club and Rocky View County.

Therefore, my wife and myself, as lot owners who are yet to build, and who may have to seriously reconsider our retirement plans based on RVC's decision, respectfully request that this amendment not be approved.

Sincerely,

Robert and Miyako Palmer

Lot #309

From: [Peter Brill](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Opposition to Application to Change DC123 to Permit Vacation Rentals
Date: December 19, 2021 4:08:58 PM

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Rockyview County

Att'n: Reynold Caskey

Re: File # 10013098
Application # PL20210172

Dear Mr. Caskey:

I am writing to express my vehement opposition to the foregoing Application to change DC123 to permit Short-Term Vacation Rentals ("STRs") at CottageClub on Ghost Lake.

We are recent purchasers at CottageClub having assumed ownership in early October.

We chose CottageClub for numerous reasons including:

- Gated community

- Privacy

- Security

- Peace and quiet

- No street lights

- 15 km/hour speed limit

- Many wonderful amenities with use being tightly controlled

No STRs – in fact, it appears that such detrimental activities are not allowed which is likely the reason for the subject Application

We did not, and surely would not have, purchase(d) our property had we been aware that Short-Term Vacation Rentals were allowed. In fact, we were of the impression that such detrimental activities were definitely not allowed.

Since we moved into CottageClub, we have become aware that some inconsiderate owners have been using their properties for STRs with very negative results to our community such as:

- Theft

- Property damage

- Noise

- Loud parties

- Overuse and abuse of common area facilities and equipment

- Exceeding the speed limit

It is most unfortunate that a small minority of owners have chosen to use their properties for STRs which negatively affects the vast majority of reputable owners.

We are advised that if the Application is granted (and I repeat; against the wishes of the vast majority of homeowners) and the designation of CottageClub is changed, all residents will

most probably be subject to:

- Increased taxes
- Increased insurance premiums
- Increased financing/mortgage rates
- Increased security threats and resulting costs
- More theft of property
- More damage to property
- Increased and uncontrolled use of common area facilities resulting in additional costs
- Uncontrolled noise and disturbance
- Speeding
- Uncontrolled Parties
- Abuse of our 'Bylaws' and 'Guiding Principles'.

It is intuitively obvious that individuals or groups renting STRs will not be aware of our CottageClub guidelines and will therefore not adhere to our fundamental 'rules' STRs have their place in areas such as public beaches and similar vacation areas. They certainly do not have their place, nor should they, in our quiet residential community. Hopefully, the 'Review' panel will understand that STRs will only benefit the small minority of homeowners who are trying to change the complexion of our community to the total detriment of the vast majority of honest, peace loving and concerned homeowners and residents.

Thank you to Rockyview County for showing leadership and concern by rejecting this ill-conceived Application outright.

Respectfully submitted,

Peter Brill

Owner Lot 121, 521 CottageClub Bay

[REDACTED]
[REDACTED]

From: [Bev Brill](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Vacation Rentals at CottageClub Ghost Lake
Date: December 9, 2021 9:58:36 AM

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To Rocky View County

Attention: Reynold Caskey

With respect to:

File number 10013098

Application number PL20210172

I understand that there is an application to change DC123 to permit vacation rentals at CottageClub on Ghost Lake.

Here are my comments on this matter.

I strongly OPPOSE allowing short term rentals in our private gated residential community.

1. A change from residential to vacation designation could very easily put all homeowners in a potentially untenable financial position. It may entail changes to the whole tax base and the insurance base and could ultimately cost us, and all residents of CottageClub, a lot more to live here.
2. We are gated for a reason - privacy and safety. We do not want strangers coming and going on our private property.
3. Overuse of our paid-for amenities and private facilities would be an issue. Weekend parties at our Community Centre by outsiders would not be welcome.

Please do not approve this ill-conceived application being promoted by only a few for their own financial benefit to the serious detriment of the vast majority of our Community.

Respectfully submitted,
Bev Brill,
Owner 521 CottageClub Bay, Ghost Lake

From: [Peter Brill](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Opposition to Application to Change DC123 to Permit Vacation Rentals
Date: December 19, 2021 4:08:58 PM

Do not open links or attachments unless sender and content are known.

Rockyview County
Att'n: Reynold Caskey

Re: File # 10013098
Application # PL20210172

Dear Mr. Caskey:

I am writing to express my vehement opposition to the foregoing Application to change DC123 to permit Short-Term Vacation Rentals ("STRs") at CottageClub on Ghost Lake.

We are recent purchasers at CottageClub having assumed ownership in early October.

We chose CottageClub for numerous reasons including:

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- Privacy

- Security

- Peace and quiet

- No street lights

- 15 km/hour speed limit

- Many wonderful amenities with use being tightly controlled

No STRs – in fact, it appears that such detrimental activities are not allowed which is likely the reason for the subject Application

We did not, and surely would not have, purchase(d) our property had we been aware that Short-Term Vacation Rentals were allowed. In fact, we were of the impression that such detrimental activities were definitely not allowed.

Since we moved into CottageClub, we have become aware that some inconsiderate owners have been using their properties for STRs with very negative results to our community such as:

- Theft

- Property damage

- Noise

- Loud parties

- Overuse and abuse of common area facilities and equipment

- Exceeding the speed limit

It is most unfortunate that a small minority of owners have chosen to use their properties for STRs which negatively affects the vast majority of reputable owners.

We are advised that if the Application is granted (and I repeat; against the wishes of the vast majority of homeowners) and the designation of CottageClub is changed, all residents will

most probably be subject to:

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- Speeding
- Uncontrolled Parties
- Abuse of our 'Bylaws' and 'Guiding Principles'.

It is intuitively obvious that individuals or groups renting STRs will not be aware of our CottageClub guidelines and will therefore not adhere to our fundamental 'rules' STRs have their place in areas such as public beaches and similar vacation areas. They certainly do not have their place, nor should they, in our quiet residential community. Hopefully, the 'Review' panel will understand that STRs will only benefit the small minority of homeowners who are trying to change the complexion of our community to the total detriment of the vast majority of honest, peace loving and concerned homeowners and residents.

Thank you to Rockyview County for showing leadership and concern by rejecting this ill-conceived Application outright.

Respectfully submitted,

Peter Brill

Owner Lot 121, 521 CottageClub Bay

[REDACTED]
[REDACTED]

From: [B Bryden](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Short Term Rentals (STRs) at CottageClub
Date: December 9, 2021 10:31:30 AM

Do not open links or attachments unless sender and content are known.

Hello,

I am writing to respectfully oppose the application that favours STRs at Ghost Lake, writing to maintain the community's residential status.

My reasons for doing so are about maintaining the following:

- Safety
- Quiet
- Respect for the law and existing community rules & values
- Care and equitable use of amenities for the owners who pay for them
- Tax rates, insurance rates & property values
- A sense of community, knowing who your neighbours are which, as you know, can be especially important in rural areas

I understand some STRs can and do function without incident. But I have also read of STR experiences elsewhere (examples below) where multiple properties have been bought up by rental companies, creating hardship for individual residents. I have witnessed firsthand the community division they can create.

And so I conclude that with STRs, at least at Ghost Lake, the potential exists for community values to get traded for revenue for a few, changing the things that attracted people to the community in the first place.

I do not want that to happen here.

Thank you for considering this position,

Barb Bryden
306 CottageClub Way,
Rural Rockyview County, AB
T4C 1B1

<https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2020-nhs-projects/impact-short-term-rentals-canadian-housing>

<https://www.tandfonline.com/doi/full/10.1080/09502386.2021.1895258>

<http://blogs.mml.org/wp/short-term-rentals/files/2021/06/STR-White-Paper-The-Negative-Consequences-of-Short-Term-Rentals-Arizonas-Recipe-for-Disaster.pdf>

From: [Marie Houk](#)
To: [Reynold Caskey](#)
Cc: [Questions](#); [Division 3](#); [Crystal Kissel](#); [Zak Houk](#)
Subject: [EXTERNAL] - Amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172
Date: December 9, 2021 11:26:53 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)

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Amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172

To Whom it may concern,

We are owners of a cottage in CottageClub - Lot 134, 510 Cottage Club Way Ghost Lake. We are against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo corp and bylaws.

We ask you to please stop this change and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the landowners here. Nothing good will come of this for the community, Rocky View County or our families.

Sincerely,
Marie & Zak Houk

Marie Houk



From: [Ian Long](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Unit 61 Formal Opposition to DC123 Bylaw Modification - File Number 10013098, Application Number PL20210172, Division 3
Date: December 9, 2021 12:25:29 PM
Importance: High

Do not open links or attachments unless sender and content are known.

Attn: Reynold Caskey

Please confirm formal receipt of this email at your earliest convenience.

Dear Mr. Caskey,

Please accept this as formal written opposition to the proposed Bylaw DC123 modification to allow for vacation and short term rentals. I understand you and Rockyview County have been advised to the legal issues and merits which have been formally raised and we intend to action as owners of Cottage Club.

I would like to speak to you about the significant issues and safety concerns I personally have as a father of **three young children** who own in Cottage Club. Since I became an owner July 2020 I have witnessed many short term renters illegally enter our area and destroy common property including our community hot tub, drink recklessly in public, drive drunk along our roads which kids use for walking as we have no sidewalks, and completely neglect the 15 km/hour speed limit. I have witnessed reckless drunken partying well beyond the quiet hours of 10pm.

To be clear, our community has no means of enforcement of these violations other than County Bylaw officers and the RCMP. On multiple occasions the RCMP was contacted and could not respond due to much more urgent issues that took priority. County Bylaw has limited hours and resources to enforce these issues. Our community does not have the means to hire a third party security firm to patrol and enforce these issues.

Non owners do not have the same level of respect for common property or the rules in our community. As such if this Bylaw is amended it is my expectation that Rockyview county bylaw officers assume full responsibility of the results of these changes and support our community with 24 hours a day, 7 days a week action and immediate response to these violations, as well as cost reimbursement for any damages resulting from vacation renters. Many other owners and I will call at every instance of concerns for safety concerns, noise violations, and bylaw infractions.

Further, our community has an extremely limited water supply and even with the current and future owners this capacity will be strained. To add vacation renters to this strain is unreasonable and unnecessary. It has been demonstrated that short term renters bring large groups of people into a single home for the purpose of partying or celebrating an event. We as a community again have no means of enforcement to control the number of short term renters that enter our community.

Overall please review the guiding principals of our area that each owner understood and made their purchase against. Short term renters have no benefit to our community, degrade and destroy valuable common property and facilities, create a significant safety concern which we will hold Rockyview County responsible for if one of our children is injured or killed, and we have no means of County or Community enforcement.

Thank you for the opportunity to provide my feedback and STRONG opposition to an amendment to DC123 that would allow for Vacation Rental use.

Ian Long

Owner of Unit 61

Ian Long



From: [joanne zinter](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Application:PL20210172
Date: December 9, 2021 12:44:15 PM

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Hello Reynolds's,

Thank you for speaking with me today regarding Cottage Club application PL20210172 for STR.

I bought at cottage Club several years ago and now in the final stage of building my lovely cottage. One of the appeals was that it is a gated community and not commercialized. My family enjoy boating and cherish the family/friend orientated set up. Familiarity is important to us especially for my grand children.

I am not in favour of having cottage club make changes to accommodate short term rentals. We/my family are not in favour of commercializations that would support a transient population, could impact insurance, home value, and overall safety, security and comfort level.

Thank you for considering this feedback.

I own Lot 196 - 400 Cottage Club Cove Phase 3.

Joanne Zinter


Sent from my iPhone

From: [Marvin MC](#)
To: [Reynold Caskey](#)
Cc: [Dean Rask](#)
Subject: [EXTERNAL] - File # 10013098 - application # PL20210172 - Division 3
Date: December 10, 2021 11:20:18 AM

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Re: DC 123 to allow vacation rental

Hi Reynold,

I totally oppose amending DC123 to allow vacation rentals.

We are aware that this change could have huge negative financial impact to our community.

I am hoping that RVC would not let a small group of individuals, whose motivation is personal monetary gain, allow this amendment to the detriment of the whole community.

Regards,

Marvin Chehowy

Lot 188


From: [Cassandra Lintott](#)
To: [Reynold Caskey](#); [Cass Lintott](#)
Subject: Re: [EXTERNAL] - 10013098 and application number PL20210172
Date: December 10, 2021 2:30:30 PM

Good afternoon Reynold,

My name is Cassandra Lintott (married to Cass Lintott and co-owner of lot 50).

We have been in Cottage Club for just over 9 years and love it. In the past two years, with more short-term rentals operating, I have found the community does not feel as safe as it used to. There have been numerous instances of short-term rentals having loud parties, complete with public nudity and sexual indecency outside by the playground (which our young children witnessed) and fights which the RCMP have had to attend.

Short-term rentals do not coincide with the gated, family-oriented, residential community which Cottage Club is meant to be. Not all short-term rental owners allow such behaviour in tenants, but the inconsistency has resulted in me being completely against short-term rentals. I do not want this commercial activity in the community as we do not have the resources to police it.

Warm regards,

Cassandra Lintott

From: Reynold Caskey <RCaskey@rockyview.ca>
Sent: December 10, 2021 2:14 PM
To: Cass Lintott [REDACTED]
Cc: Cassandra Lintott [REDACTED]
Subject: RE: [EXTERNAL] - 10013098 and application number PL20210172

Thanks Cass,
I've included your comments in the package reviewed by Council.
Regards,

REYNOLD CASKEY, BAAS
Planner | Planning and Development Services

ROCKY VIEW COUNTY
262075 Rocky View Point | Rocky View County | AB | T4A 0X2
Office: 403.520.6320
Mobile: 587.437.6475
rcaskey@rockyview.ca | www.rockyview.ca

This e-mail, including any attachments, may contain information that is privileged and confidential. If you are not the intended recipient, any dissemination, distribution or copying of this information is prohibited and unlawful. If you received this communication in error, please reply immediately to let me know and then delete this e-mail. Thank you.

*Rocky View County Planning and Development Services is fully operational with some alternative processes.
Please see our website for more information and application processes: www.rockyview.ca/building-planning*

From: Cass Lintott [REDACTED]
Sent: December 10, 2021 1:12 PM
To: Reynold Caskey <RCaskey@rockyview.ca>
Cc: Cassandra Lintott [REDACTED]
Subject: [EXTERNAL] - 10013098 and application number PL20210172

Do not open links or attachments unless sender and content are known.

Rocky View,

I am not happy with how this issue was handled by both those for and against. That being said, as a general concept, and as an owner in Cottage Club I am not in favour of Short Term Rentals.

Regards,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Cass Lintott



December 10, 2021

Cochrane, Alberta

file number 10013098 and application number PL20210172

Dear Madam,

I am writing this letter about the land use change for DC-123 to allow short term rentals and to be in line with Rocky view county bylaws.

We just bought a lot at Cottage Club. We are planning to retire here and hopefully starting building our Cottage soon. Before moving here, I was the owner and manager of 2 STRs. One in my personal house and the other one 2 minutes walk from my home.

I would like to share my experience and let you know why I do not agree with STR in Cottage Club.

In my rental property,

A woman booked my house on VRBO with a stolen credit card. She said she was there to visit a relative in the hospital. They vandalized my property and stole for about \$15 000 of furniture and personal stuff. They were also vandalizing personal stuff left in the cars in the neighborhood and in some properties.

Most of the time people booking my place were not booking for the numbers of people staying in the house. There were always more people staying there. They were having party, moving furniture around, banging the wall and making a lot of noise outside. They were not following the rules. The neighbors complained a lot and I almost had to close my STR because of it.

People were driving fast in the street, swearing outside and getting drunk. Also, they were using drug and I sometimes discover syringes left inside and outside the property as well as a lot of cigarettes butts. I also had guest peeing outside during the day.

Many times, people booking on VRBO or AIRBNB were not the people who were staying in my house.

One time, someone with a criminal record (accused of domestic violence with his girlfriend and firing a gun) booked my property and I was afraid of him.

IT IS ALSO WERY DIFFICULT TO GET A GOOD INSURANCE FOR STR. The insurance company give us no coverage for our personal stuff and damage to our property.

Cottage Club is a gate community and I believe the same thing will happen here. I would not feel safe based on my personal experiance if STR were allowed. I would say 25% of people were ok

but the majority were causing troubles. I used to enjoy doing it. We have decided to sell both our houses and move here. I was having anxiety thinking that some guests may come again and cause trouble in my neighborhood or to my personal property.

Thank. Lise [REDACTED]

From: [Shaw](#)
To: [Reynold Caskey](#)
Cc: [Kaiser House](#)
Subject: [EXTERNAL] - Amendment to RockyView DC123
Date: December 10, 2021 7:27:23 PM

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ATTENTION: REYNOLD CASKEY

AMENDMENT TO ROCKYVIEW DC123
VACATION RENTALS
FILE# 10013098

Dear Reynold,

Please consider our comments and respectively submit these to council.

We are opposed to the bylaw amendment DC123 for the following reasons:

1. We purchased our property at Cottage Club after researching and confirming that short term rentals were not allowed. We researched this previous to purchasing our lot as we would not have purchased in this community if they were legal. This information was easily and readily available at the time and confirmed by Rocky View County. The owners putting forth this application for short term rentals could have easily confirmed this fact as well with little effort when they purchased their property at Cottage Club.
2. As property owners we have lost our sense of security, community and enjoyment with short term renters not respecting our community and family values. Non short term rental owners are now having to deal with after hour excessive noise (calls to police), partygoers, damage to property, disrespect to our common property, speeding and general loss of enjoyment of our property and facilities.
3. The property we purchased is "gated" which means that there are restrictions on who has access and therefore a certain amount of security.
4. Short term rentals will significantly increase the costs for the common property due to increased wear and tear, property damage, security, insurance, claim risks, maintenance, etc. Those of us who do not wish to rent their property out will have to bear this cost at the financial gain of those providing short term rentals.
5. Cottage Club currently receives a Tax Exempt Status as a residential development, we will lose this exemption if Cottage Club is re-designated as a "recreational" area.
6. Our property values will decrease, as in the eye of mortgage lenders this will change our community from "residential" to "recreational". With this re-designation, we will be unable to obtain mortgage insurance on our property when we renew or sell our property to individuals who require mortgage insurance.
7. The concept of Cottage Club is family life. With the increased traffic that short term rentals create, we are losing our sense of security and community which was the main reason we purchased a property in this community and have no interest in becoming a recreational short term rental area.

We ask you to please respect the original vision of "Cottage Club" and help our community continue with these values by not approving the submitted application. It is a very small number of individuals who are destroying this vision of our community for financial gain at the cost to many others.

Respectively

Kurt and Cindy Kaiser
Lot 149
316 Cottage Club Link
[REDACTED]

From: [Andrew Woolley](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - File #10013098 and application #PL20210172
Date: December 11, 2021 11:51:25 AM

Do not open links or attachments unless sender and content are known.

I am an owner of a cottage at Lot 111, 347 Cottage Club Way, Ghost Lake. We object to the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We are concerned that Cottage Club might turn into a commercial vacation rental property which is totally contrary to its' original purpose. Apart from that, we have certainly suffered from a nearby STR in terms of excessive noise, outdoor parties into the early hours, large numbers of parked cars and the overuse of common facilities. The common facilities cannot manage the numbers, bearing in mind increasing cottage numbers here and that whatever the renters may claim upon renting, I have personally seen 10 to 14 people using one property this past summer and large groups at other times.

Although personal feelings are probably not relevant to the planning issues, unlike many in the Club I do not have any personal difficulty with the group seeking STRs and understand why they might want it. I had hoped this could be dealt with by community discussions and maybe voluntary codes of conduct, but it seems not, which is a sadness to me. Although a recent survey which I believe was instituted by the Board showed a large majority of residents against STRs, I suspect it is only a relatively small group on each side that has become entrenched and seemingly implacably opposed to the other.

We ask you to please reject this application.

Sincerely,

Andrew Woolley

From: [n.s](#)
To: [Reynold Caskey; Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] -
Date: December 11, 2021 11:57:03 AM

Do not open links or attachments unless sender and content are known.

My name is Nathan Schmitt I am an owner and resident of a cottage at Lot 172, 310 CottageClub Green. I am writing to voice my opposition to the proposal to amend Rockyview DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

I am the very concerned about the attempts of a small group of individuals that are trying to change Cottage Club into a commercial vacation rental property. There is damage being incurred on our common property, recreation centre and beach areas as a direct result of this commercial activity. Short term renters have proven themselves to be largely ignorant of the guidelines for the use of these areas and less considerate of the impact of their behaviour than residents or longer term renters. There have been many parties at these STR properties that have resulted in calls to law enforcement. This is costly and potentially dangerous to the families that reside here and creating a substantial burden for the other owners.

I understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. This application would allow those who choose to rent their cottages commercially to profit off of the common property that is communally owned and legally governed by our condo Corp and bylaws. Also of utmost concern is the potential for lenders and insurers potentially refusing to finance and insure properties for individual owners, even those not engaging in commercial enterprise. There have already been instances of lenders and the CMHC initially denying financing/insurance on the assumption that CottageClub is a commercial development. Even where financing and insurance might be available it will much more difficult and expensive to obtain and will greatly affect the ability of owners to renew mortgages and maintain their home insurance. I would expect that tax rates and insurance on common property would also be drastically increased. The effect that this would have on property values would likely be devastating.

I implore the county to consider my concerns as they mirror the concerns of many others in our community. The impact of the proposed changes would likely devastate our community and further damage the character that has already suffered as a result of this divisive issue. The group that is applying for these changes is very small and they have limited support. They do not speak for the majority of the owners here. I don't believe that the amendment proposed offers any significant value for the CottageClub community, Rocky View County or the families that reside here.

Please don't allow the few to profit at the expense of the many!

Sincerely,
Nathan Schmitt

December 11, 2021

Rocky View County
262075 Rocky View Point
Rocky View County, AB T4A 0X2

Re: File Number – 10013098; Application Number – PL20210172

To: Reynold Caskey

My name is Julie Schmitt I am an owner and resident of a cottage at Lot 172, 310 CottageClub Green. I am writing to voice my opposition to the proposal to amend Rockyview DC 123 regarding vacation rentals, File #10013098 and Application #PL20210172.

I am very concerned about the attempts of a small group of individuals that are trying to change Cottage Club into a commercial vacation rental property. There is damage being incurred on our common property, recreation centre and beach areas as a direct result of this commercial activity. Short term renters have proven themselves to be largely ignorant of the guidelines for the use of these areas and less considerate of the impact of their behaviour than residents or longer term renters. There have been many parties at these STR properties that have resulted in calls to law enforcement. This is costly and potentially dangerous to the families that reside here and creating a substantial burden for the other owners.

I understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. This application would allow those who choose to rent their cottages commercially to profit off of the common property that is communally owned and legally governed by our condo Corp and bylaws. Also of utmost concern is the potential for lenders and insurers potentially refusing to finance and insure properties for individual owners, even those not engaging in commercial enterprise. There have already been instances of lenders and the CMHC initially denying financing/insurance on the assumption that CottageClub is a commercial development. Even where financing and insurance might be available it will much more difficult and expensive to obtain and will greatly affect the ability of owners to renew mortgages and maintain their home insurance. I would expect that tax rates and insurance on common property would also be drastically increased. The effect that this would have on property values would likely be devastating.

I implore the county to consider my concerns as they mirror the concerns of many others in our community. The impact of the proposed changes would likely devastate our community and further damage the character that has already suffered as a result of this divisive issue. The group that is applying for these changes is very small and they have limited support. They do not speak for the majority of the owners here. I don't believe that the amendment proposed offers any significant value for the CottageClub community, Rocky View County or the families that reside here.

Sincerely,
Julie Schmitt

December 5, 2021,

Reference: File Number 10013098, Application # PL20210172

RE: Objection to change in status for vacation rentals

To Whom It May Concern:

We are the owners of lot 259 (144 Cottage Club Court) at Cottage Club Ghost Lake. We are writing to inform you of our objections to a change in status to allow short-term vacation rentals in our community. Despite general objections to this as we are year-round residents, we have several concrete objections of note:

1. There is a 100 L/home/day water limit at Cottage Club. Short term rentals often have many people renting during their stay, often as many as eight adults. This can adversely affect everyone's ability have enough water to function in our community. 8 adults all cooking, using toilets and showering could easily use 400 L/day.
2. If short-term rentals are allowed, Cottage Club can lose its status as a non-profit and change the tax profile for our community buildings. This will cause a commensurate increase in our monthly fees and devalue all properties at CC, thus reducing Rockyview's tax base.
3. The on-site community buildings are valued at \$16.7 million, if this becomes a vacation rental community, the costs to maintain these facilities as short-term rental folks use then extensively (again, often with 8 adults per house), it will not only devalue the property but increase costs once again.
4. Cottage Club is a gated community, allowing short-term rentals makes the gate moot. Hundreds and hundreds of vacation rental individuals will have access to the community, potentially making it less safe.
5. As with any community, what makes a community like this function properly is the reality that the people who are living there are invested in being good neighbors and looking after common property. People cramming into a house 4, 6, or 8 at a time and paying a premium for a short-term rental are more likely to damage the property, make noise, and ultimately devalue the property (which devalues Rockyview's tax base ultimately). They also use excessive resources such as water, which is limited at CC.

Please accept this letter as our strong objection to allowing vacation rentals at Cottage Club.

Feel free to reach out to us (we are the registered owners) if you need more information.

Sincerely,

Bart Farkas

[REDACTED]



Evelyn Field





December 11, 2021

Rocky View County
262075 Rocky View Point
Rocky View County, AB T4A 0X2

Re: File Number – 10013098; Application Number – PL20210172
To: Reynold Caskey

My name is Julie Schmitt I am an owner and resident of a cottage at Lot 172, 310 CottageClub Green. I am writing to voice my opposition to the proposal to amend Rockyview DC 123 regarding vacation rentals, File #10013098 and Application #PL20210172.

I am very concerned about the attempts of a small group of individuals that are trying to change Cottage Club into a commercial vacation rental property. There is damage being incurred on our common property, recreation centre and beach areas as a direct result of this commercial activity. Short term renters have proven themselves to be largely ignorant of the guidelines for the use of these areas and less considerate of the impact of their behaviour than residents or longer term renters. There have been many parties at these STR properties that have resulted in calls to law enforcement. This is costly and potentially dangerous to the families that reside here and creating a substantial burden for the other owners.

I understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. This application would allow those who choose to rent their cottages commercially to profit off of the common property that is communally owned and legally governed by our condo Corp and bylaws. Also of utmost concern is the potential for lenders and insurers potentially refusing to finance and insure properties for individual owners, even those not engaging in commercial enterprise. There have already been instances of lenders and the CMHC initially denying financing/insurance on the assumption that CottageClub is a commercial development. Even where financing and insurance might be available it will much more difficult and expensive to obtain and will greatly affect the ability of owners to renew mortgages and maintain their home insurance. I would expect that tax rates and insurance on common property would also be drastically increased. The effect that this would have on property values would likely be devastating.

I implore the county to consider my concerns as they mirror the concerns of many others in our community. The impact of the proposed changes would likely devastate our community and further damage the character that has already suffered as a result of this divisive issue. The group that is applying for these changes is very small and they have limited support. They do not speak for the majority of the owners here. I don't believe that the amendment proposed offers any significant value for the CottageClub community, Rocky View County or the families that reside here.

Sincerely,
Julie Schmitt

A handwritten signature in black ink that reads "Julie Schmitt".



December 11, 2021

Rocky View County
262075 Rocky View Point
Rocky View County, AB T4A 0X2

Re: File Number – 10013098; Application Number – PL20210172
To: Reynold Caskey

My name is Nathan Schmitt I am an owner and resident of a cottage at Lot 172, 310 CottageClub Green. I am writing to voice my opposition to the proposal to amend Rockyview DC 123 regarding vacation rentals, File #10013098 and Application #PL20210172.

I am very concerned about the attempts of a small group of individuals that are trying to change Cottage Club into a commercial vacation rental property. There is damage being incurred on our common property, recreation centre and beach areas as a direct result of this commercial activity. Short term renters have proven themselves to be largely ignorant of the guidelines for the use of these areas and less considerate of the impact of their behaviour than residents or longer term renters. There have been many parties at these STR properties that have resulted in calls to law enforcement. This is costly and potentially dangerous to the families that reside here and creating a substantial burden for the other owners.

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Sincerely,
Nathan Schmitt

A handwritten signature in black ink, appearing to read "Nathan Schmitt". The signature is stylized and somewhat cursive.

Robert Morris
412 Cottageclub Cove
Ghost Lake
Rocky View County, Alberta



Mailing address



Planning Department
Rocky View County
262075 Rocky View Point
Rocky View County, Alberta
T4A 0X2

10 December 2021

RE: Application to amend Direct Control Bylaw C-6586-2007 (DC 123)
File Number: 10013098, Application Number: PL20210172, Division: 3

I strongly believe that the proposed use (vacation rental) is in no way compatible with the other existing uses in my neighbourhood. The CottageClub Ghost Lake Conceptual Scheme goal was to create a lifestyle opportunity unavailable in the Municipality (page 30). Residents will be able to "go to the lake" knowing they will be interacting with other families who share their values and their desire to interact in a safe, livable recreational community. The values of most short term renters are not community oriented but focus on a short term good time and to get as much out of the high fees they pay to get access to our community for a few days. For that experience they can rent a hotel room or in a commercial resort area. I want to be able to go to the lake, the recreational facility or anywhere in the community common area to interact with other community families.

We did our due diligence before buying and building in our CottageClub community. We understood that vacation rentals were not an option for land use within this Direct Control District. And that we liked. We understood we could not use our cottage as a de facto hotel through vacation rentals.

I am strongly against the proposed amendment of DC 123 because:

- vacation rentals in our community would drastically change the existing safe and livable families community we bought into,
- the amendment would reward those who either did not do their due diligence before buying or just knowing ran and profited from vacation rentals within our community despite their illegality, and
- the amendment would open the doors for any and all speculators to buy up vacant lots and my neighbours' cottages to fill this community with de facto hotels filled with a never ending stream of vacation renters. Where is the family community and conceptual scheme values in that?

Please advise if any other information or action is needed from me.

Do not amend the DC123 to allow Vacation Rental.

Sincerely,

A handwritten signature in black ink that appears to read "R. Morris".

Robert Morris

Pearl Morris
412 Cottageclub Cove
Ghost Lake
Rocky View County, Alberta



Mailing address

Planning Department
Rocky View County
262075 Rocky View Point
Rocky View County, Alberta
T4A 0X2

10 December 2021

RE: Application to amend Direct Control Bylaw C-6586-2007 (DC 123)
File Number: 10013098, Application Number: PL20210172, Division: 3

I writing to convey my vote against the proposed amendment of DC 123. This amendment would change the lifestyle that was promised when we researched the area and bought our cottage.

'Residents will be able to "go to the lake" knowing they will be interacting with other families who share their values and their desire to interact in a safe, livable recreational community.' This vision would change with short term rentals. I believe short term rentals are a business for profit much like a hotel. Having a business on the property changes the community to one which is not in the original vision of CottageClub and would require extra policing and monitoring. I want to be able to go to the lake, the recreational facility or anywhere in the community common area to interact with other community families.

We did our due diligence before buying and building in our CottageClub community. We understood that vacation rentals were not an option for land use within this Direct Control District. And that is what we bought in to. We understood we could not use our cottage as a de facto hotel through vacation rentals.

I am strongly against the proposed amendment of DC 123 because:

- vacation rentals in our community would drastically change the existing safe and livable families community we bought into,
- the amendment would reward those who either did not do their due diligence before buying or just knowing ran and profited from vacation rentals within our community despite their illegality, and
- the amendment would open the doors for any and all speculators to buy up vacant lots and my neighbours' cottages to fill this community with de facto hotels filled with a never ending stream of vacation renters. Where is the family community and conceptual scheme values in that?

Please advise if any other information or action is needed from me.

Do not amend the DC123 to allow Vacation Rental.

Sincerely,

Pearl Morris

From: [judy humphries](#)
To: [Division 3, Crystal Kessel](#)
Cc: [Wright, Ed](#); [Reynold Caskey](#)
Subject: [EXTERNAL] - Update on STR status in Cottage Club
Date: February 23, 2022 10:40:55 AM
Attachments: [Letter to CottageClub owners -STR and Bylaw Enforcement 19Feb2022.pdf](#)

Do not open links or attachments unless sender and content are known.

Good day,

I am attaching a letter we have posted in the community that updates the current legal status of Vacation, or Short-Term Rentals within Cottage Club at Ghost Lake.

We have a legal opinion that are bylaws as written are enforceable and are currently doing a special resolution in the community to have a more clearly written bylaw on the subject.

We would ask again that you take this into consideration when it is time to review the textual amendment to allow for vacation rentals in our community.

It would be much more appropriate to consider updating the land use at any point in the future should the community pass a special resolution to allow STR's in the community and then appropriately reach out to Rocky View for an amendment at that time.

Sharing on behalf of the Board of Directors

Judy Humphries

Erin M. Berney
Lawyer
T 780-429-7856
F 780-428-9329
eberney@fieldlaw.com
Assistant: Alma Corado
T 780-643-8755
acorado@fieldlaw.com
Our File: 75897-1

February 19, 2022

VIA EMAIL

Attention: All Cottage Club Owners

**Re: Condominium Corporation No. 091 4699 o/a Cottage Club (the "Corporation")
Short-Term Rentals and Bylaw Enforcement**

The Board of Directors for the Corporation has carefully considered the above matter and has requested that our office provide this update for unit owners. This purpose of this communication is to address comments being posted to the Condo Genie forum and clarify the issue regarding short-term rentals ("STRs"), the existing bylaws and proposed amendments, and the Board's approach to bylaw enforcement.

To be clear, the Board is neither in favour of, nor against STRs per se, and takes no position with regard to whether or not they should be permitted on the condominium property either now or in future. That said, some owners have expressed legitimate concerns regarding the impact of permitting STRs, such as withdrawal or cancellation of property or mortgage insurance. If true, this could shrink the pool of potential purchasers and overall salability of units, and by consequence reduce unit values.

Rather, the Board wishes to confirm for the benefit of all owners, whether for or against STRs, that the Corporation's existing bylaws are lawful, enforceable and validly prohibit the operation of STRs on the condominium property. No owner is currently permitted to advertise and/or use their unit to accommodate paying, short-term guests.

Clarification of STRs and the Corporation's Existing Bylaws

The Schedule 4 bylaws found in the Condominium Property Regulation, Alta Reg 168/2000 (the "Regulations") have been incorporated by reference into the registered bylaws for the Corporation. They contain the following provision:

Restrictions in Use

34(2) An owner ***shall not***

(f) in the case of a residential unit, ***use the owner's unit for a purpose other than for residential purposes***

A "residential unit" is defined in the *Condominium Property Act*, RSA 2000, c C-22 (the "Act") as, "in the case of a bare land unit, a unit that is used or intended to be used for residential purposes or that has been represented by a developer as being intended to be used for residential purposes".

The condominium plan and redivision plans registered in the Alberta Land Titles Office in respect of the Corporation specifically designate the individually owned bare land units as “residential”. Accordingly, the developer of the condominium property is presumed to have intended the individually owned units to be usable for residential purposes only.

Consequently, section 34(2)(f) of the Corporation’s bylaws prohibits owners from using their units for anything other than residential purposes. A residence is a place where one habitually resides, stores personal property, and can be described as a home (even a second home or recreational home). STRs possess none of these characteristics. They are a commercial and not a residential use of the units.

The current bylaws simply do not permit the Board to exercise discretion for allowing STRs, or any other commercial use of the units. The Board is legally required to enforce the Corporation’s current bylaws, as written, pursuant to its duties under section 37(1) of the Act. There is no “middle” option for the Corporation in this matter, and the Board will not consider or entertain proposals with respect to ongoing management and/or regulation of STRs.

Given the manner in which the residential use restriction was incorporated into the Corporation’s existing bylaws, and in light of the interpretive provision under section 1.6 of the bylaws, some confusion among unit owners, and even by previous Boards, is understandable. However, the current Board has sought and received legal advice confirming the above conclusions and its duties regarding bylaw enforcement.

The Board has also been advised on the interaction of the Corporation’s bylaws with Rocky View County Bylaw No. 44 – “DC-123”. All owners need to be aware that DC-123 does not override the Corporation’s bylaws in respect of the Corporation’s more restrictive use and occupancy provisions. As long as the Corporation’s current bylaws are in force, an RVC County amendment of DC-123 designating STRs to be a permitted use will not require the Board of Directors to permit STRs on the condominium property. The prohibition on STRs is not a conflict with DC-123, even if the latter is amended to permit STRs.

Next Steps and Enforcement

In accordance with the Board’s duties under the Act, it will begin actively enforcing the current bylaws against any owners who are offering, advertising and using their units as STRs. As a courtesy to those owners who may have existing STR bookings and could suffer damages for late cancellations, active enforcement will commence two (2) weeks from the date of this letter. Within this timeframe, all owners currently using their units to provide short-term accommodation for paying guests must cease such activity and remove any and all STR advertisements for their units, whether posted online or otherwise.

Thereafter, any owner operating STRs in their units will receive a written notice of violation setting out the information prescribed in the Regulations, along with a notice of proposed monetary sanction should the owner fail to comply. Owners will be afforded no less than three (3) days in which to take the required actions necessary to comply with the bylaws. If an owner fails or refuses to comply, a monetary sanction will be imposed in the amount of \$500 for a first contravention, \$1,000 for a second and subsequent contravention, and \$250 per week if the contravention is continuous and persists for more than one (1) week.

In addition, the Board will post signage at various locations on the condominium property, and in particular at the front entrance gate. This will serve as a notice for all visitors to the property, such as STR guests, realtors, and others, that STRs are strictly prohibited.

Bylaw Amendment and Special Resolution Vote

There may also be some confusion concerning the special resolution to amend the Corporation's existing bylaws. Specifically, owners have been asked to consider the proposed amendment in order to clarify the current bylaws and prevent any future misunderstanding among owners, realtors, purchasers, insurers and mortgagees. For clarity, this amendment does not remove or in any way alter the existing prohibition on STRs.

The only changes owners have been asked to consider are a new, minimum duration for residential leases (1 month), and an ability for owners to use their units as home offices provided such use is merely secondary or incidental to the primary residential use. A vote in favour of this special resolution is a vote approving clarification of the existing STR prohibition and approving these minor amendments to the bylaws.

The Board of Directors encourages all owners who have not already done so to submit their special resolution ballots to Tribe Management or by using the online voting process. Further, the Board asks that any owners who have already submitted a ballot but who may have been confused about the voting process and now wish to change their vote contact Tribe Management directly.

Please note that the Board takes its responsibilities very seriously and is united in its approach to this issue. It will apply an incremental approach to enforcement of the bylaws, whether as written or as may be amended, and will not take capricious action against any owner suspected of committing a violation. All owners who receive a notice of violation will be given an opportunity to respond to the notice and explain why they are not in violation of the Corporation's bylaws.

The Board wishes to thank all owners who have offered information and engagement on this matter, and for their commitment to the special resolution process by returning their completed ballots. If an owner has any questions, please direct these to Tribe Management.

Thank you,

FIELD LLP



Erin M. Berney

Lawyer
EMB:ac

c. Rocky View County

To whom it may concern,

I am the owner of Lot 147 at Cottage Club, Ghost Lake Dam.

I am in **total opposition to** the proposed amendment to Rocky View DC 123 regarding vacation rentals, file No. 10013098 and application No. PL20210172.

In my view, short term rentals (STRs) financially benefit a few lot owners at the expense of the vast majority of residents - illegal and unregulated commercial STRs are already causing harm to this residential community due to widespread antisocial behaviour, and any further growth in STRs will undoubtedly result in even more trouble. There have been numerous reports of rowdy parties, damage to common property, uncontrolled access to this gated community, flouting of the ByLaws, and dangerous behaviour such as setting off fireworks during a fire ban. The common resources (eg, pool, beach) are on occasion monopolised by large groups of STRs – residents find themselves unable to access their own facilities, and are having to pay the costs associated with increased wear & tear and damage.

Even more concerning is the uncertainty that exists around the possibility of increased costs to all lot owners should the application to allow vacation rentals be approved. Members of the community who are professionals in the fields of law and insurance are advising that we could find our condo fees increasing very significantly to cover insurance premium increases, and changes in tax treatment of the community. There is also the potential for legal costs to be borne by the community should STRs be injured when using common property. These issues are of very great concern, and should be fully investigated before this proposed amendment is approved.

I am also concerned as to the negative impact that STRs may have on the value of my property, and the ability of potential buyers to access preferential mortgage and insurance products.

Overall, I find it unacceptable that the rapacious greed of a small minority should be permitted to negatively impact the community-minded residents at Cottage Club, and to cause so much concern, worry and distress.

Regards,

A handwritten signature in black ink, appearing to read 'Moyra Scott', written over a horizontal line.

Moyra Scott

Cottage Club: Lot 147

Board Response:

File number 10013098 and application number PL20210172

Attention: Reynold Caskey RCaskey@rockyview.ca phone 403-520-6320

Below are the results of a survey conducted by the Board of Directors to gain understanding of the greater community's opinion on the matter of Vacation Rentals within the Cottage Club at Ghost Lake.

The original Conception Scheme for a residential recreational community is still valid, along with the plans Vision for a family-oriented recreation-based community where children are free to play with their friends in an open, safe, and secure environment.

In following the treads of communication within the community for and against Vacation Rentals the overall comments are concerns of the negative impacts to the community in areas of financial impacts, safety, security, and common property usage. There is not a case for positive impacts except for the individual owners of the rentals.

Based on the survey results and the long-term concerns communicated we believe that it is our duty as the current Board of Directors to state that we are not in support of any amendments to DC 123 that would allow for Vacation Rentals at Cottage Club, Ghost Lake.

Judy Humphries – President _____

Ed Wright - Vice President _____

Lois Reid – Secretary _____

Chris Hudson – Treasurer _____

Callie Wotherspoon - Board member _____

Klaus Kiefer - Board member _____

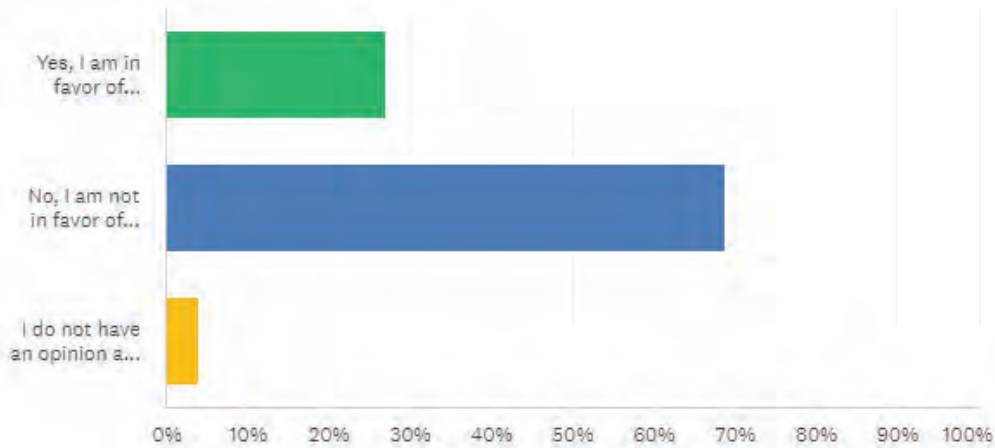
Roy Moore - Developer Representative to the Board _____

Q3



Are you in favour of allowing Short Term Rentals within CottageClub?

Answered: 251 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes, I am in favor of allowing Short Term Rentals within CottageClub	27.09%	68
No, I am not in favor of allowing Short Term Rentals within CottageClub	68.92%	173
I do not have an opinion at this time, I am undecided	3.98%	10
TOTAL		251

Board Response:**File number 10013098 and application number PL20210172**

Attention: Reynold Caskey RCaskey@rockyview.ca phone 403-520-6320

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Based on the survey results and the long-term concerns communicated we believe that it is our duty as the current Board of Directors to state that we are not in support of any amendments to DC 123 that would allow for Vacation Rentals at Cottage Club, Ghost Lake.

Judy Humphries – President

Ed Wright - Vice President

Lois Reid – Secretary

Chris Hudson – Treasurer

Callie Wotherspoon - Board member

Klaus Kiefer - Board member

Roy Moore - Developer Representative to the Board

From: [judy humphries](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kisse](#)
Subject: [EXTERNAL] - Cottage Club Textual amendment
Date: January 16, 2022 1:55:47 PM

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Hi Reynold,

I am following up on my request for information on the status of the textual amendment first reading that was to be presented to council on January 11, 2021. As I mentioned in my first email someone in the community said that the public hearing on this matter would be in August of 2022. I could not find any documents on the first reading (dismissed or moved to second reading) and I am wondering where that person would have received that information about the public hearing. I would also like to understand what occurred in the first reading.

As a Board member I have become more educated on the issues of STRs since this really got traction in the community in July 2021. I have spent a lot of time researching and learning how to navigate the Condominium Act of Alberta, our own Cottage Club bylaws and how those interact with Municipal bylaws, which in our situation is DC 123.

The community was surveyed and over 65% of owners responded that they are not in favour of vacation rentals (STR's) in our community. The Board recognizes that our current bylaw is not written as clearly as it could be. Based on that the Board is putting forward a special resolution to clearly state the bylaw for the community. The Board does believe our current bylaw regarding STR's is legal and enforceable.

At this time, as you know, a group of residents has petitioned for an amendment to allow STR's under DC 123.

I have been considering the implications of the County amending DC 123 and the further disruption it will create in our community if our Bylaws do not allow STR's but an amendment to DC 123 does. It will create further conflict on what is an emotionally charged subject.

It seems more logical and supportive of our community if Council supports the majority of residents and does not allow that amendment to be adopted. In the future if the community were to pass a special resolution to allow vacation rentals within our condominium bylaws, the **next** logical step would be to **then** ask for an amendment to DC 123 showing the support of the majority of the community at that time.

Thanks for your continued engagement with this issue. I would like to note that this is a personal email, sent on my own behalf as a concerned owner in the community.

Judy Humphries


From: [REDACTED]
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Application PL20210172 File 10013098
Date: December 12, 2021 11:44:49 AM
Importance: High

Do not open links or attachments unless sender and content are known.

Hello Reynold, et al,

Please find attached, my comments / thoughts on the Application having been put forward by a few STR owners at CottageClub, trying to legitimise their illegal operations at CottageClub. There has been a recent Survey Monkey survey completed among all the owners at CottageClub initiated by the current Condominium Board and the survey results were 69% against allowing STR's at CottageClub. This confirms absolutely the majority of owners do not want STR's legalised in our community. My wife Moyra and I are totally against changing DC 123 in any way, shape, or form, "if it ain't broke, don't fix it"...

Best regards,
Andre Bonin
Lot 146 & 147 CottageClub Link
Rocky View County

To whom it may concern,

I am a co-owner of Lot 146 at Cottage Club, Ghost Lake Dam.

I am in **total opposition to** the proposed amendment to Rocky View DC 123 regarding vacation rentals, file No. 10013098 and application No. PL20210172.

In my view, short term rentals (STRs) financially benefit a few lot owners at the expense of the vast majority of residents - illegal and unregulated commercial STRs are already causing harm to this residential community due to widespread antisocial behaviour, and any further growth in STRs will undoubtedly result in even more trouble. There have been numerous reports of rowdy parties, damage to common property, uncontrolled access to this gated community, flouting of the ByLaws, and dangerous behaviour such as setting off fireworks during a fire ban. The common resources (eg, pool, beach) are on occasion monopolised by large groups of STRs – residents find themselves unable to access their own facilities, and are having to pay the costs associated with increased wear & tear and damage.

Even more concerning is the uncertainty that exists around the possibility of increased costs to all lot owners should the application to allow vacation rentals be approved. Members of the community who are professionals in the fields of law and insurance are advising that we could find our condo fees increasing very significantly to cover insurance premium increases, and changes in tax treatment of the community. There is also the potential for legal costs to be borne by the community should STRs be injured when using common property. These issues are of very great concern, and should be fully investigated before this proposed amendment is approved.

I am also concerned as to the negative impact that STRs may have on the value of my property, and the ability of potential buyers to access preferential mortgage and insurance products.

Overall, I find it unacceptable that the rapacious greed of a small minority should be permitted to negatively impact the community-minded residents at Cottage Club, and to cause so much concern, worry and distress.

Regards,

A handwritten signature in black ink, appearing to read "Andre Bonin", followed by a long horizontal line extending to the right.

Andre Bonin

Cottage Club: Lot 146

From: [REDACTED]
To: [Reynold Caskey](#)
Subject: RE: [EXTERNAL] - RE: Application PL20210172 File 10013098
Date: January 28, 2022 12:10:01 PM
Importance: High

Hello Reynold, et al,

I don't know if you are the right person to get in touch with regarding the continuing saga of STR's at Cottage Club, but as you were the point of contact for the submission of comments, etc., for the upcoming STR issue, I thought you would be the person to contact regarding continuing STR rentals by the few lot owners who originally submitted the request to change DC-123 to allow STR's at CottageClub. I found at least 4 properties still listing on Airbnb and VRBO, and one property listing on two different websites.

I note with interest RVC originally ordered these lot owners to cease and desist STR activities at Cottage Club and they are now openly flaunting these orders. I have been told through the grapevine (jungle drums) RVC will not enforce the cease and desist orders already initiated until the August hearing on the issue? If that is indeed true, all anyone has to do to continue doing what they want is to initiate a challenge to whatever Bylaw they don't like and can continue the delay tactics to allow them to continue to flaunt the law? I always thought the law was in place, AND enforced, until such time as it is overturned, not when it is being contested which they consider a carte blanche to continue flaunting the rules / regulations put in place with DC-123 along with relevant documentation/regulations from the Alberta Government regarding The Cottage Club Condominium Properties Act which clearly state STR's as not allowed at The Cottage Club.

I realize that RVC may not be willing to continue to enforce the bylaw as it stands right now but isn't this why we are paying taxes to RVC? RVC does not provide Cottage Club with many services other than school bus service that I can see, so enforcing what you have already initiated against STR properties should be acted upon and not ignored until such time as you have the hearings in August.

If you are not the person to be speaking to, can you please forward this message to the relevant parties who can deal with this continuing issue. Thank you very much for your time and attention to this matter.

Best regards,
Andre Bonin
Lot 146 / 313 CottageClub Link
Rocky View County

From: Reynold Caskey <RCaskey@rockyview.ca>
Sent: December 13, 2021 10:19 AM
To: [REDACTED]
Subject: RE: [EXTERNAL] - RE: Application PL20210172 File 10013098

Thanks Andre,

I've received your comments and they're included in the package reviewed by Council.
Regards,

REYNOLD CASKEY, BAAS

Planner | Planning and Development Services

ROCKY VIEW COUNTY

262075 Rocky View Point | Rocky View County | AB | T4A 0X2

Office: 403.520.6320

Mobile: 587.437.6475

rcaskey@rockyview.ca | www.rockyview.ca

This e-mail, including any attachments, may contain information that is privileged and confidential. If you are not the intended recipient, any dissemination, distribution or copying of this information is prohibited and unlawful. If you received this communication in error, please reply immediately to let me know and then delete this e-mail. Thank you.

Rocky View County Planning and Development Services is fully operational with some alternative processes.

Please see our website for more information and application processes: www.rockyview.ca/building-planning

From: [REDACTED]

Sent: December 12, 2021 11:50 AM

To: Reynold Caskey <RCaskey@rockyview.ca>

Subject: [EXTERNAL] - RE: Application PL20210172 File 10013098

Importance: High

Do not open links or attachments unless sender and content are known.

Hello Reynold, et al,

Please find attached, my comments / thoughts on the Application having been put forward by a few STR owners at CottageClub, trying to legitimise their illegal operations at CottageClub. There has been a recent Survey Monkey survey completed among all the owners at CottageClub initiated by the current Condominium Board and the survey results were 69% against allowing STR's at CottageClub. This confirms absolutely the majority of owners do not want STR's legalised in our community. My wife Moyra and I are totally against changing DC 123 in any way, shape, or form, "if it ain't broke, don't fix it"...

Best regards,

Andre Bonin

Lot 146 & 147 CottageClub Link

Rocky View County

From: [Shannon Ward](#)
To: [Reynold Caskey](#)
Cc: [Blair Ward](#)
Subject: [EXTERNAL] - Re: Cottage Club - application to amend DC-123
Date: December 12, 2021 2:31:56 PM

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Mr. Reynold Caskey,

We are the owners of the property at Lot 104, Cottage Club Ghost Lake. We are writing to express our concern and to state our position **against** the amendment to Rocky View DC-123 (Direct Control Bylaw C-6586-2007) regarding vacation rentals (File #10013098 / Application #PL20210172).

We are very concerned about a small group of individuals that have purchased property at Cottage Club (CC) to operate as short term rentals (STR's). When we purchased in 2013 we were explicitly told that rentals were **not** permitted at CC and for years has developed as a family-oriented community where kids are safe to explore and develop. Unfortunately this small group has come in and ignored the rules and the very essence of the community by trying to change CC into a commercial vacation rental property. We are **very** upset that this is happening here now.

We have personally seen damage incurring on our common property, recreation center and beach areas caused by vacation renters. Below are only a selection of examples:

- Breaking fire bans (lighting fireworks and having bonfires during bans which could not only cause damage at cottage club but spread to surrounding areas and cost the county/province dearly).
- Numerous parties at these STR's have resulted in calls to law enforcement (cost to county and tying up resources and safety issues)
- Rules relating to speed limits (we do not have sidewalks and as such the speed limits are 15km to keep children safe)
- Simple rules such as removing shoes in the pool area (the dirt tracked in has caused damage to filters and resulted in our community pool being shut down numerous times - with both monetary costs and loss of use)
- Boats being left overnight tied to the dock (our rules state that boats must be removed each night as we only have spaces for a few boats - taking away use for owners the next morning)

These STR's are costly and, even more concerning, potentially dangerous to our families.

In addition to the costs and danger of the short term renters we have been made aware that mortgage insurers are closely monitoring this situation and if STR's are allowed then they will no longer insure mortgages at CC. This will result in loans on the properties at CC being more difficult to get and will most certainly result in a reduction of property values. As well, if our insurer is made aware that STR's are operating then the insurance for the commonly owned areas/facilities will increase. This cost will be passed on to all cottage owners (not just the

STR operators) through an increase in condo fees.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such STR's to continue. We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo corp and bylaws. A recent survey run by our board/management company that shows that the vast majority of owners are against any STR's operating at CC.

The group that is applying for these changes is very small. They do not speak for the majority of the landowners here. This small group is trying to change rules for their personal benefit at the monetary and non-monetary cost to the rest of the Cottage Club community.

We ask of you - **please do not allow this change and consider our deep concerns.**

Sincerely,

Blair & Shannon Ward

From: [Juliette Rosiechuk](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File 10013098 / PL20210172
Date: December 12, 2021 2:45:05 PM

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To Whom it may concern,

We are owners of a cottage at Lot 26, 224 Cottage Club Crescent at Cottage Club, Ghost Lake.

We are against the amendment to Rocky View DC 123 regarding vacation rentals, File #10013098 and application #PL20210172.

We are concerned about a small group of individuals that have purchased property here and are trying to change Cottage Club into a commercial vacation rental property. We are very upset that this is happening here and does not align with why we chose to build here 10 years ago.

There have been reports of damage being incurred on our common property, recreation Center and beach areas. There have been parties at these Air BNB's that resulted in calls to law enforcement. This in turn results to additional and unnecessary costs and poses great safety concerns. We are also deeply concerned about how such commercial-vacation rental properties would negatively impact the value of our property/cottage.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. We are concerned about this and don't understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change and consider our concerns. Allowing these short term rentals does not provide any positive outcomes for our families or Rocky View County. The group applying for these changes is very small and do not speak for the majority of the landowners here.

Thank you for allowing this opportunity to share our concerns.

Brent Rosiechuk

Sent from [Mail](#) for Windows

From: [Mama P](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File Number 10013098 Application PL20210172 Division 3
Date: December 12, 2021 6:07:18 PM

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To Whom It May Concern,

We have received notice from Rocky View County that an application has been made to amend Direct Control Bylaw C-6586-2007 (DC 123) to allow Vacation Rental as a use along with the definition.

We purchased our property in September 2021 with the understanding that our by-laws strictly prohibited Vacation Rentals in our community. It was in fact, a key factor in our decision over other communities we had considered.

We are writing to request that this application be *denied* to ensure the longevity, safety and overall sense of community of this development has been fostered over the past 10+ years. It is our hope to pass this property on to our children to enjoy for future generations.

We have already observed the negative impact that vacation rentals have had in our community, straining relations among neighbours, damaging shared facilities and limiting access and use for residents that own in this community. If you are not familiar with the Guiding Principles and Vision for this community, I encourage you to request a copy from our Board of Directors. This is a family oriented development, where neighbours know each other, children can roam and play freely and people watch out for one another. Vacation rentals seriously jeopardizes that reality by allowing strangers with no vested interest in the sustainability of such a community.

Thank you for your consideration. We trust you will make the right decision for the greater good of the property owners and constituents of Cottage Club.

Kindest regards,

Werner & Cynthia Prella
Lot 74
202 Cottage Club Drive

From: [Ellen Sloos](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Amendment of Rocky View DC 123 for Cottage Club, reference the file number 10013098 and application number PL20210172
Date: December 12, 2021 6:18:02 PM

Do not open links or attachments unless sender and content are known.

To Whom it may concern, We are owners of a cottage at Lot 216, Ghost Lake. We are totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.

Recently we heard from one of our neighbors at Cottage Club, they had a very hard time getting a mortgage for their home, when the lenders found out there were short term rentals within the community.

Some title insurance companies have stated that they will refuse to provide title insurance at cottageclub if short term rentals are occurring there. We are very concerned about how we can sell our cottage if mortgages will be simply too difficult to obtain.

We understand that there is an application that has been submitted to the county, to change the legal bylaws and allow such rentals to continue. We are against amending the bylaws to accommodate this small group of individuals, who can make an application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change and consider our deep concerns. A recent poll concluded that the majority of our beautiful gated community is against short term rentals, and we do not see any benefit to the community to allow these short time rentals to continue. They do not speak for the majority of the landowners here. Nothing good will come of this for the community, Rocky View County or our families.

Sincerely, Rene and Ellen Sloos
Lot 216 Cottage Club

From: [Spak Family](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File number 10013098 and application number PL20210172: Application to change DC123 to permit vacation rentals
Date: December 12, 2021 7:32:15 PM

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To Rocky View County:

We respectfully wish to pass on our concerns regarding the application put forth to allow Vacation Rentals via File number 10013098 and application number PL20210172.

In short, we are opposed to allowing short-term/vacation rentals in Cottage Club. There are those owners that are currently providing vacation rentals within Cottage Club and it has already resulted in unfortunate consequences for the community. More importantly, not enough has been done to obtain agreement by the community as to what should or should not be done in regards to short-term rentals. We do realize this applicant has tried to engage the community to agree with moving forward with short-term rentals. However, there is certainly an opposition to do so, in part due to the issues that have come about from some of the short-term rentals that have already occurred.

Putting forth this application seems contrary to what the Cottage Club community currently wants (as shown by a recent poll done by the Cottage Club board) and this desire by the minority is causing a rift within the community. It is causing concerns about the potential impacts and what this could mean to the future of the community. At a high level, some of the concerns that we see are:

- Vision for Cottage Club that is documented will no longer be valid. We know that the vision was one of the reasons we bought a lot in Cottage Club - we really wanted to be part of a small community that is family oriented. While we do not have our cottage built as of yet, we have had an opportunity to meet and talk to owners in the neighborhood, and they have all been wonderful. Impressions are some owners may sell if the focus of the community changes (including ourselves).
- Concern that Cottage Club become business focused: owners, small business and large businesses may see Cottage Club as a great rental investment opportunity thereby changing the vision that has existed for Cottage Club to this point in time.
- Costs(money): this will be of major concern for most owners on many different fronts (condo fees, RVC property taxes, etc.) and there is no clarity as to what the costs will look like. Our view is that there ARE additional costs with short term rentals to the entire community.
- Costs(people): short-term rentals have a huge impact on the community and have already caused a rift. It appears some of the short-term rentals that have already occurred have caused relationship issues, especially for those that live close to these rentals.
- Costs (liability): comments have been made that the potential change to allow the use of short-term rentals may have an impact on the value of existing properties or how Cottage Club was marketed. This has the potential for legal action - of which no one wants.
- Impacts to current sales by developer: It's been interesting that the developer has not put forth any comments (that we are aware of) as to how this could change the process for marketing lots that are currently for sale. I am sure they wish to remain neutral but this potential change certainly would impact the selling of property within Cottage Club.

With the belief that potentially allowing vacation rentals will cause further rifts and significant change of direction and vision for the community, we do feel it is inappropriate to allow this application to be approved. Significant work needs to be done within the community to understand the impacts (costs, legal implications, management, etc.) of short-term rentals and agree to a direction. If short term rentals are wanted by the majority of the community, then the appropriate changes needed to support short-term rentals need to be in place before they are allowed.

We appreciate the opportunity to express our thoughts on this request. If you have any questions or comments, or require additional clarification, please send us an email. Please do respond that you have received our email. Thank you.

Kind regards,

Wally and Val Spak

Dec 12, 2021

Re: File Number: 10013098
Application Number: PL20210172
Division: 3

Reynold Caskey,

My name is Jeremy Reynolds and I have a vacation property at 259 Cottage Club Crescent, in the Cottage Club Community at the northeast corner of Ghost Lake. I am writing you today as I strongly object to the proposal to allow Short Term Vacation Rentals, such as AirBNB and VRBO. We have experienced many instances in the past in which the guests of short-term rentals have broken many of the rules that allow our community to be a quiet and peaceful escape from the city that we thought we were getting when we purchased there. There have been many instances where noise and light bylaws in our community have been broken by these guests.

We are also concerned about the massive increase in costs that may be associated with a change in the Bylaw to allow short-term rentals. The change to allow these rentals could potentially increase our property tax, insurance, monthly condo fees, as well as increasing the wear and tear on many of the club's owner-shared amenities. As short-term renters tend to come in large groups (2 or 3 families, 10-12 people at a bachelor/bachelorette party), there is often a blatant disregard for many other rules, such as the daily water consumption usage or exceeding speed limits and parking limits. And many short-term renters don't care if they cause damage to our facilities.

I write this letter asking you to please consider that the vast majority of the cottage club members (69% at the last vote are against STRs, and only 27% are for STRs, with 4% undecided). There are many other areas in the vicinity where people can go to stay in a short-term rental (Cochrane, Canmore, Kananaskis, Banff to name just a few). We ask that you please help us to keep this quiet, gated community as is. Please don't change Bylaw DC 123 (C-6586-2007).

Thank you,

Dr. Jeremy Reynolds

From: [SHEILA LABONTE](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - COMMENTS TO APPLICATION TO AMEND DC-123 TO ALLOW VACATION RENTAL (FILE # 10013098 / APPLICATION # PL20210172)
Date: December 13, 2021 7:30:05 AM

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Monday, December 13, 2021

ATTN: Planning Department
Rocky View County - 262075 Rocky View Point
Rocky View County, AB T4A 0X2

To Whom It May Concern:

We are owners of Unit #139-1111762 NE-13-26-06-05 (500 Cottage Club Way). We are writing to voice our opposition to the proposal to amend Direct Control Bylaw C-6586-2007 (DC-123) to allow Vacation Rental as a use along with the definition; File # 10013098; Application # PL20210172.

We understand that a very small group of individuals have submitted an application to Rocky View County to have DC-123 amended to allow Short Term Rentals (STR's) to continue to operate at CottageClub. CottageClub is not a commercial vacation rental property. This application would allow Short Term Rental owners to commercially profit off of the common property that is communally owned and legally governed by our Condo Corp and bylaws.

We are deeply concerned about the safety of community members and children in the area. Short Term Rentals benefit the few at the cost of many (abuse of CottageClub common property and amenities; potential financial implications such as increased common property insurance and tax rates). This application could also potentially negatively affect financing from lenders; insurance for individual owners and drastically affect property values.

We are asking the Rocky View Planning Dept to consider our concerns and reject/stop the application to amend DC-123 to allow Vacation Rental as a use along with the definition.

Kind regards,

Alain Labonté and Sheila Tessier-Labonté

From: [Debbie MYTHING](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kissel](#); [REDACTED]
Subject: [EXTERNAL] - STR at Cottage Club
Date: December 13, 2021 11:29:28 AM

Do not open links or attachments unless sender and content are known.

To whom it may concern

We are owners at Cottage Club Lot 119 363 Cottage Club Way

We would like to express our opposition to allowing Short Term Rentals at Cottage Club. We understand a small group is applying to allow STR'S at CC. They do not speak for my husband and I and a large majority of people here at CC.


We are very concerned about the affect this may have on our properties, recreation centre and beaches.

Sincerely,
Debbi & Les Mything.

From: [Robert Morris](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Against - Amendment to DC123 to allow Vacation Rental
Date: December 13, 2021 3:09:19 PM

Do not open links or attachments unless sender and content are known.

Robert Morris
412 Cottageclub Cove
Ghost Lake
Rocky View County, Alberta

Mailing address


Planning Department
Rocky View County
262075 Rocky View Point
Rocky View County, Alberta
T4A 0X2

Attention: Reynold Caskey

10 December 2021

RE: Application to amend Direct Control Bylaw C-6586-2007 (DC 123)
File Number: 10013098, Application Number: PL20210172, Division: 3

I am against the proposed amendment to allow Vacation Rentals. I strongly believe that vacation rental are in no way compatible with the other existing uses in my CottageClub neighbourhood.

The CottageClub Ghost Lake Conceptual Scheme goal was to create a lifestyle opportunity unavailable in the Municipality (page 30). Residents will be able to “go to the lake” knowing they will be interacting with other families who share their values and their desire to interact in a safe, livable recreational community. The values of most short term renters are not community oriented but focus more on a short term good time and to get as much out of the high fees they have to pay to get access to our community for a few days. For that they should rent a hotel room or in a commercial resort area. I want to be able to go to the lake, the recreational facility or anywhere in the community common area to interact with other community families.

We did our due diligence before buying and building in our CottageClub community. We understood that vacation rentals were not an option for land use within this Direct Control District. And that we liked. We understood we could not use our cottage as a de facto hotel through vacation rentals.

I am strongly against the proposed amendment of DC 123 because:

- vacation rentals in our community would drastically change the existing safe

and livable families community we bought into,

- the amendment would reward those who either did not do their due diligence before buying or just knowingly ran and profited from vacation rentals within our community despite their illegality, and

- the amendment would open the door for any and all speculators to buy up vacant lots and my neighbours' cottages to fill this community with de facto hotels filled with a never-ending stream of vacation renters. Where is the family community and conceptual scheme values in that?

Please advise if any other information or action is needed from me.

Do not amend the DC123 to allow Vacation Rental.

Sincerely,

Robert Morris

Robert Morris
412 Cottageclub Cove
Ghost Lake
Rocky View County, Alberta



Mailing address



Planning Department
Rocky View County
262075 Rocky View Point
Rocky View County, Alberta
T4A 0X2

10 December 2021

RE: Application to amend Direct Control Bylaw C-6586-2007 (DC 123)
File Number: 10013098, Application Number: PL20210172, Division: 3

I strongly believe that the proposed use (vacation rental) is in no way compatible with the other existing uses in my neighbourhood. The CottageClub Ghost Lake Conceptual Scheme goal was to create a lifestyle opportunity unavailable in the Municipality (page 30). Residents will be able to "go to the lake" knowing they will be interacting with other families who share their values and their desire to interact in a safe, livable recreational community. The values of most short term renters are not community oriented but focus on a short term good time and to get as much out of the high fees they pay to get access to our community for a few days. For that experience they can rent a hotel room or in a commercial resort area. I want to be able to go to the lake, the recreational facility or anywhere in the community common area to interact with other community families.

We did our due diligence before buying and building in our CottageClub community. We understood that vacation rentals were not an option for land use within this Direct Control District. And that we liked. We understood we could not use our cottage as a de facto hotel through vacation rentals.

I am strongly against the proposed amendment of DC 123 because:

- vacation rentals in our community would drastically change the existing safe and livable families community we bought into,
- the amendment would reward those who either did not do their due diligence before buying or just knowing ran and profited from vacation rentals within our community despite their illegality, and
- the amendment would open the doors for any and all speculators to buy up vacant lots and my neighbours' cottages to fill this community with de facto hotels filled with a never ending stream of vacation renters. Where is the family community and conceptual scheme values in that?

Please advise if any other information or action is needed from me.

Do not amend the DC123 to allow Vacation Rental.

Sincerely,

A handwritten signature in black ink that appears to read "R. Morris".

Robert Morris

Pearl Morris
412 Cottageclub Cove
Ghost Lake
Rocky View County, Alberta



Mailing address



Planning Department
Rocky View County
262075 Rocky View Point
Rocky View County, Alberta
T4A 0X2

10 December 2021

RE: Application to amend Direct Control Bylaw C-6586-2007 (DC 123)
File Number: 10013098, Application Number: PL20210172, Division: 3

I writing to convey my vote against the proposed amendment of DC 123. This amendment would change the lifestyle that was promised when we researched the area and bought our cottage.

'Residents will be able to "go to the lake" knowing they will be interacting with other families who share their values and their desire to interact in a safe, livable recreational community.' This vision would change with short term rentals. I believe short term rentals are a business for profit much like a hotel. Having a business on the property changes the community to one which is not in the original vision of CottageClub and would require extra policing and monitoring. I want to be able to go to the lake, the recreational facility or anywhere in the community common area to interact with other community families.

We did our due diligence before buying and building in our CottageClub community. We understood that vacation rentals were not an option for land use within this Direct Control District. And that is what we bought in to. We understood we could not use our cottage as a de facto hotel through vacation rentals.

I am strongly against the proposed amendment of DC 123 because:

- vacation rentals in our community would drastically change the existing safe and livable families community we bought into,
- the amendment would reward those who either did not do their due diligence before buying or just knowing ran and profited from vacation rentals within our community despite their illegality, and
- the amendment would open the doors for any and all speculators to buy up vacant lots and my neighbours' cottages to fill this community with de facto hotels filled with a never ending stream of vacation renters. Where is the family community and conceptual scheme values in that?

Please advise if any other information or action is needed from me.

Do not amend the DC123 to allow Vacation Rental.

Sincerely,


Pearl Morris

From: [Dongming Li](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Re:file number 10013098 and application number PL20210172_Cottageclub STR
Date: December 13, 2021 8:07:04 PM

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Good evening,

We are owner of lot#224 in Cottageclub at Ghost lake.

We are STRONG AGAIST the mentioned application to allow STR in our community.

A few people made this applicacation despite majority of our community DO NOT want any short term rentals in this community.

The intention for those a few people applying this amendment is to benifit themself, to take advantage of common property. They don't care any potential bad results caused by their commercial activity.

1) Safety of community members and children in the area. CottageClub is only 25 minutes from Calgary and people renting the cottages seem to come with a party mentality. I have seen multiple renters drinking and driving on the roads and speeding. This is a community where people walk and children play. We are supposed to be a gated community to keep people out but STRs let anyone in.

2) I do not want a "hotel" next door to me. We bought a property at CottageClub for peace and quiet. Renters come and stay up partying all night causing disruptions regularly.

3) safety risks/hazards - Ghost gas station less than 1km from CottageClub sells fireworks. I have repeatedly seen renters buy fireworks there and then ignore fire bans setting them off on the beach at CottageClub. Renters are completely oblivious to the fact that the entire beach front land immediately adjacent to the sand is tall grass. Owners respect the firebans, renters seem to not care. Unfortunately we can not police all of their behavior and one day it will too late...A renter will ignore a fire ban, set off fireworks and light the community on fire. Other safety issues include drinking and driving etc.

4) We are a gated Community but allowing renters opens the community to anyone.

5) insurance premiums - If rentals are allowed we will have to get commercial insurance for our community common areas which is approximately triple the cost but all members of the community will have to absorb the cost by way of rising condo dues.

6) mortgages and lenders - Some title insurance companies have stated that they will refuse to provide title insurance at cottageclub if short term rentals are occurring there. If title insurers leave so too do lenders which means if I ever have to sell my cottage or refinance it it will be much harder to get a mortgage. For specific talking points on this refer to the post in geniepad by Kent Chapman which is in the middle of the very long thread with about 100 posts that went around in November.

7) Stress on resources - The community was built with a full build out being approximately 350 cottages. Most owners come out a few days a month and have an average of 3-4 people at a time in the unit. Renters regularly come with 8-12 people and are rented out most days. Our resources (water treatment facility, pool, etc) were designed for a specific volume of usage and renters will significantly escalate that volume causing greater strain on resources. This will result in the community having to do a lot more repairs and replace facilities much faster as they break down faster. Repeatedly I have seen renters simply tossing a card key or wristband over the fence to allow more people in and totally ignoring capacity limits.

8) If an STR happens next door to me my property value will plummet. Who would want to buy a place next door to an STR?

9) They are an illegal use of the properties. We are a residential community, not a commercial community. No where in our community was it supposed to be allowed to operate a business venture.

10) Short term rentals benefit the few at the cost of the many.

11) under our current zoning STRs are illegal in CottageClub so all we are asking is to maintain and enforce what is already illegal. To get specific talking points on this refer to posts in geniepad by Dean Rask.

12) We all share the ownership of the common property valued at \$16.7 million and until now we have had a Tax Exempt Status as a residential development—see recent CC budget NIL for property tax. This tax exemption is an arrangement secured by the developer with RockyView.

Changing CC to allow vacation rentals and their use of the common property may highlight CC as an income earning “resort property” and this property tax exemption may be lost. RockyView’s “non-residential” business property tax rate is 3X residential rates so could be a significant tax newly passed on to all CC owners.

13) Insurance costs on common property could escalate with business use by vacation rentals. Our insurance broker suggested insurance increases of 3X, directly because of claim risk from vacation rental business.

14) Any lawsuits against the CC Board in regard to vacation rentals could lead to defense legal costs that all owners would be responsible to fund either by a cash-call or increased fees.

15) At risk too is the CC Corporate Charter, a not-for-profit designation with CRA, that until now has greatly reduced the tax reporting requirements; a change to “taxpayer status” could bring added GST, corporate tax and administration costs to all owners.

All these costs do not appear to be in the recently approved budget and would require either a Board cash call to all owners or a condo fee increase to cover them.

best regards,

Dongming Li
Maifang Tian

Lot owner for unit #224 Cottageclub at Ghost lake.

From: [Julia](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - #10013098 and application #PL20210172
Date: December 13, 2021 9:58:21 PM

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To whom it may concern,

I am an owner of a cottage at Plot 111, 347 Cottage Club Way, Ghost Lake.

I object to the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

I am concerned that Cottage Club might turn into a commercial vacation rental property area. This would be totally contrary to the original purpose. Apart from that, we have certainly suffered from a nearby STR in terms of excessive noise, outdoor parties into the early hours and large numbers of parked cars.

Whatever the renters may claim upon renting, I have personally seen 10 to 14 people using and sleeping at one property this past summer and large groups at other times.

I ask you to please reject this application.

Sincerely,

Julia Wakelin

From: [Val Rangen](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - file # 10013098 application # PL20210172 - Amending DC 123
Date: December 14, 2021 1:37:41 PM

Do not open links or attachments unless sender and content are known.

File number 10013098 and Application Number PL20210172

Cottage Club Community - Infrastructure - Area Resources

We are a community where “family and friends stay and play together.” We are not a traditional neighbourhood. DC123 espouses this principal.

The Cottage Club Recreation Centre, trails and beaches do not provide the infrastructure to support STR’s. With STR guests we would always be operating at full capacity. Under normal usage by lot owners and long term renters these facilities are maintainable and enjoyable within our By-Laws and the parameters that the Condo Board has set forth. These rules and regulations are not always followed by STRs as paying guests they feel entitled.

Ghost Lake Reservoir is a mecca for water sports in all seasons. Among the many new users, Cochrane has grown from 15,000 to over 35,000 in the past ten years. Many times during the summer the lake is at capacity. Adding Short Term Rentals burdens our natural resources.

With 350 approved cottages at CC the volunteer condo board is stretched to their maximum governing the many facets of this community.

STR’s are simply an unnecessary strain on this community and Rocky View County.

Thank you for taking your time and consideration on this very difficult matter.

Cheers
Val Rangen
Lot owner Cottage Club

Happiness runs in a circular motion
Happiness runs, happiness runs
... Donovan

From: [anne GARRIDO](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Cottage Club Ghost Lake application
Date: December 14, 2021 3:37:45 PM

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To Whom it may concern,

I am owner of a cottage at Lot 34, Cottage Club, Ghost Lake. I am totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. I am very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. I am very upset that this is happening here now. This goes beyond personal distaste, the changes that would come with the redesignation of the land and allowing commercial use of cottages involve serious issues like increased insurance premiums, difficult access to mortgages and lenders, added stress on resources.

I understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue.

I ask you to please stop this change and consider my deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the landowners here. Nothing good will come of this for the community, Rocky View County or our families.

Sincerely,
Anne Garrido

From: [Barry Nameth](#)
To: [Reynold Caskey](#); [Pat](#)
Subject: [EXTERNAL] - File # 10013098, Application # PL2021072
Date: December 14, 2021 6:31:42 PM

Do not open links or attachments unless sender and content are known.

December 14, 2021
Attention: Planning Department Rocky View County

Dear Mr. Reynold Caskey,

We are owners of a cottage at Lot 144 Cottage Club, Ghost Lake. We are totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We purchased our property a year ago, as we were impressed with the close community feel of the area and a safe community with restricted access. Up until this year the community has been a wonderful place to live. However, we are very concerned about recent events wherein a small group of owners are using their properties as rental units and trying to change Cottage Club into a commercial vacation rental property. We are very opposed to this change and the ramifications and issues this will create in the community of Cottage Club.

Our concerns include:

- a) The safety and security of those who use the property for its intended purpose and abide by the regulations governing this property. Regular owners are cognizant of the speed restrictions, safe beach area use, recreation property use and safety in general which includes monitoring and restricting access of those who are not property owners. To provide an example - vacation rentals have brought large parties with large numbers of people, rowdy behavior, disregard for speed restrictions particularly in areas where children gather and play, drinking and driving, fireworks discharge during periods of bans to name a few concerns. There is also damage being incurred on our common property, recreation Center and beach areas. There have been parties at these STRs that have resulted in calls to law enforcement. This is costly and dangerous to our families.
- b) This is a residential community, not a commercial community. An STR is a business venture. Under our current zoning, STRs are illegal within Cottage Club.
- c) STRs are a stress on our community resources. The full build out of this community is approximately 350 cottages. Most owners who use their property do so recreationally with an average of 3-4 people per usage. Our resources (water treatment, pool, recreation center, laundry) were designed for a definitive volume of usage. Renters typically exceed 6+ people per unit at a time and units rented regularly will significantly escalate usage, which in turn

will strain resources. Rental units, in many cases have ignored capacity limits. Should this continue, the community will be faced with an increased maintenance, repair and replacement schedule. This will come at a cost to property owners.

d) Should rentals be allowed within Cottage Club, it will necessitate the need for commercial insurance for community common areas. This will triple the current cost and it will be members of this community absorbing the increase.

e) Some title insurance companies have indicated they will refuse to provide title insurance at Cottage Club should STRs be permitted. This will also be a significant concern for those securing a mortgage to purchase property in this community. As a result, this impedes the ability to sell properties at Cottage Club.

f) From a personal standpoint, should an STR be present next door to our property, our property value will significantly decrease. Not to mention the concern of increased noise, traffic and the absence of peace of mind knowing who your neighbors are.

We understand that there is an application that has been submitted to the County to change the legal bylaws and allow STRs within Cottage Club. We find it disconcerting as to how a small group of individuals can make an application to commercialize common property that is legally governed by our Condo Corp and bylaws. Therefore, we ask you to please consider our deep concerns and stop this process. Also note that the group making this application do not speak for the majority of those of us who own property in Cottage Club. We are concerned for the safety and wellbeing of our families, community and Rocky View County at large.

Sincerely,
Patricia and Barry Nameth
Lot 144 Cottage Club
Ghost Lake, AB.

From: [REDACTED]
To: [Reynold Caskey; Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - RE Submission to amend bylaws relating to Short Ter Rentals at The Cottage Club
Date: December 15, 2021 11:10:51 AM

Do not open links or attachments unless sender and content are known.

Hello

I am the owner of The Cottage Club Lot 238 located at 447 Cottage Club Cove.

Tax Roll # 10013240 owner # 20110638

I am writing to advise Rockyview County that I am "strongly against" amending the bylaws as requested in file number 10013098 and application number PL20210172.

Vacation Rentals are creating safety risks in our gated community, and the owners of STR's are trying to profit from the use of our facilities that we all pay for without any additional cost to themselves.

I seriously request that you "do not approve" this request for change.

Sincerely,
Ed Wright

From: [REDACTED]
To: [Reynold Caskey; Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - dc123
Date: December 16, 2021 9:21:09 AM

Do not open links or attachments unless sender and content are known.

Goodmorning

I am sending this note in regards to ,
File #10013098
Application #PL20210172

We are owners of a cottage at Cottage Club at ghost lake

The discussion over changes to our communities designation is worrisome !

We purchased at cottage club because it was a quiet community and was not a "short term rental" destination.

The noise levels have increased , the privacy has decreased and the whole level of "community" has changed due to strangers wandering around the area at all hours of the day & night.

This is a gated community that is allowing everyone in ...this needs to be stopped and the original intent of this gem reinstated.

I am opposed to changes to our communities that allow this type of rentals.

thank you for your time

Lynnette Simpson
lot owner @ cottage club

From: [REDACTED]
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Cottage Club STR issues
Date: December 16, 2021 11:30:50 AM

Do not open links or attachments unless sender and content are known.

Application: PL 20210172
File number: 10013098

To whom it may concern

It pains me to have to write a letter like this. We appear to have a few incredibly selfish individuals within Cottage Club that seem to have blinders on with a “I must get rich no matter whom I hurt attitude”. There appears an absolute ignorance of fact to the stress and personal grief they have created and have placed our financial property values at risk, and additionally, our personal as well as our community annual operating costs to potentially triple. It appears as well we have RVC personnel/senior officers hell bent on facilitating that exercise. After our own thorough legal research and an independent legal opinion that supports our research, we fail to see where RVC even has standing to pursue this action. To say I am disappointed in RVC behaviour is a strong understatement.

Many have invested upwards of a million dollars apiece into a private gated family community. We see collectively the significant activity and apparent collusion between these few individuals and RVC has caught the residency off guard as to the level of activity going on in an effort to commercialize our condominium community. In our research, we also find significant animus has and appears to continue to exist not just between RVC and various elements of CC community, but also RVC senior officers and elected officials. This last part gets unbelievably annoying as it is this very behaviour that is systematically destroying anything that appeared to be left of the once Alberta Advantage.

Unfortunately, I believe we are well into lawsuit territory as damages have already occurred. Further, I see a ministerial complaint in order, as in spite of all evidence presented, and in a conversation where we made it clear that our council would be reaching out to discuss this with RVC council, RVC senior personal actually told us “we are not going to allow you to discuss with our council any matters related to this action”. That is a clear blatant violation of legal due process and further exemplifies what I would refer to as Out Of Control Bureaucrats. I truly fail to find a less offensive way to put this.

I trust this letter finds its way into appropriate hands that may seek to end RVC activity and immediately dismiss this public action as it has already damaged all facets of this community, financially and otherwise. Moving forward into willful damage is not a savoury place to be. We find that RVC actions have also emboldened some of the applicants to repost their properties onto AirBandB and other sights as commercial recreational properties. Additionally RVC has stopped enforcing the law related to these properties. My gosh let's stop enforcing speed laws when someone complains, or how about DWI laws.

Truly Shocked and Perplexed
Michael E Heier

349 Cottage Club Way
Lot 112

--

Mike Heier icd.d



From: [lisa heier](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - AGAINST STR'S IN COTTAGE CLUB!! AGAINST STR'S IN COTTAGE CLUB!!! AGAINST STR'S IN COTTAGE CLUB!!
Date: December 16, 2021 12:20:11 PM

Do not open links or attachments unless sender and content are known.

To Whom it may concern, I am an owner of a cottage at Lot 112 Cottage Club Way Ghost Lake. I am totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We took possession of our cottage in the late summer of 2020. So, the summer of 2021 was our full exposure to the STR scene out in Cottage Club. At first I had no idea of what was going on. I thought this was the typical summer out here: no room at the beach; pool overflowing with rude boisterous people; speeding; loud parties at night; fireworks all hours of the night - fireban or not. Shall I go on??????? After a month or so of this I said to my husband: "I'm not sure this is what we built out here for...."

After spending almost a million dollars on our retirement cottage, our future out here was in question. Until we realized WHY things were so crazy out here: SHORT TERM RENTALS.

Now don't get me wrong.... sometimes owners will have parties, drive a little too fast or get a little too boisterous in the pool. But, at one point or another, we will get to know them. They are our neighbours. We all have an invested interest in Cottage Club for the betterment of the community as a whole, and for each other. SHORT TERM RENTERS are here for a short term and to have as much fun and get every penny worth of their rental as possible.

Probably the number one reason we built out here was for the locked gate with a pass card ONLY entry. Being snowbirds, we are often gone for a few months of the year. Knowing that not just anyone can come and drive in and out of the community at all hours of the day or night, was so important and made us feel safe and secure whether we were here or NOT! Thanks to the STR'S \$600 or so a night gives complete strangers unfettered access to our quaint quiet family oriented community. The gate is now simply an illusion as Short term renters can come into our community via a lock box at the entrance - NO PERSON TO PERSON CONTACT AT ALL!!!

Here is direct quote from one of the current listings on Air B & B: "Self Check in: check yourself in with the lockbox. 95% of recent guests gave the check-in process a 5 star rating!" How fantastic is that????? Come and go into a private, gated community without ever having to meet or be greeted or vetted by your host.

Another quote from a current listing on AB&B, Sheena the Superhost: "CottageClub is a family oriented recreation based community where children are free to play with their friends in an open, safe and secure environment." (WOW!! That is exactly why we bought out here, and with every night she rents out, our "open, safe and secure environment" is abolished.)

Also from super host Sheena: "Every amenity inside CottageClub Community Center is at your disposal. Get toasty inside the library with a new book and warm cup of cocoa. Enjoy a

tasty slice from the pizza oven. Fire up the BBQ after a full day of boarding or sip a beverage on the spacious patio.” (Again....Wow!!! These are the exact reasons we purchased a 3/4 of a million dollar property out here, and pay for our fee’s and contribute to any additional damage or purchases that CONDOMINIUM OWNERS AGREE TO!!!. These STR owners are profiting off of our investment here, and if anything goes wrong WE ARE ON THE HOOK FOR IT!!!

I had my 4 grandsons with me a lot this summer and spent as much time in the pool as we could. We were all very uncomfortable watching complete strangers use our amenities at their will. I was extremely uncomfortable letting them go into the mens change room without me. Once again....this is a private family oriented community. That is why we bought out here. Many times we were completely crowded out of our community owned facility by total strangers.

I can go on and on, but i am beyond angry at what is going on here. Its illegal, and its time YOU help us put a stop to STR’s ruining the livelihoods of many families out here.

Lisa Heier

From: [Donna and Graham](#)
To: [Reynold Caskey](#); [Graham & Donna Hargreaves](#)
Subject: [EXTERNAL] - File #10013098 Application # PL20210172
Date: December 17, 2021 7:56:43 AM

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To whom it may concern.

As owners of lot 120 523 Cottage Club Bay in Cottage Club at Ghost Lake we are writing to express our opposition to the proposed application to amend Direct Control Bylaw C-6586-2007 (DC123) To allow vacation rental as a use.

We have seen approximately 15 such homes being advertised and used as Short Term Rentals over the past few years and in our community website there are many more new owners expressing their desire to finance their new home builds with such.

We did not purchase our home to be in the midst of a hotel party zone---which is what we witnessed on countless occasions. Some of these rentals are being advertised as sleeping 10 or more which inevitable leads to what is being referred to as Cottage Club Vegas strip.

The application is being made by a very small percentage of our community to benefit only them at the expense of the rest.

We have heard of mortgage problems, insurance problems and property assessment possible declines as a result of owning in a rental resort .

Cottage Club is and should in our respectful opinion remain as a non commercial zoned property within DC123.

Short term rentals are destroying the fibre of our small community by a minority and we would hope Rockyview declines to amend Direct Control Bylaw C-6586-2007 (DC123)

Thank you, John & Donna Hargreaves



Sent from [Mail](#) for Windows

From: [Donna and Graham](#)
To: [Reynold Caskey](#); CKissel@rockyview
Subject: [EXTERNAL] - Airbnb at Cottage Club
Date: January 18, 2022 3:36:43 PM

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Good Day:

We have written before to convey our feelings towards short term rentals at Cottage Club. We are writing again as since Rockyview delivered cease and desist notices against various properties out here they are once again operating very openly. A quick search of Airbnb sites shows numerous units on the market in defiance of all orders. Our main concern is that there are numerous new buyers who intend to operate their new cottages as hotels as in their words---“why not—everyone is doing it?” The potential here is for a massive influx of rental units ---possible over 100 or more it seems. This is quite discerning to us as DC 123 very clearly does not allow such activity, and this is in direct violation of your bylaws. Thank you for adding this to your file on Cottage Club short term rentals.

Donna and Graham Hargreaves

Sent from [Mail](#) for Windows

From: [Cabel McElderry](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File 10013098 Application PL20210172
Date: December 17, 2021 11:03:16 AM

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Hi Reynold,

My wife and I own a cottage on lot 244 located in the Cottage Club development and received your notice about the application to amend DC123.

I am a bit confused how someone other than the developer or more specifically the board (with a unanimous or large majority consensus of lot owners) could even apply to amend this bylaw?

To that end our comments are as follows:

- After educating ourselves from our finance institution and insurer on their views of rental properties and how that could negatively impact our investment and other lot owners at Cottage Club we are strictly opposed to this application.
- Our views are as such that this application is invalid on the premise that such a decision would require unanimous or large majority of support of all lot owners within the Cottage Club development.
- This amendment is in the interests of the few at the risk to the many and therefore should not be allowed to proceed.

I hope our comments will be considered and lead to the rejection of this application and look forward to future correspondence on this matter.

Thank you and Merry Christmas,

Cabel McElderry

December 13, 2021

Rock View County

262075 Rocky View Road,

Rocky View County, Ab T4A 0X2

Attention: Reynold Caskey

RE: File 10013098, App. #PL20210172, Div. 3

To Whom this may Concern,

We are writing with regard to the recent application of Sheena McKinnon & Jayme Leddy, requesting to amend "Direct Control Bylaw C-6586-2007 (DC)123" to allow Vacation Rentals at Cottage Club.

We are new owners of a cottage at Cottage Club and we are very much against allowing Vacation Rentals at Cottage Club for the following reasons:

1. We have experienced first hand the ramifications of Vacation Rentals in so many ways, but especially financially, which will affect all Cottage owners at Cottage Club for years to come.
2. We know for a fact that Lender's and Insurance companies will pull away and just will not provide mortgage funds for Cottages at Cottage club.
3. 3. Upon renewals of Mortgages and insurance premiums, upon disclosing that there are STR's at Cottage Club, the premiums will go through the roof and may force cottage dwellers to sell. Taxes will increase substantially as well.
4. There will also be substantial added costs for maintenance required i.e., at the recreation centre and property/grounds in general, as well, extras costs for security, and monitoring.

We purchased our lot and built our cottage at Cottage Club because it is a residential property and to allow STR's at Cottage Club would destroy the beautiful family orientated place it was designed for.

Sincerely,

Dave and Joy Schellenberg

#306 Cottage Club Link

From: [Roger Mitchell](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File#10013098, application # PL20210172
Date: December 18, 2021 9:59:56 AM

Do not open links or attachments unless sender and content are known.

To whom it may concern,

I would like to state my disapproval with having Short Term Rentals (STR's) at Cottage Club (CC). They do not fit in with the reason we bought at CC. Lamont sold us on the idea of CC being a "family oriented" place where you could meet your neighbours and enjoy the amenities in a safe, gated community. That is not how CC has turned out.

It is very tough to build community spirit and get to develop relationships with neighbours when you have different renters coming in every weekend. We have 3 STR's within eyesight, so we see renters coming and going all the time. Not to mention the added pressure on the facilities: pool/ hot tub/ problems when renters don't know the rules. One STR had 6 vehicles and up to 20 adults/ children. Who pays for the breakdown of facilities? Surely not the renters! That would fall on the shoulders of the owners.

The supervision of the renters can be a problem also. On two occasions we have seen STR's walking into the pool area with outdoor footwear, and on another occasion there were around 10 older teenagers playing tag on the deck and in the pool while my wife was swimming, making her feel very uncomfortable and intimidated.

In short, I do not want STR's in Cottage Club.

Thank you,
Roger Mitchell
Lot 92

From: [REDACTED]
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File#10013098, application # PL20210172
Date: December 21, 2021 9:37:24 AM

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To whom it may concern,

I would like to state my disapproval with having Short Term Rentals (STR's) at Cottage Club (CC). They do not fit in with the reason we bought our family home at CC. Lamont sold us on the idea of CC being a "family oriented" place where you could meet your neighbours and enjoy the amenities in a safe, gated community. It seems Cottage Club has turned out to be a community of Short Term Rentals.

It is very tough to build community spirit and get to develop relationships with neighbours when you have different renters coming in every weekend. We have 3 STR's within eyesight, so we see renters coming and going all the time. Not to mention the added pressure on the facilities: pool/ hot tub/ problems when renters don't know the rules. One STR had 6 vehicles and up to 20 adults/ children. Who pays for the breakdown of facilities? Surely not the renters! That would fall on the shoulders of the owners.

The supervision of the renters can be a problem also. On two occasions we have seen STR's walking into the pool area with outdoor footwear, and on another occasion there were around 10 older teenagers playing tag on the deck and in the pool while I was swimming, making me feel very uncomfortable and intimidated.

In short, I do not want STR's in Cottage Club.

Thank you,

Edith Mitchell
Lot 92

From: [chad.ball](#)
To: [Reynold.Caskey](#)
Subject: [EXTERNAL] - DC 123 - File No 10013098 / App No PL20210172
Date: December 18, 2021 3:44:24 PM

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Hello there,

Thank you for this opportunity to comment on short-term vacation rentals at the Cottage Club in Rockyview county.

I'm sure you have received an overwhelming number of impassioned pleas to prohibit STRs here, so I will avoid a long list of reasons why I think this is important.

Our family would like to add our names to the list of neighbors who DO NOT support STRs.

Our rationale for this does not rely upon theoretical challenges, but more directly, upon direct personal negative interactions and issues we have had at Cottage Club over the years with short-term AirBnB, and VRBO renters. Most of these domains surround the psychological outlook of the short term renters who frequently see little value in community peace, partnership, family values, and respect (of people or facilities). These include, but are not limited to, respect of their rental environment (ignoring noise and speeding guidelines), of their neighbors (interactions that have lead to frequent verbal and occasional physical altercations), of the common spaces and facilities (ignoring facility booking guidelines, boat and dock safety, beach courtesy, and perhaps most importantly causing significant repeated damage to common facilities that the greater cottage club membership is then forced to address).

The list of specific challenges within these domains is long and I'm sure you've heard many of them. I'm happy to be more nuanced and specific if you believe it would be of help. This issue has unfortunately created a large chasm within the community between the majority who do not support STRs and the minority who do. It has been sad to see, but hopefully will change with a more definitive outcome.

Thank you for your time, effort and work in this space. Our family truly appreciates it. We strongly vote 'no' in regards to short-term rentals at Cottage Club.

Chad Ball

--

*Chad G. Ball, MD, MSc, FRCSC, FACS





From: [Dennis Goruk](#)
To: [Reynold Caskey](#)
Cc: [Questions](#); [Division 3](#), [Crystal Kisse](#)
Subject: [EXTERNAL] - Cottage Club File #10013098 Application # PL20210172
Date: December 19, 2021 8:15:57 AM

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Hello

My name is Dennis Goruk and I live at 158, 301 CottageClub Green. I have received your notification letter for the subject application and I am opposed to this application along with about two thirds or more of the unit owners at CottageClub.

CottageClub never intended to be and is not a resort or time share. It is a gated bare land condominium community. Approval of this application to allow short term rentals will destroy the fabric of the community and compromise safety and security of CottageClub. The demographic is primarily families with young children who freely move about the community on the roads and pathways and utilize the facilities largely unsupervised and carefree with little danger from strangers. There is also a large contingent of seniors. All share the amenities and common property and as stakeholders have a common interest in respecting their neighbors and the facilities. It is not a place for party animals or non-stake holders who don't share the same values and who largely don't suffer the consequences of their actions when it comes to the common facilities.

Of prime concern is the potential danger to the children. We would be introducing an unknown element into the community with approval of this application. I am sure that the applicants are good well meaning people and don't want their place trashed and are careful to whom they rent to. However due diligence at this level can only go so far. A family or couple may not be much to note but it is clear people come here to relax and enjoy themselves and others may be party animals or predators or simply irresponsible. Sometimes it is the luck of the draw. In any case we have strict rules such as a 15 km speed limit because of the kids and on booking of the facilities. The success of these are dependent on the cooperation of the residents. Some over stimulated non stake holder could be a real danger here.

Approval of this application could allow some enterprising individuals or even the developer to purchase lots and do a minimum build out and have the units operated strictly for short term rental. This would definitely change the fabric of the community and not something that as unit owners we bought into. There is a concern with the approval of this application that the tax status of the community and common facilities could change to commercial as opposed to non profit/residential. There are always unintended consequences in these types of applications and none that CottageClub needs.

It should be clear that I am not opposed to owners renting out their properties for a month or more. It is the short term rentals that I am opposed to.

Respectfully submitted.

Dennis Goruk

From: [David](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Comment re FILE:10013098 APPLICATION:PL20210172
Date: December 19, 2021 9:38:47 AM

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Mr. Caskey,

We would like to comment on the application PL20210172, file number 10013098.

We believe the proposed amendment to Direct Control Bylaw C-6586-2007 (DC 123) is not compatible with the existing uses in the community.

It is a family based neighborhood and commercial operations (short term vacation rentals) should not be allowed.

We are concerned about safety of the residents especially children due to increased traffic rates, renters unfamiliar with applicable rules and regulations, alcohol and drug consumption.

Short term vacation rentals are often associated with increased substance use and abuse again putting increased risk on the community.

Facility capacities have been observed exceeded by the rental parties as well using glass containers and bottles around pool area posing a health risk to other users.

Renters typically do not have a sense of ownership so tend to ignore basic safety practices usually more rigorously followed by the owner residents.

For the reasons stated above we are opposed to this application.

Please acknowledge the receipt and appropriate filing of this comment.

Regards,
David Levicek
Lot 218

From: [Cindy Murray](#)
To: [Reynold Caskey](#)
Cc: [Cindy Trimming Murray](#)
Subject: [EXTERNAL] - Cottage Club file # 10013098 Application # pl20210172
Date: December 19, 2021 1:07:06 PM

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Rockyview County
2602075 Rockyview Point
Rockyview County
T4A 0X2

Attention: Mr Reynold Caskey, Planning Department

Re: File No. 10013098
Application No. PL20210172
Division 3
Proposed Amendment To Direct Control Bylaw C-6586-2007 (DC 123)

Dear Sir,

We are the owners of a cottage located on Lot 219 (409 Cottage Club Cove) at Ghost Lake. We wish to inform you that we are both totally against having any Short Term Rentals in this residential community. We therefore are absolutely opposed to the proposed amendment to Rockyview DC 123.

When purchasing our lot approximately ten years ago, we specifically asked about rental units and was told that there would be no rentals as the plan approved by Rockyview County was for residential units only. In the last couple of years there has been units renting out their homes as STR causing our community a lot of grief, as they come to party, and do not follow our guidelines rules or Rockyview's.

If this amendment was to pass, it would change our designation with insurance brokers and mortgage lenders, from a "residential" community to a "recreational" area, which will substantially increase rates and our taxes. We ask that this amendment be stopped. We are not in favour.

Sincerely,
Don Murray & Cindy Murray

From: [Rick Fisher](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals
Date: December 19, 2021 1:07:34 PM

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To Whom It May Concern:

My family owns a cottage at Cottage Club. We have been there for over 10 years.

We are completely against allowing vacation rentals at Cottage Club and ask that you not change the DC123 bylaw to allow them.

If you've ever been to Cottage Club, you will see that it's completely unsuited to this kind of a use. Our lots are pretty small and close together. Neighbors here are very considerate of each other, AirBnb guests not so much. Many of them don't seem to care about noise, how much traffic they bring into the neighborhood, or speeding. This is not compatible with the purpose of our development which was a peaceful, private family getaway place.

Also, Cottage Club amenities were not designed with heavy usage in mind that comes with vacation rentals. For example, my family over the course of a week's stay will use the pool or hot tub a couple of times. Vacation rental people use the facilities en masse EVERY DAY of their stay, they don't understand our sharing community and often try and tell owners they have "reserved" the hot tub or beach cabana. Vacation rental owners mostly aren't present on site and don't accompany their "guests" anywhere, so there is no way they're educating them on our community ethos.

We're trying to build a community here, not a resort destination continually overrun by strangers who are only there to make a buck for the owners at the expense of the rest of us, both financially and emotionally.

Please don't change DC 123

[Rick Fisher](#)



Attention: Reynold Caskey RCaskey@rockyview.ca

December 20, 2021

File #: 10013098

Application #: PL20210172

Division #3

We are submitting our concern and opposition to the application for Short Term Rentals at Cottage Club with Rockyview County. If STR's are allowed within the Cottage Club Condominium, there would be significant financial impacts to the current owners. Banks and lending institutions will not Lend in these developments. This will affect Cottage Club owners on refinancing, renewals and ability to sell their properties in the future. If STR's are allowed, the status from a residential community to a resort community would change and insurance companies would treat this like a commercial hotel development, adding an increased cost to the individual owners as well as the development as a whole.

We are concerned with the added wear and tear on the development, security, safety, and the general enjoyment of the development as originally intended. We have seen instances in the past where renters of the STR's do not use or follow the rules of Cottage club. There have been instances where the authorities have had to be called to deal with the temporary occupants. We purchased at Cottage Club knowing it was for residential use only and to have this changed to financially benefit a small group who want STR's at the expense of the entire development is unacceptable. The board of directors conducted a recent poll and Cottage Club owners voted 69% not in favour, 27% in favour and 4% undecided.

The majority of the Cottage Club owners are against this application due to the safety, financial and legal implications.

Collin and Tamara Caswell

BRUCE HENNEL & AIMÉE BARNABE

205 Cottage Club Crescent (Lots 40 & 41)
Ghost Lake, Alberta

December 17, 2021

Rocky View County
Attn: R. Caskey
262075 Rocky View Point
Rocky View County, AB, T4A 0X2

RE: Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Dear Mr. Caskey:

This letter is to register our opposition to amending our Bylaw- Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We are owners of two lots at Cottage Club Ghost Lake. We have had the opportunity to enjoy the lake, nearby communities, and our cottage for over ten years.

The top four negative consequences that short term rentals and/or vacation rentals have had on our community are:

- Security breaches- Renters allowing others access to the property
- Noise complaints- Loud parties after 11pm
- Fire risk- Occupants setting off fireworks and not adhering to fire bans
- Speeding- Drivers not adhering to the posted speed limit of 15km/hr.

We respectfully request that you reject the request to change Direct Control Bylaw 123. One of the reasons we chose Cottage Club was that it was a residential area where we could get to know our neighbors and grow together as a community. Short Term Rentals benefit few and harm many. They are a commercial enterprise that does not contribute in a meaningful way to our community growth.

Sincerely,



Bruce Hennel



Aimée Barnabé

From: [Gaylene](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Cottage club application
Date: December 20, 2021 3:42:44 PM

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Attention Planning Department
File 10012098
Application number PL20210172

To Whom it may concern,

I am in opposition to amending the Direct Control Bylaw C6586 2007(DC123) to allow Short Term Rentals. I purchased lot 48 at Cottage Club 12 years ago and have been using my cottage for 11 years. The STRs in CottageClub including one located on my street have brought about many changes. There have been vehicles parked along the curb preventing access to space intended for emergency vehicles and an increase in speeding along our streets where children ride their bikes and play. Our once well kept beach is now often littered with cigarette butts, sunflower seeds and garbage. There have been propane bottles left at the garbage bins by the front entrance. I've observed more people bringing drinks into the hot tub/pool area which isn't allowed and the pool area had repeated closures this past year. Most concerning was seeing fireworks being set off in the field behind the street where there are STRs.

I do not want to see our beautiful community turn into a commercial zone. STRs will depreciate the property value of our cottages and I do not think it is fair that a minority of property owners who will benefit from STRs do so at the expense of the majority who are against STRs.

Please take these concerns into consideration.

Sincerely, Gaylene Lewis-Johns

Sent from my iPhone

From: [Gregory, Paul](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Amendment to DC-123 to allow vacation rentals; file number 10013098 and application number PL20210172
Date: December 20, 2021 4:02:03 PM

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Dear Reynold Caskey,

I am writing to you to express my opposition against the changes to DC-123 to allow air bnb or short term rentals.

We purchased our cottage 10 years ago based on the conceptual scheme of a recreation property where family and friends stay and play. Allowing commercial rental operations into this community would be contrary to this vision.

Our current board and 70% of this community are against short term rentals. We kindly ask that you do not allow this change in accordance with the majority of our community.

Thank you for time.

Paul and Kerry Gregory
Lot 117 Cottage club
359 Cottage club way



From: [Amanda Thomas](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Attn. Planning Department: Comments on File # 10013098 Application #PL20210172
Date: December 20, 2021 5:49:58 PM

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To whom it May Concern,

I co-own a lot at Cottage Club ("CC"). This is unit number 49 in the condo plan. We are opposed to this proposed amendment on the following grounds:

1. It is incompatible with how the CC community was started and how it is used by the overwhelming majority of the community. CC is a bareland condo with many shared spaces and amenities, and community guidelines. Allowing unfettered short term vacation rentals is a drastic change for such a community in both culture and usage.
2. A change like this should have the support of the majority of the community, but it does not. In a recent survey of CC owners which had over 180 respondents, nearly 70% expressed their desire to keep short term vacation rentals out of the community. In our online community forums, those expressing support for short term rentals are outnumbered by those expressing their opposition by a ratio of roughly 4 to 1 (I did the math on this myself)
3. Because CC is a bareland condo, a change like this could lead to mortgage insurers and lenders changing the risk rating for CC properties to treat them a part of a "resort community". It has been seen that this could make it much more expensive to get mortgage insurance or lending, which could reduce the market of potential buyers and push property values down.
4. Existing CC condo bylaws already prohibit short term rentals (not explicitly, but most likely) and this change will create an inconsistency between condo bylaws and RVC bylaws that could easily lead to legal challenges which will cost all owners a lot of money in legal fees.
5. Because CC has many shared amenities which are owned by the community, short term rentals will create new issues around how these properties are insured. This could end up costing all CC owners a lot of extra money for new types of commercial insurance.
6. Our condo board, which was elected by our community, is openly against this amendment as well.

Thank you,
Amanda Lavigne

Sent from my iPhone

From: [Klaus Kiefer](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Re application to amend to Direct Control Bylaw C-6586-2007 (DC-123...
Date: December 20, 2021 8:04:48 PM

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File number: 10013098. Application number: PL202101172. Division3

Attn: Mr. Reynold Caskey,

We, as joint owners of a property at Cottage Club since 2009, are well-placed to know that the proposed change to our land-use bylaw, if approved, will have many long-term negatives for the community. Notwithstanding the deep animosity this proposal has created for cottage owners who have had to endure an influx of vacationers who care nothing about our common assets, often-time claiming priority at the beach, pool, hot tub or kitchen because supposedly their hosts have reserved these facilities for them, we would like to point out that it took the issuance of stop orders for the applicants to comply with DC123. Profits above respect for the rule of law seem to be par for the course with the applicants. We would also like to point out that although the applicants claim that their guests are fully vetted by these platforms (Airbnb or such) these vacationers are neither family nor friends of the hosts. They are complete strangers who have been vetted by a logarithm and who, once payment has been agreed to and received, gain access to our facilities via a key in a lockbox. Cottage Club was and still is advertised as a private, gated, secure recreational development where owners, family and friends will meet. Inviting complete strangers onto the property without, at the very least, meeting them at the gate and making sure they are who they say they are puts an extra burden on the rest of the community to keep these people in line, as it has happened on many occasions, which is not something legitimate owners should have to do.

Moreover, going back to our Conceptual plan, Cottage Club was meant to accommodate about three people per cottage at peak occupancy. Since basements have been permitted at Cottage Club, many of these properties have become very, very large, with numerous bedrooms and other sleeping arrangements, and can accommodate very many guests. Some of these guests think nothing of inviting their own guests onto the property which adds another layer of aggravation. These are the kinds of situations which are very difficult to admit to or control for these absentee hosts. In any case guests and guests of guests are putting too great a burden on the rest of us as well as taxing our facilities from April to October each year. This has resulted in much higher maintenance and upkeep costs (pool, kitchen, garbage disposal and water usage).

Furthermore, Cottage Club is a not for profit corporation. As shareholders of this corporation, it is incumbent on all of us to maintain this status. Therefore, amending DC-123 to allow "vacation rentals" either as a discretionary or permitted use would in our minds put this status at risk as well as scare off mortgage insurers, lenders, etc., once Cottage Club is perceived as a resort not as a residential/recreational development.

In conclusion, and in light of a recent polling of the community which resulted in respondents being not in favour of allowing STRs at Cottage Club, we respectfully ask that you decline the application.

Dominique Kiefer
Klaus Kiefer
207 Cottage Club Crescent

Sent from my iPad

From: [Graham Richardson](#)
To: [Reynold Caskey](#); [PAA Development](#)
Subject: [EXTERNAL] - Application for STRs, Cottage Club at Ghost Lake
Date: December 20, 2021 8:28:53 PM

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To Whom it may concern,

We are owners of a cottage at Lot 73, Cottage Club at Ghost Lake. We are totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's. This is potentially costly and dangerous to our families and property.

CottageClub is only 30 minutes from the western edge of Calgary and people renting the cottages seem to come with a party mentality, particularly in summer. There are reports of multiple renters drinking and driving on the roads and speeding. This is a community where people walk and children play. We are supposed to be a gated community to keep people out but STRs let anyone in. Ghost gas station less than 1km from CottageClub sells fireworks. Renters buy fireworks there and then ignore fire bans setting them off on the beach at CottageClub. Renters are completely oblivious to the fact that the entire beach front land immediately adjacent to the sand is tall grass. Owners respect the firebans, renters seem to not care. Unfortunately we can not police all of their behavior and one day it will be too late. A renter will ignore a fire ban, set off fireworks and light the community on fire.

Our bylaws prohibit uses other than residential use, In my family's view, the proposed amendment of DC123 would be incompatible with uses permitted under the condominium's articles of incorporation.

Also of utmost concern is the potential for lenders and insurers potentially refusing to finance and insure properties for individual owners, even those not engaging in commercial enterprise. Even where financing and insurance might be available it will be much more difficult and expensive to obtain and will greatly affect the ability of owners to renew mortgages and maintain their home insurance. I would expect that tax rates and insurance on common property would also be drastically increased. The effect that this would have on property values would likely be devastating.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by

our condo Corp and bylaws.

We ask you to please stop this change and consider our deep concerns. Indeed, if this application is refused, then the County also needs to ensure that such activity does not continue illicitly. The group that is applying for these changes is small. We are convinced that they do not speak for the majority of the landowners here.

Thanks & Regards,
Graham Richardson

From: [LOIS REID](#)
To: [Reynold Caskey](#)
Cc: [Division 3_Crystal Kissel](#)
Subject: [EXTERNAL] - opposed to application to amend Rockyview DC123(Direct control Bylaw C-6586-2007) to allow vacation rentals at Cottage Club.
Date: December 20, 2021 11:35:04 PM

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Dear Rockyview County,
I would like to voice my opposition to the application to amend Rockyview DC123(Direct control Bylaw C-6586-2007) to allow vacation rentals at Cottage Club,
file number 10013098 and application number PL20210172

Cottage Club is a family- friendly community. The vision statement beside our Recreation Centre states, "

"a family-oriented recreation-based community where children are free to play with their friends in an open, safe and secure environment", and where "family and friends will meet at the lake."

Vacation Rentals rent to people who have no affinity to the community and treat the place like a hotel where they are not accountable to anyone for their actions. Thus, my family and I have been subjected to noisy parties, loud language and behaviour of an "adult nature," and our common facilities are overloaded by those who do not understand the community nature of Cottage Club. The owners who rent out their cottages are not typically on-site to monitor the behaviour of their renters so the inappropriate behaviour goes unchecked. Neighbours to these properties then have to decide whether or not they should intervene and possibly risk a conflict, or call the police who often do not have time to respond until the next day.

Cottage Club is a gated community with the intention to create a safe and secure environment. Vacation Rentals allow strangers access to our community who have no notion of our by-laws, guiding principles and neighbourly culture. Parents of children and teens do not know who these strangers are and often wonder if they have to curtail their children's activities in the community in order to keep them safe.

We want a safe environment for ourselves and families. Speed and traffic concerns become an issue when non-owners do not abide by the rules/speed limit of the community. Owners know the speed limit and the reason for it - safety of our residents.

This is a community whereby the cottages are for residential use. Vacation Rentals are a money-making venture thus being a commercial use. This does not fit with the vision of Cottage Club nor the community-minded ambiance.

I therefore urge you to deny this application and do not allow Vacation Rentals at Cottage Club.

Thank you for your time and attention to my concerns.

Brian Brunger Lot 18

From: [Caitlin Lockwood](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Planning Dept- re: application # PL20210172, file # 10013098
Date: December 21, 2021 1:00:08 AM

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Attn: Rockyview County Planning Dept
Reynold Caskey

File#: 10013098
Application #: PL20210172
Division: 3

We, Dan Fisico and Caitlin Lockwood, the owners of 317 Cottage Club Green, unit #166, would like to put forth our vehement opposition to amend DC 123 (District Control Bylaw C-6586-2007) to allow Vacation Rentals in the community of Cottage Club.

Short term rentals that have been running illegally have been a major disruption to our community. Residents have had to deal with loud noise, parties, petty theft (including firewood and tools), disrespect to our speed limits and amenities. People who rent on short term, especially during the summer months, treat our residential property as a hotel, discarding garbage and leaving their messes on our beaches and common areas thinking their will be a maid to clean up after them. In fact, it is us, residents of the community who end up picking up after them in respect to our own property. We have had broken glass on or pool decks and beach. We have our pool facilities overrun with intoxicated partying when there in fact, are no food and beverages allowed in that facility. There has been outright disobedience to room capacity allowance for these parties as well as complete disregard for covid policies, which puts all residents at risk.

Our pool facilities have been damaged to the point of long term closure at least 4 times since June, 2021. The past 2 month closure was told that it was because an intoxicated renter removed the grate over the fan and stuck a toy in, which destroyed our ventilation system. This kind of thing costs all community members. We aren't interested in paying for damage that for a handful of short term rentals' profit for a very few.

We have also had major disrespect to summer fire bans, with renters setting off fireworks and building bonfires and BBQ's on the beach during outright fire bans. This happened almost every weekend during the summer months and this endangers the lives and properties of all residents.

After consulting a legal team, our board of directors determined that in fact our condo bylaws prohibit short term rentals, and the few that are currently running are operating illegally.

Our property management team also took a poll of all Cottage Club owners, where they found 70% of property owners are against STR's.

After long discussion with mortgage brokers, realtors and real estate lawyers in the community, they have put forth their concern and warning that amending DC-123 to allow vacation rentals would change a number of things that would put everyone's investment and finance at risk. The CMHC would most likely pull out of insuring new and re applications for

mortgages. This could result in current residents losing their homes, for anyone who has an insured mortgage (including ourselves) and see our property values plummet. It will make property here also impossible to sell. This will raise our monthly condo fees to pay for insurance to cover vacation rentals. No residents are interested in paying more per month for the very few number of STR's that currently exist (we believe there are currently 7 STR'S operating here).

We sincerely hope that the vast majority of owners that have voiced their opposition to DC-123's amendment (70%) will be heard, and that this application will be immediately discarded or repealed.

Thank you,

Caitlin Lockwood and Dan Fisico
Owners- 317 Cottage Club Green, unit #166

Sent from my Bell Samsung device over Canada's largest network.

From: [Kendall Krueger](#)
To: [Reynold Caskey](#)
Cc: [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Against application to amend Direct Control Bylaw C-6586-2007 (DC 123)
Date: December 21, 2021 12:44:50 PM

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To Whom It May Concern:

Re: AGAINST application to amend Direct Control Bylaw C-6586-2007

File# 10013098

Application# PL20210172

Please consider this email a request AGAINST the approval of the application to amend Direct Control Bylaw C-6586-2007 (DC 123). This application was put forth by a mere handful of members of the Cottage Club community who are interested in using their cottages for short term rental profit. Our community as a whole has made it very clear that we are against short term rental use in our community. This has been proven over multiple owner forum discussions and an official vote set forth by the condo board. This has shown an overwhelming majority opinion that approval of this application would cause detriment to our entire community.

Please consider declining this application.

Kendall and Kris Krueger
(Lot 175 - Cottage Club)



From: [Lisa Murphy](#)
To: [Reynold Caskey](#)
Cc: [REDACTED]
Subject: [EXTERNAL] - SHORT TERM RENTALS- COTTAGE CLUB- Rockyview County, Alberta
Date: December 21, 2021 2:37:36 PM

Do not open links or attachments unless sender and content are known.

FILE NUMBER: 10013098
APPLICATION NUMBER: PL20210172

Dear Reynold,

My name is Lisa Murphy and I am currently a resident living in Cottage Club, Rockyview, Alberta. It is a beautiful location to own property. I moved out to Cottage Club about a year ago from Canmore, Alberta and it is my full time residence at the moment. When I purchased my property; it was a big decision to relocate out here from Canmore as I am still working full time in Canmore. I moved out here for many reasons; mostly because I could actually afford a single family dwelling and I love the area. Another huge factor was my ability to be able to rent it out for short term use. I factored that into the affordability of living out here and commuting back and forth to Canmore. I was told by my real estate agent that offering short term rentals would not be a problem and so it factored into my decision to move forward with the purchase of my property.

I am a mature professional with a demanding career. Knowing I could rent my cottage out on occasion to help out with the mortgage and the increasing cost of living really gave me some peace of mind with the move. I invested some money into upgrading my property inside and I was excited to be able to share it with visitors who came to stay for the month of August. I met every visitor that stayed in my home and they were lovely people; they were professionals, families and young moms looking for a little get away with their friends and children.

I am in support of short term rentals. I believe everyone should have the opportunity to rent out their property on occasion if they wish to. I have been working with Sheena McKinnon who has been very diligent in her work to help support short term rentals at Cottage Club. It is not a get "rich quick" scheme; it is a way for people out here to help support their families by off-setting the ever rising cost of living in Canada. Wages and salaries are just not keeping up with expenses.

I work hard to maintain and improve my property and it has been so special that I can actually afford a home of my own out here. Resort towns such as Canmore and Banff are priced out for the average professional. A single family dwelling in Canmore now goes from \$800,000.00 and up!

I do believe anyone who supports STR's at Cottage Club are responsible homeowners who want only the best for our community and make improvements to their property to attract

visitors. We as a group have also put together a set of guidelines for STR's that reflects our guiding principles here at Cottage Club. Not everyone has the ability to own a cottage out here; but I know all my visitors that have stayed at my cottage have been so appreciative of being able to stay here and enjoy my home, nature and the peace and quiet.

I am a single person trying to make ends meet and own a property here at Cottage Club. I love the vibe here and I love the opportunity to share it in a responsible way. Please consider moving forward to allow STR's at Cottage Club. I do think with thoughtful planning it can benefit owners as well as our community in the future.

Sincerely,

Lisa Murphy
304 Cottage Club Way
Rockyview County, Alberta
T1W 2V1

From: [Al Nafa / Mina Holie](#)
To: [Reynold Caskey](#)
Cc: [PAA Development](#); [Planning Policy](#); [Dominic Kazmierczak](#)
Subject: [EXTERNAL] - File# 10013098 / Application# PL20210172
Date: December 21, 2021 2:46:02 PM
Attachments: [image.png](#)

Do not open links or attachments unless sender and content are known.

Hello Reynold,

This email is about the application submitted by Sheena McKinnon (File# 10013098 / Application# PL20210172) to request amendment to Direct Control Bylaw C-6586-2007 (DC 123), which the majority of the CottageClub property owners are opposed to. We suppose that this notice below meant the deadline for a reply by prior to Thursday, December 23, 2021.

If you have any comments, please reference the file number and application number and send your comments to the attention of the Planning Department, Rocky View County - 262075 Rocky View Point, Rocky View County, AB, T4A 0X2.

PLEASE REPLY PRIOR TO: **Thursday, December 21, 2021**
County Contact: Reynold Caskey **E-mail:** RCaskey@rockyview.ca **Phone:** 403.520.6320

Other application details and notes:

Applicant(s): Sheena McKinnon
Owner(s): Sheena McKinnon & Jayme Leddy
Size: ± 45.38 hectares (± 112.13 acres)
Legal: Lot 1, Block 1, Plan 031 2312 and a portion of N-13-26-06-W05M

Our CottageClub unit# is 131. CottageClub Ghost Lake is a gated community and operates as a condo corporation. Hence, we, all property owners, own this community's common properties. Although each unit owner has a freehold property, the whole community is regarded as a condo building because of this unique situation (gated, shared properties, etc.). Our common properties are currently insured for the residential use, not for the commercial use. Therefore, this applicant cannot use her CottageClub unit for her own commercial gain, negatively impacting the other owners' living environment; in fact, CottageClub Ghost Lake's bylaws prohibit such a commercial use of the residential property.

Many residents' houses in our community are on a mortgage. Based on what we were told by lenders and CMHC (The other mortgage insurers already pulled back from insuring properties at CottageClub) during our mortgage application process taken place last year, they see this whole community as a condo building. Although there was no financial issue at our end, it was very hard for us to get a mortgage and so ended up taking about seven weeks for approval after a series of rejection (Many lenders didn't even open our file to take a look). As there were no lenders' offices in Alberta that could handle this unique circumstance, our application had to be handled at the management level at one of the lenders' headquarters located out of the province. We could ultimately obtain the mortgage approval, but it was just because we could prove that CottageClub Ghost Lake legally prohibits short-term rentals for

the commercial purpose despite the existence of such commercialized properties at that time.

In short, as explained above, if this application for short-term rentals gets approved, there will be a significantly negative impact on current owners and future buyers/sellers as well as the operation of this condo corporation. Due to her ignorance, this applicant had been renting her property for the commercial purpose and, at our condo corporation's expense, letting her customers use the common properties, which are not insured for the commercial use. Please consider these facts when you process this application. Thank you.

Sincerely,
Alesser Nafa Sawa
Mina Holie

From: [Mark Greffen](#)
To: [Reynold Caskey](#)
Cc: [Division 3_Crystal Kissel](#); [REDACTED]
Subject: [EXTERNAL] - file number 10013098 and application number PL20210172
Date: December 21, 2021 3:08:03 PM

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Hello,

I am writing in regards to our opposition to the application to make an amendment to DC 123 to allow for vacation/short-term rentals at Cottage Club.

Abra and I are the owners of lot 246 (406 Cottageclub Grove).

We are strongly opposed to having Short Term Rentals in the community. We do not believe it fosters the correct community spirit and also have witnessed the additional damage and risks that come from having residents that are not part of the community and don't have an invested connection with the community.

One such example we witnessed was around the use of fireworks in an improper area and in an unsafe manner. Given the recent grass fire (summer 2020) and the associated costs and risks of any additional fire hazard, it does not seem in the best interests of the county to have this type of activity, which is increased with non-residents that are not connected to RockyView alerts, engaged with the Rocky View communities and generally not aware of the activities and alerts in the area.

If you need any further information or would like to talk to us about this opposition please don't hesitate to contact us.

Mark & Abra Greffen
[REDACTED]

Thank you for your time and attention and Happy Holidays.

From: [Martin Kulich](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - file number 10013098
Date: December 23, 2021 5:45:24 PM

Do not open links or attachments unless sender and content are known.

Dear Reynold:

I'm writing on behalf of myself and my wife Katerina about the application file number 10013098.

We do not agree with the proposal to rezone the area for vacation rentals and short term rental. We would not have any issue with long term rentals. We have witnessed on a number of occasions where people who were not owners abused the facilities and would prefer to keep the zoning as it stands.

Thank you for the opportunity to have some feedback.

Martin and Katerina Kulich.
302 Cottage Club Green.

From: [Martin Kulich](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - file number 10013098
Date: December 23, 2021 5:45:24 PM

Do not open links or attachments unless sender and content are known.

Dear Reynold:

I'm writing on behalf of myself and my wife Katerina about the application file number 10013098.

We do not agree with the proposal to rezone the area for vacation rentals and short term rental. We would not have any issue with long term rentals. We have witnessed on a number of occasions where people who were not owners abused the facilities and would prefer to keep the zoning as it stands.

Thank you for the opportunity to have some feedback.

Martin and Katerina Kulich.
302 Cottage Club Green.

From: [Todd Gondek](#)
To: [Reynold Caskey](#); [Division 1](#); [Kevin Hanson](#); [Division 3](#); [Crystal Kissel](#)
Subject: [EXTERNAL] - Application Number PL20210172 - Cottage Club
Date: December 7, 2021 6:10:21 PM

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Hello, Mr. Caskey

I represent Lot 8 (261 Cottage Club Crescent).

In response to file #10013098, Application PL20210172 , I am categorically against amending DC 123 for the purposes of Vacation Rentals.

I have been a lot owner since Sep 2009 and built a cabin in 2010. The Developer (Lamont), in their pure desire to sell lots at any cost to the community, has badly mismanaged the scope creep on this development (full basements materially larger than 600 sqft and <6' in height is one of many examples), and the RM of Rockyview County (RVC) has been complicit in allowing this creep to occur. It has got to stop.

I do commend the bylaw arm of the RVC for taking an active role over the last year in enforcing where the bylaws have been broken and clarifying for short term rental (STRs) owners that they are not in compliance with DC123 as it was written, and as it should remain.

From what I understand, only a small contingent of owners who are commercially driven, many of who have seen enforcement actions from the RVC, are in favour of turning this owner-used family community into a business venture. You'll soon find a large percentage of current owners at Cottage Club will object to this amendment. As such my questions (in bold) are,

- 1. Please provide the technical rationale for allowing this amendment request to stand.**
- 2. Has RVC previously ever dismissed an application to amend a DC because it was without merit/standing?**
- 3. Have the RCMP been included as a Stakeholder in this application to amend the DC?** There have been issues with fights, arguments, public nudity, etc., as a result of cottage owners who do not appropriately manage their short term renters. This may require additional RCMP resources as it puts the community at physical risk from both a safety and property perspectives. It may also put the Cottage Club Condominium Board in legal jeopardy.
4. The community does not have the infrastructure to support STRs as cottages that typically see owner-used populations of 2-5 people and 1-2 vehicles. I've witnessed STRs with up to 12 people and 6 automobiles parked on empty lots and along streets. In addition, this has the potential to put a strain on water supply capabilities, roads/parking, and amenities such as; beaches, parks, docks, boat launches, washroom facilities, pool, recreation centre, etc..if STRs are approved and become prolific. Given that Cottage Club owners pay a Residential mill rate, without a large majority of services typically covered under that classification, **what is RVC's role in ensuring a community's infrastructure, that is almost entirely owner-paid,**

are not over-run or prematurely in need of replacement?

There is an equally motivated and larger contingent of owners that you are aware of who are against this application for ammendment on both technical and non-technical bases. I fully support the work they are conducting, and will add my name to those initiatives.

Mr. Kochan, as Mayor, I have included you in this correspondance on this important matter.

Ms. Kissel, as our Councillor, most importantly, and your roles on Municipal Planning Commission, Emergency Advisory Committee, and Recreation Governance Committee which may also have some relevance.

Thank you,

Todd Gondek



From: [Len Eddy](#)
To: [Reynold Caskey](#)
Subject: [EXTERNAL] - Application to amend direct control bylaw C-6586-2007 (DC 123), Vacation Rentals
Date: December 7, 2021 4:33:44 PM

Do not open links or attachments unless sender and content are known.

Dear Mr. Caskey,

Re: File # 10013098, Appln. # PL20210172

We write to express our opposition to approval of this application. The recent trend to have weekend rentals, or short term rentals (SRTs) is having a noticeable affect on our community. The SRTs owners intend to profit from the investments of the entire community as part of the offering is use of our common facilities, such as the recreation centre, which suffered damages last year reported to be a "fizz bomb" in the hot tub by an SRT tenant.

Moreover, the SRT tenants bypass our security system as they are provided a pass card in order to access the development and the facilities. We are also of the understanding that our condo fees may rise owing to the increased maintenance costs because of the SRT activity, and that our insurance may be increase owing to increased risk.

Accordingly, we object to approval of this application.

Len & Jessie Eddy
Lot #256

From: [Carmelina Smith](#)
To: [Reynold Caskey](#); [Questions](#); [Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - Rocky View DC123 File #10013098, application #PL20210172
Date: December 7, 2021 5:12:03 PM

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To Whom it may concern, We are owners of a cottage at Lot 37, 202 Cottage Club Crescent, Ghost Lake. We are totally against the amendment to Rocky View DC 123 regarding vacation rentals, file #10013098 and application #PL20210172.

Up until this year the community has been a wonderful place to live. We are very concerned about a small group of individuals that have purchased property here. They are trying to change Cottage Club into a commercial vacation rental property. We are very upset that this is happening here now. There is damage being incurred on our common property, recreation Center and beach areas. There have been many parties at these Air BNB's that have resulted in calls to law enforcement. This is costly and dangerous to our families.

Upon further investigation by many parties in our community, we have found that lenders and insurers are very reluctant to insure or lend if this becomes a vacation rental area. Some A lenders have already left and this is something that affects ALL of us. I take great exception to the fact that a select few – 7 to be exact, have decided to not do their due diligence prior to making this application. There are also tax implications to the entire community – again all of which have not been taken into account when this application was submitted.

We understand that there is an application that has been submitted to the county to change the legal bylaws and allow such rentals to continue. We find it hard to understand how a small group of individuals can make application to commercialize common property that is legally governed by our condo Corp and bylaws.

We ask you to please stop this change and consider our deep concerns. The group that is applying for these changes is very small. They do not speak for the majority of the landowners here. Nothing good will come of this for the community, Rocky View County or our families.

Carmelina Smith



December 21, 2021

VIA COURIER

Dionne Levesque
Direct Line: 403.231.3459
Email: d.levesque@svrlawyers.com
Assistant: Marla Richard
Direct Line: 403.231.8212
Email: m.richard@svrlawyers.com

Our File: 67495.001

To:

Rocky View County
262075 Rocky View Point
Rocky View County, AB, T4A 0X2
Email: RCaskey@rockyview.ca

Dear Sir/Madam:

Re: Rocky View File Number 10013098/Application Number PL20210172

Please be advised that we are assisting Ms. Sheena McKinnon and Mr. Jayme Leddy with respect to the above noted application.

This letter is in further response to the application of Ms. Sheena McKinnon and Mr. Jayme Leddy which seeks to add "Vacation Rentals" as a discretionary use by applying for a textual amendment under DC 123.

First off, the applicants acknowledge that the issue is a divisive issue in the community. However, they urge Rocky View to consider the textual amendment for the following reasons:

- 1) The current condominium bylaws were registered in 2015. They do not explicitly restrict the use of the units as Vacation Rentals. There is no reference in the current registered bylaws to "single family use" or to "residential use".
- 2) The registered bylaws seem to incorporate by reference the condominium bylaws that are set out in Schedule 4 of the Condominium Property Regulation (the "Schedule 4 Bylaws"). Bylaw 32(2)(f) of the Schedule 4 Bylaws states that residential units can only be used for residential purposes. Owners who are opposed to this application for a textual amendment are relying on this section of the Bylaws to state that Vacation Rentals are not permitted in the Cottage Club. However,
 - a. Section 1.6 of the current condominium bylaws states that: "If there is any conflict between these By-laws and the Municipal District of Rocky View No. 44 By-law C-6586-2007 (DC-123), the By-law C-6586-2007 prevails." Therefore,

{10532622v1}

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December 21, 2021

- if By-law C-6586-2007 was amended to permit Vacation Rentals in Cottage Club, then By-law C-6586-2007 would govern, regardless of what was included in the current Condominium Bylaws;
- b. Historically, short term rentals were permitted at Cottage Club under the current registered condominium bylaws, even though the wording of the condominium bylaws has not changed; and
 - c. The units in Cottage Club are not a true "residential" units. They are recreational units. Under the current land use zoning, people are only permitted to remain in units for part of the year. The units were designed for recreational, short term stays and use.
- 3) In fact, some members of the condominium are aware of point (3)(a) above, and they are therefore circulating a bylaw amendment to try and now prohibit Vacation Rentals. Such an action indicates that the current condominium bylaws do not clearly prohibit Vacation Rentals, otherwise such an amendment would not be needed. Furthermore, any such condominium bylaw amendment must be passed by 75% of the owners representing 75% of the unit factors. The new bylaw amendment to prohibit Vacation Rentals has not been passed by 75% of owners/ There is no guarantee that it will be agreed to and passed by the owners.
 - 4) It must be remembered that this application is to simply to add Vacation Rentals as a Discretionary Use. If Rocky View adds Vacation Rentals as a Discretionary Use, then owners will be only then have the right to *apply for permits* to have a Vacation Rental. Owners will not automatically be granted a permit to have a Vacation Rental. Furthermore, to address community concerns, any grant of a permit could be time limited and/or subject to conditions.
 - 5) We also refer to the Rocky View Land Use Bylaw Review Engagement Summary <https://www.rockyview.ca/Portals/0/Files/Government/Bylaws/UnderReview/LUBReview/LUBReview-Engagement-Summary.pdf> where on page 17, the following is stated "Based on the input collected there is support for allowing short-term vacation rentals in hamlets and on residential acreages with regulations on noise and parking."
 - 6) Based on the Engagement Summary referred to above, Rocky View appears to be have included Vacation Rentals as a Discretionary use in every type of current residential district (A-GEN, A-SML, R-RUL, R-CRD, R-URB, R-SML, R-MID, R-MRU, S-FUD). A similar change was also recently made to another direct control district, DC-129, where Vacation Rental was permitted as a use on June 8, 2021. For consistency, it ought to be included as a discretionary use in Cottage Club as well.
 - 7) Notably there is no difference between a short term rental and a longer term rental. Potential complaints have to do with noise and facility use, which can be regulated by conditions on permits, and which could occur regardless of rental type.

Page 3
December 21, 2021

- 8) The opponents to this change have made references to changes to mortgage insurance. However, no such evidence of any change has been presented to the applicants. What has been raised to date in relation to mortgage insurance is hearsay.
- 9) There are a number of benefits to permitting vacation rentals, including providing economic diversification and supplemental income to owners who may not otherwise be able to afford their second home. Allowing such use may increase overall home values.
- 10) The opponents to this change have also indicated that based on an internal Cottage Club survey, the owners who responded do not generally support Vacation Rentals in the community. However, there are approximately 280 units in the community, and not all of them responded to the poll.
- 11) We also understand that a number of residents of Cottage Club currently reside in their units on a year round basis. Cottage Club was always intended to be a part time recreational facility. It was never intended to be used for full time residential use. Our clients would argue that the current DC-123 therefore is out of date and does not currently reflect the composition of the community, and an update is required in any event. The closest "in kind" zoning to DC-123 would be a residential district, all of which currently permit vacation rentals.

We thank you in advance for your further consideration.

Yours truly,

SCOTT VENTURO RUDAKOFF LLP



DIONNE LEVESQUE

DL/Is

cc: Counsellor Kissel, CKissel@rockyview.ca
client

Reynold Caskey

From: darren waitas [REDACTED]
Sent: December 19, 2021 12:41 PM
To: Reynold Caskey; Darlene Waitas
Subject: [EXTERNAL] - Application PL20210172 - Vacation Rental Application

Do not open links or attachments unless sender and content are known.

Hi Reynold,

In regards to this manner, I am in favor of allowing the vacation rental application by Sheena McKinnon at Cottage Club Ghost Lake,

Thank you,

Darren Waitas
Cottage Club Land Owner Phase 3
[REDACTED]

To Reynold Caskey,

In response to application: PL20210172

In response to application to amend the DC bylaw C-6586-2007 to allow vacation rentals as a use along with the definition.

I am a registered owner of property lot #54 in DC123 Ghost Lake Cottage club and I support the above cited amendment. I have been and owner of a cottage at Ghostlake Cottage Club since 2007, and my taxes and fees are in good standing order.

Original - 2.0.0 LAND USE REGULATIONS – RESIDENTIAL AREA - CELL 'A' 2.1.0 Purpose and Intent The purpose and intent is to provide for a comprehensively planned 'recreation-based' residential development with limited service and seasonal occupancy

Hence the proposed intent is for recreational vacation properties. Seasonal based. Somewhere along the way the original concept has been tainted by greed and money with over-sized homes and year round living to suit the needs of the elite wealth. The average Albertan and resident of RVC is not and should not be forced to comply with the needs of the wealthy but the over saturated growth of money and wealth should find common ground to comply with the middle class environment.

These cottages are/ and should be shared with others who do not have the opportunity to own but request to rent and have some exposure to the lake and recreation within their own province.

2.3.4 Maximum Building Areas: a) Dwelling, Single-detached: Main Floor – 56 m2 (603 ft2) Total – 88 m2 (950 ft2)

- If the county would take interest in the development as it was originally proposed and granted, they would come to the conclusion that the above mentioned Bylaws are in breach from 60% of cottages built.

The county needs to step in and rectify the original bylaw and purpose of the development setting out the guideline for a vacation/ recreation type strata.

Respectfully Neil Baribeau

RRT III, AHS, ACH.

Lot #54

██████████

Reynold Caskey

From: Keridawn Lemieux [REDACTED]
Sent: December 17, 2021 10:29 AM
To: Reynold Caskey
Subject: [EXTERNAL] - File 10013098 Application PL20210172

Do not open links or attachments unless sender and content are known.

Hi Reynold,

As per your Dec 2 2021 letter that I received, I just wanted to respond and add our support for the application to amend Bylaw C-6586-2007 (DC 123). File 10013098 Application PL20210172 Division 3.

Thank you,

Keridawn Lemieux,



Reynold Caskey

From: Steve Kurylo [REDACTED]
Sent: December 9, 2021 4:57 PM
To: Reynold Caskey; [REDACTED]
Subject: [EXTERNAL] - File 10013098 Application PL 20210172

Do not open links or attachments unless sender and content are known.

Dear Mr. Caskey, I'm the owner of legal lot #118 , Plan 1111762 361 Cottage Club Way and although I don't ever recall responding to these type of issues I feel its important I do now.

Joan and I are in our mid 70's and have owned and frequented Cottage Club for many years now and we are COMPLETELY IN FAVOR OF BEING ABLE TO LEASE OUR CABIN FOR SHORT TERMS. We have been in the residential rental business in and around Edmonton for over 40 years and still own and manage 60 homes of our own which provide our retirement income. Over the years we have worked with hundreds of families and except for the very rare occasion all have been wonderful respectful and responsible tenants.

We have been asked many times to share our cabin with our family and friends and have never had a complaint. In fact it sits vacant most of the year and it is comforting for us to have someone there occupying it and watching over it. Even when we go, our stay is usually 2 to 4 days.

Following normal residential tenancy rules as enforced by the Residential Tenancy Board there is no reason that a short term tenant should cause any more disturbance to our neighbors than we do. And that means we never do.

The ability to receive a small income from a short term rental should be right that an owner should naturally be able to do.

[REDACTED]
Our best regards
Steve and Joan Kurylo
[REDACTED]

December 7, 2021

Attention Rocky View County:

RE: DC 123 - Textual Amendment – Short Term Rentals (STR)

File Number: 10013098

Application Number: PL20210172

To whom it may concern:

I am writing this letter in favor of the textual amendment to include STR's into the existing bylaws of DC-123.

This needs to be added to DC-123 to put an end to the current issues within the community that is also affecting the resources of Rocky View County and other public resources. Other members within the community have placed considerable efforts to prevent the inclusion of STR's and have severely overstated any negative impacts.

Short term rentals within the community in my view bring benefit to the community and in my personal position was part of the decision process I utilized when purchasing in the area. I would like to have positive resolution.

Thank you,



Alexander G Boutette

[REDACTED]

[REDACTED]

Lot Owner: Lot 136

Address: 506 Cottage Club Way

Nov 26th, 2021

Dear Rocky View County,

The recent issue of redefining short-term rentals at Cottage Club at Ghost Lake has caused great division in our community. We are very disappointed in how some members in our community have chosen to respond. It will take years and years to heal as a community.

We are in support of short-term rentals at Cottage Club to be managed by Condo Bylaws. Condo Bylaws would need to address the largest concerns of: noise, minimum stay requirement, access to community facilities, maximum vehicles, etc. It is beneficial to be able to rent a neighbour's place if you have extended family or friends that want to join you at Cottage Club. It seems extremist to ban all under 30-day rentals when this could be properly managed by an appropriate Condo Bylaw approved in the regular process by the people of the community.

Thank you for your consideration.

Sincerely,



Bradley Sanesh
Cottage Club Lot 108
340 CottageClub Way

From: chelsea poulson [REDACTED]
Subject: STR's in The Cottage Club
Date: Nov 7, 2021 at 5:11:12 PM
To: [REDACTED]

Dear Rocky View County,

My name is Chelsea Landaverde and I am a full time resident of the Cc for the last 5 years.

I want to express my support of the STR's in our community. The past two years have been very difficult for many and the Air Bnbs have brought benefit to our community. The obvious would be from a profit aspect to the owners. I myself don't own an STR, however I do clean for them. This has created a job for myself when Covid destroyed my profitable travel agency. I am sure that it also helped many others who were struggling during the pandemic.

I also want to point out by having these rentals we are encouraging outside folks to enjoy and experience our community. This I'm sure has led to many considering or actually buying in our community.

I myself haven't been disrupted by the STR's in the community and I think the complaints are exaggerated.

I strongly believe all owners should have control over their individual properties, if they want to rent their place I don't think that should be a choice made by the community but by the individual owners.

Sincerely,

Chelsea Landaverde

[REDACTED]
Lot 186

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We are in support of Cottage Club rentals in Cottage Club with proper caveats in place. Such as 4 day minimum stay. Owners meet the renters at the property. Proper picture Identification be given.

The land use policy needs to be updated.

Thanks,

Leo Falcone & Bev Thexton
321 Cottage Club Way
Lot 180

November 28, 2021

Attention Rocky View County

Re: Support for Short Term Rentals Cottage Club

To Whom It May Concern:

I am writing this letter in support of allowing a change in DC 123 to allow short terms rentals in the community of Cottage Club.

Thank you,



Lisa Overby

Lot 187
307 Cottage Club Way

November 28, 2021

Attention Rocky View County

Re: Support for Short Term Rentals Cottage Club

To Whom It May Concern:

I am writing this letter in support of allowing a change in DC 123 to allow short terms rentals in the community of Cottage Club.

Thank you,



Victoria Plouffe

Lot 125

FILE# 10013098 PL20210172

Sandy To-Le | [REDACTED]

December 7, 2021

To Rocky View County:

I am writing this letter in support of short-term rentals in Cottageclub. I took possession of a property in the community in August and find that the current issue is very opinionated. It is probably more of an issue of some homeowners disliking their neighbors.

Short-term rentals, if under proper regulation/licensing, can be profitable to RVC.

Sincerely,

Sandy To-Le

51 CottageClub Lane

[REDACTED]

November 28, 2021

Attention Rocky View County

Re: Support for Short Term Rentals Cottage Club

To Whom It May Concern:

I am writing this letter in support of allowing a change in DC 123 to allow short terms rentals in the community of Cottage Club.

Thankyou,

A handwritten signature in blue ink, appearing to read 'VP' followed by a stylized flourish.

Victoria Plouffe

Lot 124
515 Cottage Club Bay

Reynold Caskey

From: Srikrishna Karnatapu [REDACTED]
Sent: December 5, 2021 9:51 PM
To: Reynold Caskey; Questions; Division 3, Crystal Kessel
Subject: [EXTERNAL] - Re: Amendment to Rockyview DC123 Re: vacation rentals

Do not open links or attachments unless sender and content are known.

To whom it may concern,

Hope all of you are doing well in these interesting times.

I'm Krishna and we are a family of 3 soon going to be 4. We are from Calgary AB, we have been living in Calgary for the past 16 years. I work as a Business Analyst for the Government of Alberta.

I first visited Ghost Lake with my friends when I was in grade 11, the Year 2006, we rented a boat and had lots of fun. Since then, it's been my favourite place to be on summer weekends. After my University and when I started working, CC was evolving, and I wanted to be part of it from then on. I booked a place on Airbnb to stay here at the Club and try it out in 2019. It's the same experience and vibe that I had when I first visited. Then I decided to buy a lot here but then the bank I was dealing with asked for 30% down to be eligible for the lot and then for build mortgage. I went back, took my time, saved money, and We recently purchased a lot here in CC and our intention is to be used by us primarily and short term rent the property while we are away from the CC to be able to afford the place. We love the place and want to be part of the beautiful community. We are currently at the design phase and will be starting to build soon. During the process of purchase, it was mentioned by the sales team that short-term rentals are legal here. When we approached our lawyer to review the condo docs/bylaws, it was never mentioned that STRs are not allowed here, and he advised us to proceed with the transaction as there is no restriction mentioned anywhere in the legal documents. Here we are now, it's not our intention to buy it for commercial purposes but our family loves the place, views, lake and wants to be part of the beautiful community and since that flexibility is there to make some bucks to afford the place is why we are interested in CC.

It's sad to see how negative STRs are being looked at in CC. I feel that the group of Cottage owners are very narrow-minded to accept the fact that STRs are in fact beneficial for sales of lots here at CC, and also a great opportunity for people around the world to come to visit/try CC and maybe live here for the rest of their lives. Cities like Calgary, Edmonton, Red Deer, Airdrie, Cochrane are evolving with Market technologies with rules suitable for all Property Owners, Tenants, STR Owners. Now the question, if there is a bylaw change, I feel that it should satisfy both parties as there are current existing owners in CC of both sides. For anyone who is in the same situation as me, who will bare the costs of owning a property if I can't live here full-time and cannot rent my place and to be able to afford the place still.

From my personal experience on Airbnb, there is a lot that can be done to screen guests. For ex like Only a family of four can be accepted or the minimum age of 35 for mature bookings, no offence to young people, It's an example and many more questions to find if they are the right guests for the CC or maybe STR Tenants are not permitted to amenities except the beach. I think these kinds of rules are to be made in the CC by Board directors so that everyone who is renting their place will follow accordingly to avoid some scenarios.

I saw some comments in our Condo Board discussions on strangers roaming in the community with kids, but all the owners that own property in CC are not screened on Criminal records so how safe are you exactly? Short-term rental platforms screen their tenants on their Government IDs and based on their reviews, owners can accept/decline the bookings with a lot of questionnaires on the purpose of their visit to CC. There is always that risk but how to mitigate them is the point here should be and it's not simply saying no to STR as there is still that "Stranger" risk from

insiders too.

From my situation, I'm in support of Short term rentals, also for the change of bylaws. I have a couple of friends who made the purchase of lots along with me and we are all in the same boat. We also discussed the situation with our Lawyers and we are happy to sit down for a discussion if needed for a positive outcome.

I really hope that RockyView County takes an innovative approach to this problem rather than looking at this as an Owner/Tenant issue.

Regards
SriKrishna Karnatapu

Reynold Caskey

From: DEBARA BAILEY [REDACTED]
Sent: December 4, 2021 7:08 AM
To: Reynold Caskey
Cc: DEBARA BAILEY
Subject: [EXTERNAL] - Fw: News: Public Notice - Amendment to Rockyview DC123 Re: vacation rentals

Do not open links or attachments unless sender and content are known.

Good Day,
I own Lot 138 at Cottage Club and just want to say that I support vacation rentals and depend upon our community to be reasonable and appropriate in vetting "Guests" for responsible behaviour whilst on site.

Thanks and best of the season to you
Debara Bailey Herman

----- Forwarded Message -----

From: Cottage Club <notification@mail.condogenie.com>
To: [REDACTED]
Sent: Friday, December 3, 2021, 07:03:18 p.m. EST
Subject: News: Public Notice - Amendment to Rockyview DC123 Re: vacation rentals

Delivered by [CondoGenie](#).



News announcement

Public Notice - Amendment to Rockyview DC123 Re: vacation rentals

Please be advised that there has been an application to amend Rockyview DC123(Direct control Bylaw C-6586-2007) to allow vacation rentals at Cottage Club.

There will be two signs posted at Cottage Club notifying owners of this application.

If you have any comments please submit prior to Thursday December 21, 2021

Write your comments to

**Planning Department Rockyview County 262075 Rocky View Point, Rocky View
County AB T4X 0X2**

please reference the file number 10013098 and application number PL20210172

County Contact is: Reynold Caskey RCaskey@rockyview.ca phone 403-520-6320

Owners were sent a letter from Rocky view County notifying them of this applications

Below is an excerpt of the Rocky View letter as to the nature of your comments:

"Any comments on an area structure plan, conceptual scheme, master site development plan or re-designation application should address whether the proposed use(s) is compatible with the other existing uses in your neighbourhood. Any comments on a subdivision application should address technical matters only, such as parcel size, access, provision of water, disposal of sewage, etc.

Please be advised that any written submission submitted to this notification is considered a matter of public record and will become a part of the official record. Submissions may be provided to the applicant, or interested parties, prior to a scheduled council meeting, subject to the provisions of the Freedom of Information and Protection of Privacy Act. Please note that your response is considered consent to the distribution of your submission."

Owners were sent a letter from Rocky View County notifying them of this application.

If you did not receive a letter, check that Rocky View County has your current mailing address and that your current mailing address is on your Land Title.

On Behalf of the Board of Directors

[View announcement](#)

Don't want to receive e-mails from Cottage Club? [Delete your account](#) OR [Update your notification settings](#).

This is an automated e-mail. Replies to this e-mail address are not monitored.



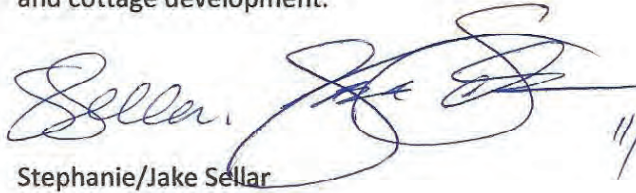
Powered by [CondoGenie](#).

Attn Rockyview County,

We recently purchased Lot# 313 in Phase 4 at the Cottage Club. Our friends currently own a cottage in this area, and we fell in love with the neighborhood as soon as we first visited. As we currently reside in Calgary, we wanted somewhere that we can enjoy on the weekends and summer holidays. As this would not be a place we planned to use full time, we considered subsidizing some of the monthly costs by possibly doing short term rentals on the days or weekends that we do not plan to be out there.

As there were already a few STR's in the neighborhood, we assumed this would be perfect for us and a great opportunity to purchase in the area. We confirmed with our Realtor, who was the Realtor selling the lots for the Developer, that STR rentals(Airbnb, VRBO, etc) were in fact allowed in the area.

We are writing this letter today to confirm that we are in favour of the Textual Ammendment to DC123 to allow vacation rentals (STR's) within the Cottage Club development. We believe vacation rentals will allow for others just like us to enjoy the community and bring potential revenue in the way of lot sales and cottage development.

 11/11/2021

Stephanie/Jake Sellar

To whom it may concern,

I reside at 312 Cottageclub Way, neighboring 314 Cottageclub Way which is owned by Sheena McKinnon and Jayme Leddy. I am writing this reference letter in **favor** of Sheena and Jayme operating a short-term rental within Cottage Club.

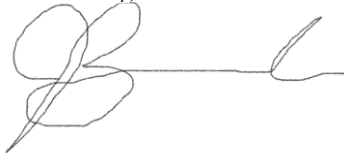
I have been Sheena and Jayme's neighbor since December 2020. In that time, I have observed that Sheena and Jayme are friendly, courteous, and professional rental operators; keen to respect the rules put forth by the community. Sheena and Jayme informed me that they would be home sharing their property, prior to beginning their first rental.

In May 2021, the Cottage Club Condominium Board formed a Short-Term Rental committee, with the intent of creating guiding principles for short-term rentals (STRs) within Cottage Club. Both Sheena and I were both sitting on the board and during our zoom calls we discussed guiding principles to responsibly unlock the opportunities of home sharing for Cottage Club residents should they choose to rent their homes. Sheena was very respectful providing solutions as well as listening to opposing parties' concerns. She was able to provide insights on why it is important to use a brokerage when renting out her place as it is safe and secure when utilizing a rating system, which is more transparent than ever before.

During the time that Sheena and Jayme were renting their cottage through Airbnb they did it in a safe secure, respectable, and sustainable matter. They were very responsive and available to eliminate any parties or disturbances. I was particularly impressed to see security cameras placed around their cottage. Most Cottage Club owners do not have such robust security systems.

I firmly believe that Sheena and Jayme have been responsible, respectful individuals, who care about the Cottage Club community. We **support** Sheena and Jayme's application for a site land redesignation for their cottage.

Sincerely,

A handwritten signature in black ink, appearing to be 'Jason Brownlee', written over a horizontal line.

Jason Brownlee

312 Cottageclub Way, lot 94



To Whom it may concern.

We recently purchased a lot (Lot 267, municipal address 62 Cottage Club Lane) in Phase 4 at Cottage Club in May 2021 after being inspired by a media release around that same time. After one visit to the site and meeting the realtor team used for promoting lot sales, we knew we needed to be a part of the experience. During our tour, we asked the realtor if Short Term Rentals were allowed. Were told they were.

We are writing this reference letter in favour of the textual amendment to DC123 to allow vacation rentals (aka STR) within Cottage Club. We have personally spoken with members of the STR group and share their opinions. We can speak to the commitment of the STR community to formally create a sustainable, responsible STR group within Cottage Club. The vision to create a shared benefit for those who do not wish to participate in STRs can be driven by such possible things like funding driven by revenue from the STR market to supplement partially, or fully, conveniences like full time personal security at Cottage Club. This would be an amazing benefit to all of Cottage Club owners, including those not participating in STR.

We firmly believe anyone who wishes to share their home to STR renters does so responsibly. They genuinely care about the community they regularly enjoy when not renting their homes. We believe a sustainable structure is possible, and the STR group is fully committed to ensuring all Cottage Club owners' concerns are addressed.

To that end, we support the STR group in their application for a textual amendment on DC123.

Best regards,

Scott Brooks/Carol Henke

 cellular

(No subject)

Dawn Koenig [REDACTED]

Sun 2021-11-14 8:02 PM

To: [REDACTED]

To whom it may concern,

I reside at 509 Cottageclub Bay. I am writing this reference letter in favor of Sheena and Jayme, as well as others operating a short-term rentals within Cottage Club.

I firmly believe that those who share their home care about our community and values. We support the group in their application for a textual amendment on DC123.

Sincerely,

Dawn Koenig
[REDACTED]

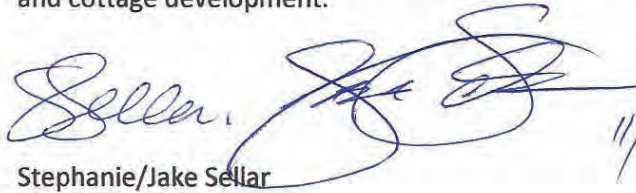
Sent from my iPhone

Attn Rockyview County,

We recently purchased Lot# 313 in Phase 4 at the Cottage Club. Our friends currently own a cottage in this area, and we fell in love with the neighborhood as soon as we first visited. As we currently reside in Calgary, we wanted somewhere that we can enjoy on the weekends and summer holidays. As this would not be a place we planned to use full time, we considered subsidizing some of the monthly costs by possibly doing short term rentals on the days or weekends that we do not plan to be out there.

As there were already a few STR's in the neighborhood, we assumed this would be perfect for us and a great opportunity to purchase in the area. We confirmed with our Realtor, who was the Realtor selling the lots for the Developer, that STR rentals(Airbnb, VRBO, etc) were in fact allowed in the area.

We are writing this letter today to confirm that we are in favour of the Textual Ammendment to DC123 to allow vacation rentals (STR's) within the Cottage Club development. We believe vacation rentals will allow for others just like us to enjoy the community and bring potential revenue in the way of lot sales and cottage development.

 11/11/2021

Stephanie/Jake Sellar

Attn Rockyview County,

We own a cottage that we use for our own personal use on lot 38, 200 Cottage Club Crescent.

We are writing this letter to you today to confirm that we are in favour Short Term Rentals (STR's) being approved in the Cottage Club area. We are in favour of the Textual Amendment to DC123 to allow vacation rentals within the Cottage Club Development.

When we originally purchased our lot, we were told that Vacation Rentals were allowed in the area, and there was not problem if we every decided we wanted to rent our personal cottage on Airbnb or VRBO. We use these websites every time we travel somewhere in the world and find that vacation rentals are by far much better than hotels. I think vacation rentals are a great source of subsidized income for someone who might want to purchase a 2nd home out here but wants to cover some of the monthly costs by renting their cottage. It also brings in potential buyers to the area, as it gives them the opportunity to try out The Cottage Club before they make a buying decision.



Christina Desfosses/Francois Desfosses

Attn Rockyview County,

We recently purchased Lot 52, 233 Cottage Club Crescent in June of 2021. We purchased this cottage for our family and friends to use when they visit as these cottages are small, so this would allow for friends and family to visit and have their own space. When our family and friends are not out visiting, we would like to be able to rent the cottage out on a short-term basis, using Airbnb or VRBO, as it makes sense to have it being used and make a small amount of income versus being vacant.

We are writing this letter to you today to confirm that we are in favour Short Term Rentals (STR's) being approved in the Cottage Club area. We are in favour of the Textual Amendment to DC123 to allow vacation rentals within the Cottage Club Development. This is an ever-growing trend, and I believe vacation rentals are great for the tourism economy. There is not many vacation rental options within the area between Calgary and Banff, so this allows for vacationers to have the opportunity to explore the area.



Francois/Christina Desfosses

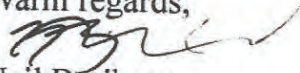
November 12th, 2021

To whom it may concern,

Please be advised that as an owner of 244 Cottage Club Crescent, I approve short term rentals at Cottage Club.

Do not hesitate to contact me if you require more information.

Warm regards,



Neil Baribeau

(Owner of 244 Cottage Club Crescent)



November 12th, 2021

To whom it may concern,

Please be advised that as an owner of 244 Cottage Club Crescent, I approve short term rentals at Cottage Club.

Do not hesitate to contact me if you require more information.

Warm regards,

A handwritten signature in black ink, appearing to read 'JProulx', written in a cursive style.

Jessica Proulx

(Owner of 244 Cottage Club Crescent)



From: Lisa Murphy [REDACTED]
Sent: December 21, 2021 2:37 PM
To: RCaskey@rockyview.ca <RCaskey@rockyview.ca>
Cc: [REDACTED]
Subject: SHORT TERM RENTALS- COTTAGE CLUB- Rockyview County, Alberta

FILE NUMBER: 10013098
APPLICATION NUMBER: PL20210172

Dear Reynold,

My name is Lisa Murphy and I am currently a resident living in Cottage Club, Rockyview, Alberta. It is a beautiful location to own property. I moved out to Cottage Club about a year ago from Canmore, Alberta and it is my full time residence at the moment. When I purchased my property; it was a big decision to relocate out here from Canmore as I am still working full time in Canmore. I moved out here for many reasons; mostly because I could actually afford a single family dwelling and I love the area. Another huge factor was my ability to be able to rent it out for short term use. I factored that into the affordability of living out here and commuting back and forth to Canmore. I was told by my real estate agent that offering short term rentals would not be a problem and so it factored into my decision to move forward with the purchase of my property.

I am a mature professional with a demanding career. Knowing I could rent my cottage out on occasion to help out with the mortgage and the increasing cost of living really gave me some peace of mind with the move. I invested some money into upgrading my property inside and I was excited to be able to share it with visitors who came to stay for the month of August. I met every visitor that stayed in my home and they were lovely people; they were professionals, families and young moms looking for a little get away with their friends and children.

I am in support of short term rentals. I believe everyone should have the opportunity to rent out their property on occasion if they wish to. I have been working with Sheena McKinnon who has been very diligent in her work to help support short term rentals at Cottage Club. It is not a get "rich quick" scheme; it is a way for people out here to help

support their families by off-setting the ever rising cost of living in Canada. Wages and salaries are just not keeping up with expenses.

I work hard to maintain and improve my property and it has been so special that I can actually afford a home of my own out here. Resort towns such as Canmore and Banff are priced out for the average professional. A single family dwelling in Canmore now goes from \$800,000.00 and up!

I do believe anyone who supports STR's at Cottage Club are responsible homeowners who want only the best for our community and make improvements to their property to attract visitors. We as a group have also put together a set of guidelines for STR's that reflects our guiding principles here at Cottage Club. Not everyone has the ability to own a cottage out here; but I know all my visitors that have stayed at my cottage have been so appreciative of being able to stay here and enjoy my home, nature and the peace and quiet.

I am a single person trying to make ends meet and own a property here at Cottage Club. I love the vibe here and I love the opportunity to share it in a responsible way. Please consider moving forward to allow STR's at Cottage Club. I do think with thoughtful planning it can benefit owners as well as our community in the future.

Sincerely,

Lisa Murphy
304 Cottage Club Way
Rockyview County, Alberta
T1W 2V1

January 20th

Attention: Cottage Club Community Members

Re: Calling for Special Resolution on Short Term Rentals – “Pro-STR” Response

LOOKING FOR SOLUTIONS

We have been asked by the board to put together a document that outlines our position. As an initial point, we are fully aware that this is a divisive issue. We are looking for solutions to promote harmony in the community, rather than create discord.

This issue has been presented as a black and white issue. The only options currently being put forth are:

- #1 – prohibit all vacation rentals and all leases under 30 days, or
- #2 – allowing STRs without restriction.

We do not support either option. Our position is that this issue is not “black and white” and that there is a THIRD option. We want to allow STRs subject to board rules/regulation.

OUR VISION

Our suggestion made to the board was, rather than imposing a blanket prohibition on all leases under 30 days, to create more nuanced bylaws that allowed the Board to oversee STRs, which could include one or more of the following:

- a) **STR Agreement:** Owners who do STRs, are willing to enter into agreements with the Condo Board that restrict their usage of STR
- b) **Fees for STR operation:** Charge the short-term rental operators \$150/year. Ensure all STR operators have noise monitoring and/or surveillance devices. This is an additional income stream to the condo board.
- c) **Damage deposits:** ensure STR operators take damage deposits for reservations.
- d) **Length of stay:** Ensure that stays are Minimum of 5 nights during high season and in low season min 2-night stay.
- e) **Monthly and/or Quarterly reports:** Require STR operators to send monthly reports to the board with which units are short-term renting, how many guests, and incidents (if any).
- f) **Incident Investigations:** Require STR operators to investigate incidents in detail and send the board incident investigations with fine recommendations of \$500-\$1000 per incident and will work with Hosts and with Airbnb to pay that fine.
- g) **Fees for Facility Use or Restriction or Facility Use:** charge guests a fee (\$50?) on each reservation for the use of the facilities. An audit on all short-term rentals will be done, and payment made quarterly to the condominium board or social committee.

Alternatively, guests of STRs would be prohibited entirely from using the facilities (Some units have installed a hot tub on their properties, so guests do not use the facilities anyway).

- h) **Written Acknowledgement:** All guests will be required to acknowledge in writing that they will always comply with applicable residential Bylaws and community standards during their stay.
- i) **Orientations:** Owners must provide an orientation to all short-term rental guests providing clear information regarding community rules, max parking, garbage amenities locations, etc.
- j) **Minimum age:** The primary Guest and renter for any Short-Term Rental shall be at least 26 years of age. Younger guests or children must always remain under the supervision for the primary Guest.
- k) **ID Required:** Owners are advised to obtain drivers' licenses from the guests upon booking, including the provision of full names, telephone numbers and email contact information for all occupiers.
- l) **Swift Payment of Fines:** Owners are solely responsible for all the infraction fines against all applicable By-laws: any fines received from the condominium management must be paid within 30 days. Too many infractions could result in the loss of the ability for the STR owner to continue with their property being an STR.
- m) **Recovery of costs:** The Condo Board would be able to recover costs such as the cost of repair of any damage to communal areas or other cottages, provision of additional staff time or security time to handle Bylaw enforcement, or any other associated cost.

We have also advised the Board that we are willing to organize a STR committee who would report to the board monthly or quarterly, which relieve the board of any additional administration burden related to STRs.

BENEFITS OF STRS AND VACATION RENTALS

The reasons we are in support of this more nuanced approach are as follows:

1. **Fairness to All Owners:** A number of owners have purchased Units in this project legitimately believing (on representations from management) that STRs and vacation rentals were permitted. **See Appendix A for proof.** People arranged their finances based on this understanding. Changing the rules of the game after the fact is going to cause financial hardship for a number of folks, and perhaps may even force sales.
2. **Economic Diversification:** STRs provide a benefit to the entire community by providing economic diversification and supplemental income to owners who may not otherwise be able to afford their second home.
3. **Survey Results and Reflecting Whole Community Composition:** We understand that there was a recent survey done with respect to whether or not Airbnb's or short-term rentals should be permitted in the project. Not all owners responded yet a fairly substantial number of owners (over 25%) voted to permit short terms rentals. This is

not a segment of the ownership that the community should simply ignore. In fact, only 180 lots were represented in the survey when 280 lots have been sold.

4. **Flexibility for Unexpected Events:** The ability to rent units as STRs may be necessary in cases where owners face unexpected circumstances and require additional income (i.e., death of a spouse, job loss, disability, addition of a family member etc.). As we all know, Alberta is a boom/bust economy and unexpected events happen. Having a potential additional income stream allows all of us flexibility in the future.
5. **Flexibility for Future Generations:** Many Cottage Club owners hope to have these properties in their families for generations. While current owners may be able to afford to own two homes, there is no guarantee that children and grandchildren will also be able to do without being able to offer the property temporarily for rent.
6. **Preservation of Property Value:** many homes in Cottage Country are valued over \$500,000. Few people can afford to carry two mortgages on two different homes without having an ability to rent one out. This reduces the size of the pool of buyers who are able to afford a home in Cottage Club and as a result, may dampen property values in the long term.
7. **Exposure and Increased Sales:** Allowing STRs increases exposure to the project. Families who rent have subsequently bought, leading to an overall increase in sales.
8. **Purpose and Intent of Cottage Club:** While some may be using Cottage Club as a permanent residence, that was never the intent of Cottage Club. Cottage Club was always intended to be used as a vacation destination for families. Again, as stated above, it is going to be difficult, especially for young families, to own and use a place in Cottage Club without being able to also rent on a shorter-term basis when their Cottages are not in use.
9. **Avoiding a Potential Increase in Renters Occupation, or Vacancy Increase:** If families have to rent their Cottages for a minimum of 30 days, how will they be able to use their own places in the summer? This bylaw may have an unintended effect of increasing renter occupation and decreasing owner occupation. Or homes will be left vacant, which does not create a vibrant community and could lead to security issues.
10. **Property Upkeep:** Owners who rent generally keep their properties in a good state of repair to ensure continued rentals, which benefits the aesthetics of the whole community.
11. **Tax Deductions:** Owners who rent can take advantage of tax deductions for utilities, mortgage interest, maintenance and repairs costs, property taxes, strata fees.
12. **Consistency with other Lake Communities:** Communities in Gull Lake and Glennifer Lake allow STRs as they are lakeside vacation destinations. Why would we be different?
13. **Consistency with all Other Communities in Rockyview:** Rocky View appears to have included Vacation Rentals as a Discretionary use in every type of current residential district (A-GEN, A-SML, R-RUL, R-CRD, R-URB, R-SML, R-MID, R-MRU, S-

FUD). A similar change was also recently made to another direct control district, DC-129, where Vacation Rental was permitted as a use on June 8, 2021.

14. **Rockyview Oversight:** We would like to ensure that Rockyview has oversight on all vacation rentals. In our view, if we were to update DC123, Cottage club would be regulated as a discretionary use where individual homeowners apply for a permit, Rocky View County can choose not to permit them if there have been multiple complaints. Regulations should be consistent with adjacent regulations to provide a level playing field for RVC homeowners. Updating DC123 would have the added benefit of ensuring that year-round residency is clearly permitted.
15. **Maximizing Insurance Coverage and AirBnB Vetting Process:** Renting through Airbnb's can be advantageous to owners and the Condominium because of the robust insurance policy Airbnb provides. It is also often not well known that, due to historical issues, AirBnB now provides an extremely robust vetting process that is not otherwise be available to landlords.
16. **Providing Supplemental Income to Residents of Cottage Club:** Some residents in Cottage Club have personally earned an income in an economic downturn, by cleaning, renovations, or landscaping or assisting with guest check-ins and general property management.
17. **Having Enforceable Bylaws:** we have spoke to legal counsel who had advised that a bylaw restricting leases to a minimum of 30 days is likely not enforceable due to the following section of the Condominium Property Act:

32 (5) No bylaw operates to prohibit or restrict the devolution of units or any transfer, lease, mortgage, or other dealing with them or to destroy or modify any easement implied or created by this Act.

Why would owners vote in favour of a bylaw that is potentially not valid anyway?

ADDRESSING OBJECTIONS

As a final point, we also want to address some to the major objections to STRs, being:

- 1) **Increased use of Use of shared amenities:**

Response: In our view, there is no actual increased use of amenities. Either owners are using their properties, or the properties are used by someone else. The overall occupancy of the complex does not change. HOWEVER, to address these concerns STR renters are willing to restrict amenity use.

- 2) **Lending on a recreational property:**

Response: People have raised concerns about mortgage insurers not willing to lend on our properties if STR's allowed. We have sought and obtained completely different information from the same mortgage insurers. We have also asked the Board to release the information that states that mortgage insurers will refuse to lend. It has

not been provided. We call again on the board to release the information so that everyone in the community can make a properly informed decision.

Some lenders provide high-ratio mortgage options for as little as 5% down. Other situations may require higher down payments — 20% or more, depending on the purpose, type of property, and access during the year.

Lenders are demanding higher credit scores and smaller monthly debt payments at the very time when mortgage rates are at or near historic lows.

Recreational and Vacation Properties

Compared to loans for primary residences, loans for vacation homes typically have slightly higher interest rates, and lenders may require a higher credit score as well as a larger down payment. As a second property, other restrictions may apply.

Note: Properties with only seasonal access may be subject to further restrictions.

3) Nuisance to Other Owners (i.e., parties, noise etc.)

We also want to ensure that Cottage Club is a great place to live, visit and rent for the long term. There are always some bad apples, whether they are owners, renters or AirBnB renters. We are proposing to prevent problems with regulation that will address the issues, as set out above.

We want the same thing.

At the end of the day, we all want the same thing. We all want to have a great place to live, with a great community, whose value is preserved long term. Please note that every owner is in a different stage of life, with different financial considerations. Some are retired. Some are young families. Some are "in between". We also do not want the community to be overrun by investors only who never use or visit the property. However, we do want to ensure that we all have some long term financial flexibility, acknowledging that Cottage Club is primarily a recreation destination and a second home for many people. We simply disagree on how we get there – we do not believe blanket solutions will work.

Respectful Discourse

Finally, we hope that everyone reading this will consider keeping the discourse on this issue at a respectful level. We use our property. We attend our property, and we want to have good communication and good relations with our neighbors. If we disagree, we hope we can agree to respectfully disagree in the future.

No matter what the outcome, we sincerely thank you for your time in reading this and considering our position.

Thank you for your consideration,

Sheena McKinnon & Jayme Leddy

APPENDIX A

has been determined, the additional card can be purchased through our office at the cost of \$20. It is typically paid online and then the card is mailed. The wristbands you have are functioning as they should. As the pool is closed, no wristband can open the change rooms.

In regards to the insurance, I have attached the certificate for the Corporation which covers common areas such as the recreation centre, gate house etc. You would be responsible for insurance for your home. It would be best to discuss what that entails with an insurance broker.

Airbnb's are permitted at Cottage Club and the rental policy applies to them the same as long term rentals. They are subject to the forms for each tenant, rental administration fee and the rental deposit. I have attached the rental policy again for easy reference.

The contact form is a standard form and such some parts do not apply such as the storage locker. Thank you for completing it. We will review and advise if there are any concerns.

Thank you,



Deborah Knott, Marketing Coordinator
Gateway Property Management Corporation*
360, 4311 12 Street NE
Calgary AB
T2E 4P9
Direct Line: 403-537-7217
[dknott@](mailto:dknott@gateway)
gateway

From: [REDACTED]
To: [Reynold Caskey](#)
Subject: Re: [EXTERNAL] - REF # 10013098
Date: March 8, 2022 3:01:50 PM

Hi Reynold,

No worries at all my lot is number 88 house 300. Im sure you are overwhelmed with this current dispute , but do you have any follow ups regarding when we will know for sure if allowed?

Hope you are well

Stacey

From: Reynold Caskey <RCaskey@rockyview.ca>
Sent: Tuesday, March 8, 2022 2:04 PM
To: [REDACTED]
Subject: RE: [EXTERNAL] - REF # 10013098

Hi Stacey,
Your email was buried in my junk folder. Can you please let me know what the address is of your lot at Cottage Club? It's used to indicate support/opposition on a map by a vague location.
Thanks,
Reynold

REYNOLD CASKEY, BAAS
Planner | Planning and Development Services

ROCKY VIEW COUNTY
262075 Rocky View Point | Rocky View County | AB | T4A 0X2
Office: 403.520.6320
Mobile: 587.437.6475
rcaskey@rockyview.ca | www.rockyview.ca

This e-mail, including any attachments, may contain information that is privileged and confidential. If you are not the intended recipient, any dissemination, distribution or copying of this information is prohibited and unlawful. If you received this communication in error, please reply immediately to let me know and then delete this e-mail. Thank you.

From: [REDACTED]
Sent: December 21, 2021 4:25 PM
To: Reynold Caskey <RCaskey@rockyview.ca>
Subject: [EXTERNAL] - REF # 10013098

Do not open links or attachments unless sender and content are known.

Hi RockyView

My name is Stacey Levy , I am writing to inform you I am in favor of STR at Cottage Club Ghost Lake.

Stacey Levy

From: [B Bryden](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Bylaw C-8254-2021 - A bylaw of RVC to amend land use bylaw C-8000-2020_Letter AGAINST Vacation Rentals (STRs)
Date: May 3, 2022 3:24:12 PM

Do not open links or attachments unless sender and content are known.

This is a letter AGAINST Vacation Rentals (Short Term Rentals - STRs) at Cottage Club, Ghost Lake.

Hello,

I am writing to respectfully oppose the application that favours STRs at Cottage Club Ghost Lake, writing to maintain the community's residential status.

My reasons for doing so are about maintaining the following:

- Safety
- Quiet
- Respect for the law and existing community rules & values
- Care and equitable use of amenities for the owners who pay for them
- Tax rates, insurance rates & property values
- A sense of community, knowing who your neighbours are which, as you know, can be especially important in rural areas

I understand some STRs can and do function without incident. But I have also read of STR experiences elsewhere (examples below) where multiple properties have been bought up by rental companies, creating hardship for full-time residents. Other places in Canada are also now dealing with STR problems.

I have witnessed the community division STRs can create, as our community wrangles with the issue, resulting in pro and con teams in a very small geographical area.

The "for" perspective maintains STR owners can manage user behaviour with careful screening and occupancy rules/contract - but I don't believe this is adequate preventive action.

With screening, an owner cannot know from an Airbnb profile or one-time meeting how many people, boats or cars STR occupants will bring during their stay, or how intoxicated STR occupants might behave at 2 am when the owner is not there to police it. It should not be up to neighbours to police it.

With occupancy rules - they can be written, posted or signed, there can be fines, but there is no guarantee STR occupants (who have no stake in the community) will read or abide by the rules, and again no immediate way of enforcing them when the owner is not there. It should not be up to neighbours to enforce them. From experience, I can think of examples like blaring music (inside or outside) that neighbours can hear inside their walls, disrupting whatever they

may be doing; of wind-blown firepits and fireworks in the middle of the night during fire bans. On one such occasion, firecrackers caused my dog to run off into the dark, having to go look for her with flashlight.

I know I can call police, fire department, and owner in such circumstances, but I'd rather not if I don't have to. It seems wiser to me to just prevent these things in the first place, by not allowing STRs.

And so I conclude that with STRs, at least at Ghost Lake, the potential exists for community safety and values to get traded for revenue for a few, changing the things that attracted people to this community to begin with.

I do not want that to happen here.

Thank you for considering this position

Barb Bryden
306 CottageClub Way
CottageClub, Ghost Lake

<https://www.cbc.ca/news/canada/london/cottage-ontario-airbnb-vbro-1.6407851>

<https://www.cmhc-schl.gc.ca/en/nhs/nhs-project-profiles/2020-nhs-projects/impact-short-term-rentals-canadian-housing>

<https://www.tandfonline.com/doi/full/10.1080/09502386.2021.1895258>

<http://blogs.mml.org/wp/short-term-rentals/files/2021/06/STR-White-Paper-The-Negative-Consequences-of-Short-Term-Rentals-Arizonas-Recipe-for-Disaster.pdf>

From: [Beth Taylor](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - BYLAW C-8254-2021
Date: April 26, 2022 1:52:49 PM

Do not open links or attachments unless sender and content are known.

April 26, 2022

To the council, legislative services,

As owners at Cottage Club we definitely DONOT support the proposed by law.

First this is a gated community and we pay monthly fees to keep it safe and private. At the time we purchased our property we understood it to be non rentals.

Allowing strangers to come to CC that are not committed to keeping it safe, is also putting our children and grand children at risk as they roam the property freely. As well as increasing the possibility of theft.

We have seen for ourselves a lack of respect for CC property by those that are short term rental people. The pool for example and the late night parties one street over from ourselves.

We do not want to see CC become a tourist destination which this bylaw would do.

One other concern is that CC residents do not want their boats which are tied up to the dock accessed by strangers even tho the boats are tied up temporarily.

Sincerely,

Beth and Elwood Taylor
408 Cottage Club Cove
Rockyview, AB
T4C 1H1

From: [Bev Brill](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Bylaw C-8254-2021 Rocky View County - Opposition to Proposed Amendment
Date: May 4, 2022 4:23:22 PM

Do not open links or attachments unless sender and content are known.

Re: file number 10013098

Application number #PL20210172

Mayor and Council, Rocky View County:

I am communicating again to express my **opposition to the proposed Bylaw C-8254-2021 (Application number PL20210172 – 10013010-10013320)**.

We at Cottage Club, Ghost Lake Alberta are proud of our gated community.

In October, 2021 we purchased our property here in anticipation of a quiet neighborhood.

Explicit in the bylaws was the rule that short term rentals were not allowed.

Now a minority of owners are intent on using their investments to create a business opportunity for themselves, by renting to strangers.

I strongly oppose an influx of outsiders into our private space.

Please do not allow this to happen.

Bev Brill

Owner, 521 Cottage Club Bay

Ghost Lake, Alberta

Note: Here is a copy of my previous email to Mr. Caskey on December 9, 2021

|

From: Bev Brill [REDACTED]
Sent: December 9, 2021 9:58 AM
To: RCaskey@rockyview.ca
Subject: Vacation Rentals at CottageClub Ghost Lake

To Rocky View County

Attention: Reynold Caskey

With respect to:

File number 10013098

Application number PL20210172

I understand that there is an application to change DC123 to permit vacation rentals at CottageClub on Ghost Lake.

Here are my comments on this matter.

I strongly OPPOSE allowing short term rentals in our private gated residential community.

1. A change from residential to vacation designation could very easily put all homeowners in a potentially untenable financial position. It may entail changes to the whole tax base and the insurance base and could ultimately cost us, and all residents of CottageClub, a lot more to live here.
2. We are gated for a reason - privacy and safety. We do not want strangers coming and going on our private property.
3. Overuse of our paid-for amenities and private facilities would be an issue. Weekend parties at our Community Centre by outsiders would not be welcome.

Please do not approve this ill-conceived application being promoted by only a few for their own financial benefit to the serious detriment of the vast majority of our Community.

Respectfully submitted,
[REDACTED]

Bev Brill,
Owner 521 CottageClub Bay, Ghost Lake

From: [chad.ball](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - BYLAW C-8254-2021
Date: April 29, 2022 8:38:22 AM

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Hello Rocky View County colleagues,

I'm a resident at the Cottage Club and am contacting you regarding my view on short term rentals (re the public hearing on May 17, 2022 (0900)).

I would like to add my name to the list of Cottage Club residents who strongly oppose short term rentals at the Cottage Club. I initially thought they would be great, but have modified my viewpoint over the past couple of years. Unfortunately some of the rental folks continue to be a regular challenge both in terms of behaviour within common spaces and damage to the common facilities. Managing this issue has really become a significant obstacle for those of us who spend considerable family time at the lake. Policing this behaviour and related issues has been next to impossible given a lack of security-type presence (and has led to unnecessary conflict).

Thanks in advance for all you do.
Be well.

c.

--

*Chad G. Ball, MD, MSc, FRCSC, FACS



From: [darlene_pearcy](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - STR at Cottage Club
Date: May 2, 2022 7:33:49 PM

Do not open links or attachments unless sender and content are known.

Please accept this email as notice that we do NOT support Short Term Rentals in or at Cottage Club.

Renters use facilities but do not pay for them. They make use of roads, rec centres, beaches, waterways, garbage and recycling but do not pay taxes and add no value to the community other than to add to the bottom line of their hosts. Hosts do not pay additional taxes to run a hotel business in this community. The only person who benefits financially from STR is the host. The rest of the community and area pay through subsidizing additional road use, water usage, garbage and recycling pick up, law enforcement and fire service costs.

We have many legitimate hotel businesses in Cochrane and other small towns that are struggling to maintain their facilities. These businesses should be given first opportunity to provide accomodation for any people who want to visit the area.

Cottage Club is not a hotel or resort and should not be treated as such.

Darlene Pearcy
Dan Pearcy

311 Cottage Club Way
Cottage Club, Ghost Lake



From: [David J. Caron](#)
To: [Legislative and Intergovernmental Services](#)
Cc: [Reynold Caskey](#)
Subject: [EXTERNAL] - C-8254-2021
Date: May 4, 2022 6:58:57 AM

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Hello

As an owner at Cottage club, I am opposed to amending the bylaw to allow short term rentals. We purchased our lot BECAUSE there are no short term rentals... not despite this fact and we wish to adhere to the current rules going forward.

The person proposing the law has shown complete disregard for the current bylaws and has, not only kept her short term rental add up, but has had reviews posted as recently as April following a very lengthy debate where the owners were all reminded that short terms rentals are not allowed. I find it curious that someone who disregards bylaws would want to waste the councils time by proposing a bylaw herself.

Please do not allow this to proceed as it is not done in good faith and does not represent the values of a vast majority of cottage club owners.

Thank you
David Caron.

From: [Dean Rask](#)
To: [Legislative and Intergovernmental Services](#)
Cc: [Division 3, Crystal Kissel](#); [Susan Fisher](#); "[Erin M. Berney](#)"
Subject: [EXTERNAL] - Rockyview hearing May 17, application # PL20210172, Bylaw C-8254-2021
Date: May 2, 2022 4:51:35 PM
Attachments: [RVC APPLICATION re STR"s.docx](#)
Importance: High

Do not open links or attachments unless sender and content are known.

Good afternoon, my name is Dean Rask and I have been practicing law for about three decades. My wife and I own a cottage in CottageClub, and, on our behalf, I would like to provide written submissions regarding the above-captioned matter. Please see my attached "bullet-point" notes, in support of dismissing the STR application that is in front of RVC on May 17th. Because the proceedings could be quite lengthy, I may not be able to attend in person...hence my notes.

I have intentionally avoided any lengthy diatribe (lawyers tend to have a reputation of getting lost in the details). If anyone, including RVC's lawyer, wishes to follow up with me, I would be more than happy to answer any questions.

One thing that is not mentioned in my notes and ought to be made clear is that the only legal opinion I have seen that contradicts my legal opinion (along with the opinions held by other lawyers) is the one that was provided to our Board, back in 2020 (or so). That opinion was based solely on the language found in CottageClub's "supplementary bylaws". The lawyer in that instance was not aware that the *Condominium Property Act's* "standard bylaws" applied to our development. He did not realize that all of our properties had to be **residential**, and not commercial in nature. Our courts have determined that STR's are commercial in nature. This language in the Act is, in law, known as a "Restrictive Covenant" and carries with it special status; for instance, it will supersede a "permission", such as the one being sought in this instance. As stated in my notes, it is extremely important to understand this distinction. The Applicants' proposed change to DC 123 will **not** have the desired effect they are seeking.

Thank you for your time and consideration.

Incidentally, I must say that this area of the law is not simple. My guess is that 99% of lawyers have not reviewed or scrutinized the materials relevant to this type of application – the practical reason is that these types of issues rarely surface and, accordingly, do not "pay the bills", so to speak. If your office obtains a legal opinion, please keep this in mind.

Best regards,

Dean

Dean M. Rask





RVC APPLICATION:

- RVC is being asked to permit STR's. There can only be two outcomes, each having the identical result:
 1. RVC, in essence, can decide that the county is okay with STR's, in which case STR's will continue to be prohibited; or
 2. RVC can dismiss the application, in which case council's decision will be consistent with the restrictive covenant found in the *Condominium Property Act's* (CPA's) standard bylaws, which stipulates that STR's are prohibited.
 - Either way, STR's will continue to be prohibited
- Let's examine **option 1**:
 - Granting the application will only confuse things and provide the applicants with false hope
 - Nothing here will change the fact that STR's are illegal in CC - STR's will continue to be illegal regardless
 - "Restrictive Covenants" trump "Permissions"
 - Let me illustrate what I think we have here with an EXAMPLE:
 - It's like a child asking Dad if she can have a 2nd bowl of ice cream for dessert. He doesn't want to be the "bad guy" so says, "it's okay with me but you better ask your Mom". Of course, Mom holds firm and says NO, absolutely not.
 - The thing is that Dad, in this example, knew that a 2nd bowl would not be good for their child but, yet, he provided a "PERMISSION"
 - Mom, on the other hand, was forced to deliver the "RESTRICTIVE COVENANT", so to speak.
 - You can speak to any lawyer who is familiar with the law in this very specialized area, and you will hear the same conclusion – the CPA's restrictive covenant trumps any permission, no matter what
 - So, the question that arises is, "What's the point???" "The answer is, there is no real point to the Applicants' application
 - This application can only be described as reckless
 - Reckless because our mortgage insurers very likely do not understand the law

- If RVC grants the application, I believe the odds are pretty good that the Mortgage Insurers will pull out. We have been advised by a former VP of one of the Insurers that the Insurers are watching this particular application and awaiting the result
- If they understood the niceties of our laws, they wouldn't even care. The fact that they are watching, tells us that they will very readily pull the trigger if the application is granted. One Insurer has already pulled out – without waiting on the outcome here
- If the Insurers pull out, so will our lenders
- If financing is out the window, property values will suffer – **all owners will suffer significant damages (their property values will be much less than market values found in non-STR locations)**
- It is very important to understand that many lenders have already stopped lending at CC, thanks to the presence of STR's
- Option 2:
 - Dismissing the application is, respectfully, the only way to go
 - Will be consistent with CC bylaws
 - More importantly, will send a strong message to the Mortgage Insurers
 - As far as they are concerned, there is no middle ground. Not even one STR can be permitted to operate
- We ask that this Council does the right thing...take a stand and deny that 2nd bowl of ice cream. Acknowledge up front that permitting it will cause harm and continue to stand, in unity, with CC rather than forcing CC to look like the “bad guy”
- We respectfully ask that this council dismiss this application

From: [Grant Cummings](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - BYLAW C-8254-2021 file 10013098 STRs at CottageClub
Date: April 29, 2022 8:51:00 AM

Do not open links or attachments unless sender and content are known.

Hello,

My wife and I own lots 242 and 243 at CottageClub. I am strongly opposed to short term rentals at Cottage Club. I have numerous concerns:

- 1) Safety of community members and children in the area. CottageClub is only 25 minutes from Calgary and people renting the cottages seem to come with a party mentality. I have seen multiple renters drinking and driving on the roads and speeding. This is a community where people walk and children play. We are supposed to be a gated community to keep people out but STRs let anyone in.
- 2) I do not want a "hotel" next door to me. We bought a property at CottageClub for peace and quiet. Renters come and stay up partying all night causing disruptions regularly.
- 3) fire hazards - Ghost gas station less than 1km from CottageClub sells fireworks. I have repeatedly seen renters buy fireworks there and then ignore fire bans setting them off on the beach at CottageClub. Renters are completely oblivious to the fact that the entire beach front land immediately adjacent to the sand is tall grass. Owners respect the firebans, renters seem to not care. Unfortunately we can not police all of their behaviour and one day it will be too late...A renter will ignore a fire ban, set off fireworks and light the community on fire.
- 4) insurance premiums - If rentals are allowed we will have to get commercial insurance for our community common area which is approximately triple the cost but all members of the community will have to absorb the cost.
- 5) mortgages and lenders - Some title insurance companies have stated that they will refuse to provide title insurance at cottageclub if short term rentals are occurring there. If title insurers leave so too do lenders which means if I ever have to sell my cottage or refinance it it will be much harder to get a mortgage.
- 6) Stress on resources - The community was built with a full build out being approximately 350 cottages. Most owners come out a few days a month and have an average of 3-4 people at a time in the unit. Renters regularly come with 8-12 people and are rented out most days. Our resources (water treatment facility, pool, etc) were designed for a specific volume of usage and renters will significantly escalate that volume causing greater strain on resources. This will result in the community having to do a lot more repairs and replace facilities much faster as they break down faster. Repeatedly I have seen renters simply tossing a card key or wristband over the fence to allow more people in and totally ignoring capacity limits.
- 7) If an STR happens next door to me my property value will plummet. Who would want to buy a place next door to an STR?
- 8) They are an illegal use of the properties. We are a residential community, not a commercial community. No where in our community was it supposed to be allowed to operate a business venture.
- 9) The community held a vote on this issue and almost 70% of people voted against short term rentals for a variety of reasons. This is a case of a minority of owners trying to force their profiteering on the a majority of people who are opposed to having STRs.
- 10) Short term rentals are simply the few benefitting at the cost of the many.

Thank you for your time and I sincerely hope this issue is put to rest soon and STRs are not allowed in CottageClub.

Sincerely,

Grant Cummings, DC, CEDIR



From: [REDACTED]
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - BYLAW C-8254-2021
Date: May 3, 2022 1:59:58 PM

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Rocky View County Council,

My name is John Carter, owner of 503 Cottage Club Bay, Lot 130.

I would like to oppose the proposed bylaw. My reasons are, I have had multiple thefts of firewood, had two small trees damaged in the last theft of firewood. I've seen empty boat trailers parked on empty lots for the weekends. The tennis courts I've witnessed kids riding bikes, skateboards, push scooters, and electric scooters. Loud parties into the wee hours of the morning, with RCMP being called in. Now my youngest sister doesn't feel safe in the community any more, and she will try to make any excuse not to come.

Thank you for your time.

John Carter

From: [REDACTED]
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Bylaw C-8254-2021
Date: May 4, 2022 9:30:55 AM

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John Haasen
[REDACTED]

Notice of Public Hearing May 17th 2022

Bylaw C-8254-2021

Lot 234/1412822

NE 13/26/06/05

455 Cottage Club Cove

And

Lot 341 /2111703

NE 13/26/06/05

617 Cottage Club Bend

I am the owner of the above two lots. I am in opposition to the proposed bylaw.

I purchased these lots knowing that they were either recreational or could be used as a primary residence, realizing they were approximately 70% recreational, and 30% semi retired folks who might want to travel for their winters.

Airbnb is a commercial venture, and would change the community and the original concept that we purchased under. There is no mechanism in place to monitor who rents, and how many visitors they might invite, and how they use the facilities. Community resources were built to serve the needs of community residents and not to promote small business ventures. Excess use by multiple Airbnb users shifts the cost of maintenance of the pool/hot tub/ kitchen/docks to traditional owners who pay monthly condo fees. There are other insurance and liability considerations that come with renters who have no vested interest.

Owners could suffer from a lack of access to the amenities by Airbnb users and their guests, and leave the cleanup and other costs to the condo owners. I believe there have already been cases of this. Rockyview, nor the board wants to be put in a position to handle noise and traffic complaints if we end up with these/ mini hotels.

With the possibility of multiple units being rented out, we have no idea of who is on site. This is a gated community, and the safety of residents would be compromised.

In summation, this bylaw, would create two types of residents. One buying to recreate, the other buying only for profit.


John Haasen

From: [REDACTED]
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - OPPOSED TO THE PROPOSED BYLAW C-8254-2021 OPPOSED
Date: April 30, 2022 12:37:40 PM
Attachments: [April 30 Oppose Bylaw C-8254-2021 RVC.pdf](#)

Do not open links or attachments unless sender and content are known.

Kathy Achen
418 CottageClub Cove

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

April 30, 2022

Legislative Services, RockyView County
262075 Rocky View Point
Rocky View County, AB T4X 0X2
Email: legislativeservices@rockyview.ca

Dear Legislative Services:

-

RE: OPPOSE BYLAW C-8254-2021

I am an owner in good-standing with the Condominium Corporation at CottageClub and

I OPPOSE the proposed bylaw that would change C-6586-2007 (DC-123) to allow vacation rentals at CottageClub for the following 8 reasons:

1. **Existing Condominium Corporation Bylaws only allow rentals exceeding 30 days:** Bylaws are explicit in stating that only rentals of 30+ days are allowed at CottageClub. These are the Bylaws that I agreed to adhere to when I purchased my units, as did all owners of CottageClub. No Bylaw amendments have been enacted by the Condominium Corporation by majority vote to allow shorter term vacation rentals.
2. **Significant Majority of Condo Owners Oppose rentals less than 30 days:** The original application to RockyView for was submitted by just a scant 7 owners of the near 300 owners of CottageClub and so it is far from a representation of the majority of owners (majority oppose this bylaw.)
3. **Operating vacation rentals without Condominium Bylaw support is illegal in Alberta:** These owners operating vacation rentals against the Bylaws of the Condominium Corporation have actively continued to advertise and operate illegal vacation rentals near me (Airbnb, VRBO) despite the pertinent Condominium laws in Alberta, and the fact that the Board of Directors with legal counsel support are actively sanctioning these illegal operators.
4. **Vacation rental operators use and depreciate my titled common property for their own profit but at my cost:** Owners of vacation rentals advertise the availability of condominium titled common amenities for renters' use and so they use more than just their cottage. This use of common property leads to added maintenance cost and depreciation directly to me for these Cell A amenities that I own and have paid a premium for personal use: pool and spa,

gym, library, tennis and volleyball courts, BBQs, pizza oven, and commercial kitchen, laundry and hall, as well as, Cell B beach facilities, docks, and boat ramp.

5. **My daily enjoyment is diminished when amenities are crowded with vacation renters:** Typical use of short-term vacation rentals is known to include large, noisy groups without full intent to respect neighbors. Proximity to Calgary and the mountains make CottageClub a magnet for large groups to monopolize a community beach and hot tub for the weekend and “let some steam off” to the detriment of neighbors seeking similar use and quiet time by 10:00 pm.
6. **My financial investment at CottageClub could be eroded due to existence of hotel-like businesses:** Mortgage lenders and insurers have made it clear that if vacation rentals are allowed, they would withdraw services or drastically increase rates because of the risk involved with business activity, thereby limiting the market for resale.
7. **Vacation rental businesses could result in unbudgeted new costs directly to me through higher condominium fees:**
 - a. Increases up to 3X expected to the cost of insurance on common property if commercial use allowed,
 - b. additional costs for maintenance and operation from strain of robust business activities,
 - c. reserve fund replenishment for accelerated depreciation on significant assets,
 - d. extra legal costs for the board of the Condominium Corp to cover opinion and ensuing lawsuits regarding illegal businesses being allowed,
 - e. and tax and administrative costs if business operations put at risk CottageClub’s preferred Canada Revenue Agency classification of “not-for-profit” tax exemption leading to becoming a corporate taxpayer (GST, Corporate, Federal and Provincial.)
8. **Original intent of DC-123 of the CottageClub development was for it to be unique.** This uniqueness is what I relied upon when I purchased my units based upon. As such, RockyView County (RVC) should not arbitrarily change the wording simply to match other RVC land use documentation, nor for a scant minority of owners who are actively disregarding bylaws and Alberta laws and the majority of other owners in persisting in operating vacation rentals at CottageClub.

I strongly OPPOSE the proposed BYLAW C-8254-2021 as it will directly and negatively impact me financially and in my daily basic enjoyment of my residential community, as an owner of a lot and of the common property of CottageClub Condominium Corporation.

Thank you for your attention.

Sincerely,

Kathy Achen

Encl. PDF copy of this letter

Sent from [Mail](#) for Windows

Kathy Achen
418 CottageClub Cove



April 30, 2022

Legislative Services, RockyView County
262075 Rocky View Point
Rocky View County, AB T4X 0X2
Email: legislativeservices@rockyview.ca

Dear Legislative Services:

RE: OPPOSE BYLAW C-8254-2021

I am an owner in good-standing with the Condominium Corporation at CottageClub and

I OPPOSE the proposed bylaw that would change C-6586-2007 (DC-123) re vacation rentals at CottageClub for the following reasons:

1. **Existing Condominium Corporation Bylaws only allow rentals exceeding 30 days:** Bylaws are explicit in stating that only rentals of 30+ days are allowed at CottageClub. These are the Bylaws that I agreed to adhere to when I purchased my units, as did all owners of CottageClub. No Bylaw amendments have been enacted by the Condominium Corporation by majority vote to allow shorter term vacation rentals.
2. **Significant Majority of Condo Owners Oppose rentals less than 30 days:** The original application to RockyView for was submitted by just a scant 7 owners of the near 300 owners of CottageClub and so it is far from a representation of the majority of owners (majority oppose this bylaw.)
3. **Operating vacation rentals without Condominium Bylaw support is illegal in Alberta:** These owners operating vacation rentals against the Bylaws of the Condominium Corporation have actively continued to advertise and operate illegal vacation rentals near me (Airbnb, VRBO) despite the pertinent Condominium laws in Alberta, and the fact that the Board of Directors with legal counsel support are actively sanctioning these illegal operators.
4. **Vacation rental operators use and depreciate my titled common property for their own profit but at my cost:** Owners of vacation rentals advertise the availability of condominium titled common amenities for renters' use and so they use more than just their cottage. This use of common property leads to added maintenance cost and depreciation directly to me for these Cell A amenities that I own and have paid a premium for personal use: pool and spa, gym, library, tennis and volleyball courts, BBQs, pizza oven, and commercial kitchen, laundry and hall, as well as, Cell B beach facilities, docks, and boat ramp.

5. **My daily enjoyment is diminished when amenities are crowded with vacation renters:** Typical use of short-term vacation rentals is known to include large, noisy groups without full intent to respect neighbors. Proximity to Calgary and the mountains make CottageClub a magnet for large groups to monopolize a community beach and hot tub for the weekend and “let some steam off” to the detriment of neighbors seeking similar use and quiet time by 10:00 pm.
6. **My financial investment at CottageClub could be eroded due to existence of hotel-like businesses:** Mortgage lenders and insurers have made it clear that if vacation rentals are allowed, they would withdraw services or drastically increase rates because of the risk involved with business activity, thereby limiting the market for resale.
7. **Vacation rental businesses could result in unbudgeted new costs directly to me through higher condominium fees:**
 - a. Increases up to 3X expected to the cost of insurance on common property if commercial use allowed,
 - b. additional costs for maintenance and operation from strain of robust business activities,
 - c. reserve fund replenishment for accelerated depreciation on significant assets,
 - d. extra legal costs for the board of the Condominium Corp to cover opinion and ensuing lawsuits regarding illegal businesses being allowed,
 - e. and tax and administrative costs if business operations put at risk CottageClub’s preferred Canada Revenue Agency classification of “not-for-profit” tax exemption leading to becoming a corporate taxpayer (GST, Corporate, Federal and Provincial.)
8. **Original intent of DC-123 of the CottageClub development was for it to be unique.** This uniqueness is what I relied upon when I purchased my units based upon. As such, RockyView County (RVC) should not arbitrarily change the wording simply to match other RVC land use documentation, nor for a scant minority of owners who are actively disregarding bylaws and Alberta laws and the majority of other owners in persisting in operating vacation rentals at CottageClub.

I strongly OPPOSE the proposed BYLAW C-8254-2021 as it will directly and negatively impact me financially and in my daily basic enjoyment of my residential community, as an owner of a lot and of the common property of CottageClub Condominium Corporation.

Thank you for your attention.

Sincerely,

Kathy Achen

From: [Peter Brill](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Bylaw C-8254-2021 Rocky View County
Date: May 4, 2022 3:57:54 PM

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Mayor and Council MD Rocky View:

With respect to the upcoming Rocky View County Council Public Hearing, I am again communicating to express my sincere **opposition to the proposed Bylaw C-8254-2021 (Application number PL20210172 – 10013010-10013320).**

A copy of my previous email (December 19, 2021) to Mr. Reynold Caskey follows this email as Appendix 'A'.

In my previous email, I itemized my many legitimate reasons for opposing this ill-conceived, marginally supported attempt to amend the said DC Bylaw C-8254-2021 (DC-123).

We bought our property at 521 CottageClub Bay in October, 2021 but, before we bought, we thoroughly reviewed the 'CottageClub Ghost Lake Condo Corp #0914699 Bylaws' and 'Guiding Principles' that clearly outlined the rules, regulations and guidelines governing the operation of CottageClub Ghost Lake. We wanted to be absolutely clear what we were buying into so that there would be no surprises. We were impressed with what we read in the rules and regulations, including such things as the various policies, restrictions, interpretations, clarifications, initiatives, accessibility, guidelines, security and, most importantly, the restrictions governing using a property for 'short term rental' purposes.

CottageClub Bylaws stipulate that any rental of less than 30 days in duration is forbidden. This restriction minimizes any negative repercussions with respect to security, privacy, peace and quiet, theft, loud parties, overuse of common area amenities and general quality of

life.

Before we purchased our property, we did our appropriate research, were impressed and made our purchase decision.

On the other hand, I understand that some owners may have purchased their units while planning to use their respective properties as a source of secondary income. Of course, this is against the Bylaws and Guiding Principles of our Community and is not allowed. In my mind, such individuals do not have any valid argument to support their actions as they should surely have been aware of the Bylaws and Regulations. If any owner feels that they need secondary income from short term rentals to support their lifestyle, perhaps they should not have bought into CottageClub in the first place.

In the overall scheme of things, I find it difficult to understand how a small minority (likely less than 25%) of owners who may be in favour of this illogical and unsupportable amendment to a sensible Bylaw can expect its adoption.

The voices of the majority deserve to be heard and surely Council will render their decision based on the 'majority rules' concept.

I thank Council in advance for making the correct decision and voting with the majority against this proposed Bylaw amendment.

Respectfully submitted,
Peter Brill
Owner Lot 121, 521 CottageClub Bay

[REDACTED]
[REDACTED]

From: Peter Brill

Sent: December 19, 2021 4:09 PM

To: RCaskey@rockyview.ca

Subject: Opposition to Application to Change DC123 to Permit Vacation Rentals

Rockyview County

Att'n: Reynold Caskey

Re: File # 10013098
Application # PL20210172

Dear Mr. Caskey:

I am writing to express my vehement opposition to the foregoing Application to change DC123 to permit Short-Term Vacation Rentals ("STRs") at CottageClub on Ghost Lake.

We are recent purchasers at CottageClub having assumed ownership in early October.

We chose CottageClub for numerous reasons including:

- Gated community

- Privacy

- Security

- Peace and quiet

- No street lights

- 15 km/hour speed limit

- Many wonderful amenities with use being tightly controlled

No STRs – in fact, it appears that such detrimental activities are not allowed which is likely the reason for the subject Application

We did not, and surely would not have, purchase(d) our property had we been aware that Short-Term Vacation Rentals were allowed. In fact, we were of the impression that such detrimental activities were definitely not allowed.

Since we moved into CottageClub, we have become aware that some inconsiderate owners have been using their properties for STRs with very negative results to our community such as:

- Theft

- Property damage

- Noise

- Loud parties

- Overuse and abuse of common area facilities and equipment

- Exceeding the speed limit

It is most unfortunate that a small minority of owners have chosen to use their properties for STRs which negatively affects the vast majority of reputable owners.

We are advised that if the Application is granted (and I repeat; against the wishes of the vast majority of homeowners) and the designation of CottageClub is changed, all residents will most probably be subject to:

Increased taxes
Increased insurance premiums
Increased financing/mortgage rates
Increased security threats and resulting costs
More theft of property
More damage to property
Increased and uncontrolled use of common area facilities resulting in additional costs
Uncontrolled noise and disturbance
Speeding
Uncontrolled Parties
Abuse of our 'Bylaws' and 'Guiding Principles'.

It is intuitively obvious that individuals or groups renting STRs will not be aware of our CottageClub guidelines and will therefore not adhere to our fundamental 'rules' STRs have their place in areas such as public beaches and similar vacation areas. They certainly do not have their place, nor should they, in our quiet residential community. Hopefully, the 'Review' panel will understand that STRs will only benefit the small minority of homeowners who are trying to change the complexion of our community to the total detriment of the vast majority of honest, peace loving and concerned homeowners and residents.

Thank you to Rockyview County for showing leadership and concern by rejecting this ill-conceived Application outright.

Respectfully submitted,

Peter Brill

Owner Lot 121, 521 CottageClub Bay

[REDACTED]
[REDACTED]

From: [Sheri Mything](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - DC-123 STR Rentals Cottage Club
Date: April 18, 2022 12:24:48 PM

Do not open links or attachments unless sender and content are known.

The following are my concerns with STR's in Cottage Club -

*Safety: potential theft and increased insurance claims affecting being denied new coverage with providers.

*Parking abuse and fire hazards etc

*often there are numerous vehicles on roads making it a fire hazard for emergency vehicles

*boats are also double parked blocking areas

*Liabilities: what are the extra potential costs to CC owners should an STR owner get hurt or drown in one of our shared facilities???

*increased or turned down amenity use insurance?

*liability exposure - being sued by renters for injuries or death while on Condo Corp premises

Thank you,

Sheri Mything



Unit 46

From: [REDACTED]
To: [Legislative and Intergovernmental Services; Division 3, Crystal Kissel](#)
Subject: [EXTERNAL] - File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals, bylaw C-8254-2021
Date: May 3, 2022 6:44:44 PM
Attachments: [STR articles.docx](#)
[Jane April 23 2022.pdf](#)
[Silver Moon Cottage - April 23 2022.pdf](#)
[Stacy April 23 2022.pdf](#)

Do not open links or attachments unless sender and content are known.

My name is Susan Fisher and this is submitted on behalf of my husband and me, we are the owners of Unit 53, Cottage Club and have been since 2010.

Please add this to my concerns regarding STRs for this application. Rather than repeating concerns you already know, **I have compiled for you a selection of researched articles which you can link to through this document**, starting on Page 2.

I hope this can be presented to the council members digitally so they can click on these links.

As well I have attached pdf's of 3 current listings at Cottage Club; while some of the STRs have stopped operating, some continue on in the face of the current bylaws (both RVC and CC).

Susan Fisher
[REDACTED]

Subject: File #10013098, application #PL20210172, application to change DC 123 to permit vacation rentals, bylaw C-8254-2021

My name is Susan Fisher and this is submitted on behalf of my husband and me, we are the owners of Unit 53, Cottage Club and have been since 2010.

Please add this to my concerns regarding STRs for this application. Rather than repeating concerns you already know, **I have compiled for you a selection of researched articles which you can link to through this document**, starting on Page 2.

I hope this can be presented to the council members digitally so they can click on these links.

Background:

As you have been told, Cottage Club has a bylaw which prohibits STRs.

I am a litigation lawyer employed by a major insurance company and I believe the legal opinion obtained from Erin Berney in this regard is correct. She is a leading condominium lawyer and realized that the standard bylaws attached to the Condominium Act apply at Cottage Club, and permit residential use only.

Why does it matter if DC-123 is amended?

Currently, DC-123 and Cottage Club are consistent that STRs are not a permitted use.

If they become a permitted use under DC-123, we are told that the STR group intend to challenge the CC bylaw in court.

If successful, (unlikely but possible), **STR enforcement at CC would once again fall on Rockyview** because you would have to process development permit applications, and deal with complaints as well as infringements of the development permit conditions.

In my respectful opinion, the best outcome is that DC-123 is not amended and Rockyview and the Cottage Club Board of Directors can work together on enforcement. The Board has “on the ground” knowledge, while Rockyview has more clout, such as the ability to issue Stop Orders.

Why do we want to keep STRs out of our community?

Many, many communities throughout the world are now fighting to ban STRs because of the issues they cause. The issues at Cottage Club are the same as those worldwide.

It is important to note that STRs are “whole home rentals with no host present”, so-called “ghost hotels”, as opposed to a traditional Bed & Breakfast where the guests stay in the home with the host.

Why would we take even a small step to invite them into our community when so many other places are just now coming to realize how damaging they are and want them gone?

As stated in one of the articles below: “slow to recognize the threat the (AirBnB) platform poses to our neighbourhoods and communities, ... officials now scramble to contain the damage”.

Here are a few of the **many** articles our group has collected.

I have copied in or summarized the gist of these articles. It is interesting that there are no articles that discuss any benefits to communities from STRs, other than lining the pockets of the “hosts”, and I use the term loosely as they are mostly absentees.

A. What makes STRs incompatible with residential use?

Here is a series of researched articles from December 2021, from Ontario Cottage Country which illustrate why STRs are incompatible with residential neighborhoods:

<https://www.niagaranow.com/news.phtml/6516-growing-pains-shortterm-rentals-are-prompting-concerns-around-the-world>

Growing Pains: Short-term rentals are prompting concerns around the world

The proliferation of short-term rentals is not a phenomenon limited to Niagara-on-the-Lake, but is a worldwide issue sparking debate and action in places as diverse as Venice, Barcelona and Ontario's cottage country.

... in Oro-Medonte, just north of Barrie, (Ontario) councillors voted to ban short-term rentals on residential properties last year (2020).

“There are certain areas where you cannot have commercial operations and we are deeming short-term rentals as being a commercial activity,” Oro-Medonte Mayor Harry Hughes said in an interview.

Mayor Hughes said the main source of consternation for the town has been unhosted rentals, where no one lives most of the year and which get rented out to people who have no sense of affection for the community they will be staying in.

“The term that is being used is ‘ghost hotels,’” Hughes said.

Unlike a traditional hotel, which has management and staff oversight, **ghost hotels are truly transient properties where people with no attachment to the municipality come to party for a weekend and then take off**, he said.

Another problem with such rentals is people are using all the amenities of a home, meaning they can bring their own groceries and cook, reducing potential spending on local amenities, Hughes said.

Seguin Township, south of Parry Sound, also has a long-standing ban on short-term rentals on residential properties because it classifies them as commercial activities.

Short-term rental accommodations “are commercial. There is no question about that,” Mayor Ann MacDiarmid said.

MacDiarmid said **short-term rentals on residential properties were unfair to enterprises such as hotels and resorts.**

“It’s not fair to the people who are zoned commercial, who do pay commercial taxes and have the septic and everything else in place to be a commercial enterprise,” she said.

“Whatever we do to regulate has to be on a cost-recovery basis because we don’t want the non-renting taxpayer paying for the regulation of the rental industry.”

MacDiarmid said the **exorbitant prices some short-term rentals charge while avoiding commercial taxes hurts the municipality.**

Regarding higher property prices, MacDiarmid said Seguin had seen a negative yet different result from the increase in short-term rentals than other places have.

On some of the smaller lakes in the area, more than 50 per cent of properties are being used as short-term rentals and that has led to a drop in neighbouring property values.

“Nobody wants (those properties). A lot of the realtors won’t even touch them,” she said.

“I can tell you that people on some of those smaller lakes are really hurting.”

<https://www.niagaranow.com/news.phtml/6692-part-2-growing-pains-economic-burden-on-residents-and-the-hollowing-out-of-communities>

Among the main concerns of short-term rental accommodations are the indirect factors that affect the economy of a town and the resident taxpayers. These are referred to as “externalities” by economists.

“In the case of neighbours on a street with short-term rentals, externalities include noise and stress on neighbourhood infrastructure like trash pick-up,” Josh Bivens, the director of research at the Economic Policy Institute, writes in his 2019 study [“The Economic Costs and Benefits of Airbnb.”](#)

“The potential for such externalities has been broadly recognized for a long time and was a consideration leading to the prevalence of zoning laws that ban short-term travel accommodations in residential neighbourhoods.”

The proliferation of short-term rentals into residential neighbourhoods is the main cause of these externalities and a reason why traditional hotels can be better for residents, Bivens says.

“These externalities are why hotels are clustered away from residential areas,” he writes.

As Bivens notes, hotels are clustered away from residential neighbourhoods so they do not bring undue stress on residential infrastructure like plumbing, trash collection and roadways.

Bivens notes a prevalent argument in favour of short-term rentals is that tourists staying in them benefit the municipality by spending money in shops and restaurants.

But this argument fails “to account for the fact that much of this spending would have been done anyway by travellers staying in hotels or other alternative accommodations,” he writes.

As was noted in the previous instalment of this series, only two to four per cent of 800 guests who use Airbnb said they would not have stayed in a hotel if Airbnb was not available.

The hollowing out of communities also exacerbates negative externalities, Bivens writes.

“Long-term renters really do have some incentive to care about the neighbourhood’s long-run comity and infrastructure, whereas short-term renters may have little to no such incentive,” he says.

“That’s exactly the problem,” Hughes told The Lake Report.

Oro-Medonte has had issues with short-term rental clients disrespecting the town’s waterfront, fire regulations and noise bylaws, he said.

“In a normal hotel you have management there to control the guests. In these situations you do not,” he said.

<https://www.niagaranow.com/news.phtml/6750-growing-pains-part-3-benefits-of-shortterm-rentals-amid-worries-about-their-impact>

Every municipality needs to adopt policies based on its own character, but some economists and short-term rental advocates agree the industry needs to be built around owner-occupied rentals and discourage non-primary residence rentals – which **effectively function as commercial businesses in residential neighbourhoods.**

There is a distinction between hosted and unhosted rentals, or a bed and breakfast where someone lives year-round compared to a home that functions only as a short-term rental and has no permanent occupant.

"At its inception, Airbnb advertised itself as a way for homeowners (or long-term renters) to rent out a room in their primary residence, or as a way for people to rent out their dwellings for short periods while they themselves are traveling," (Bivens) writes.

"However, in recent years Airbnb listings and revenues have become dominated by “multi-unit” renters — absentee property owners with multiple dwellings who are essentially running small-scale lodging companies on an ongoing basis."

Bivens writes that **this development raises several key questions, such as why can companies like Airbnb operate mini-hotels in residentially zoned neighbourhoods?**

Platforms like Airbnb allow people to ignore zoning bylaws, which leads to multiple property owners renting out their non-primary residence as “ghost hotels,” one of the main issues policymakers and housing advocates have raised when discussing this issue, Bivens notes.

Since ghost hotels do not pay commercial tax and are cheaper than regular hotels, the municipality loses out on potential revenue while still having to maintain its infrastructure.

I here note that this is exactly what happens at Cottage Club. Because it operates as a condo corporation, everyone pays the same in condo fees, just as everyone pays the same taxes to Rockyview County. There is no zoning for commercial use and no mechanism for increased recovery from STRs, so all owners pay to maintain the infrastructure being used for the STR's commercial activities.

(Another) one of those issues, espoused by Seguin Township Mayor Ann MacDiarmid and Bivens, is that **tourists staying at ghost hotels in residential neighbourhoods do not care about the area and are prone to being disrespectful of the community while adding undue stress on neighbourhood infrastructure.**

In his own research, Bivens writes that **this was a reason why hotels are specifically zoned and built away from residential neighbourhoods. It prevents the overflow of external costs onto long-term residents in what is supposed to be a residential neighbourhood.**

https://apple.news/AsVedssLRQvuD0K60vB9_Sg

April 10, 2022

Ontario lakeside towns push to regulate short-term rentals to preserve their way of life

Communities are fed up with beach towns bought up by investors and overrun by 'partiers'

There's a growing movement among Ontario lakeside communities to push back against short-term rental services, such as Airbnb and VRBO, that some say are **disrupting the social fabric of their close-knit rural communities to the point where it could upend their way of life.**

Others, such as the Town of Goderich, are weighing their options. "Canada's prettiest town" only has about 30 short-term rentals, but as they grow in number, it's becoming clear to some that they can influence more than just property prices.

"We have to be careful that we don't erode that rural fabric and rural neighbourhoods that we've had for centuries," said Goderich Mayor John Grace.

Goderich's 7,600 residents live there year round and they worry that if enough of the community's homes get bought up by absentee landlords who operate short-term rentals, it would alter the centuries-long tradition of neighbours helping neighbours that keeps the community bonded together.

"We're fielding increasing complaints from the community where their neighbour sold their place and now it's party house next door, and it's just been heartbreaking to hear some of the stories.

Jackson said it's estimated short-term rentals now account for up to 15 per cent of all private dwellings in her community, which has had **serious impact on the community, turning otherwise residential neighbourhoods into tourist zones.**

<https://slate.com/business/2021/10/airbnb-housing-shortage-luxury-vacation-rental-galveston-texas.amp>

October, 2021

What Happens When Airbnb Swallows Your Neighborhood

Right before the pandemic, Peter Holley moved back to his hometown of Austin, Texas, and was surprised by what he saw. He knew Austin had been booming with tech jobs and tourist attractions, following the basic gentrification blueprint. But Holley, a senior editor at Texas Monthly, also noticed that there were just fewer people who *live* here: "There are neighborhood streets where people used to hang out on their porches and talk. And now you see them replaced with these McMansions that people come into on the weekends and use to throw large parties and then take off," he explains.

The McMansions and large parties are possible because houses that used to be rented *for a year* by people who *live* in Austin are now rented *for a weekend* by people who just *visit* Austin. Holley got word from someone that the island of Galveston, which is less than an hour's drive from Houston, was even worse than Austin when it came to this trend. It's been a vacation destination for decades, but it used to have more of a working-class population. As Holley told me, "We had a handful of neighborhoods with largely Hispanic and Black communities that have quickly transitioned into hot spots for Airbnbs and vacation rentals, turning these close-knit areas into playgrounds for wealthy people and for partiers." On [Tuesday's episode of What Next](#), I spoke with Holley about how **Galveston shows the pitfalls of the short-term rental boom**, and what happens when the people who make up an entire neighborhood are really just visiting, not living there. Our conversation has been edited and condensed for clarity.

You went to Galveston to get a feel for what it was like with these booming short-term rentals. What did it feel like to walk around the neighborhoods where short-term rentals have dominated?

It's really strange because on the one hand, when you walk around these neighborhoods, they're really beautiful. The flip side of that is that there's a sense of complete emptiness. We went to a particular neighborhood where there were maybe 20 short-term rentals in a two-block. And as we walked around, I didn't see any people, but I did see maids scurrying from one short-term rental to the other, as if on some sort of timed clock, carrying cleaning supplies. It was like being in a big open-air hotel, except it was outside and in the middle of the day. It was a really strange experience.

Galveston sits on the Gulf of Mexico. That's part of the town's charm—it's got a beach—but it's also right in the path of high-intensity storms. One thing you heard is that when people started getting priced off the island, Galveston lost this cadre of locals who knew how to weather a bad storm and what to do when it passed.

One woman I spoke with moved to Galveston from Idaho, and she realized that the island had this kind of routine where, after a big storm, people would go out onto the streets and clean up shingles, pick up trees, look for downed power lines, and check on their neighbors. There was a storm last month, and this woman realized that she didn't even know her neighbors anymore. There was no one to check on the houses she normally would check on—they used to be full of families and were all short-term rentals now. **What really struck her was that she no longer had a community**, and she no longer necessarily felt safe or taken care of.

What are some of the proposed remedies?

Some of the remedies look similar to what New Orleans has done with its short-term rental market: placing caps on the number of rentals in some neighborhoods and outright banning short-term rentals in other neighborhoods. The city (New Orleans) realized it was losing its culture and its history to the Airbnbs of the world. It took really decisive action, and from what I understand, that's already helped quite a bit.

https://www.reddit.com/r/AirBnB/comments/d1mvk6/how_airbnb_ruins_the_quality_of_life_for_neighbors/ 2019 article

How AirBnB Ruins the Quality of Life for Neighbors

I want to give a specific example of how AirBnB destroys the neighborhood...

I live on an island in the Mediterranean. Yes, lucky me... :-). We are renting a 3-bedroom villa in a small village. We have a 1-year lease. It's a beautiful location, with views to the sea. It's not, however, a touristy village, certainly not my neighborhood. There are no hotels in this village. There are a few, smaller "Pensions," and they are located in areas that are specifically zoned for that business. There are definitely very touristy areas on this island, with many more bars, restaurants, hotels, etc. We purposely chose not to live there for the peace and quiet. We wanted to be around locals, or at least people living here long-term, not tourists.

We have two neighbors. One neighbor ended his lease a couple of months ago to return to Austria. He was a great neighbor. We got to know him and his family, his children who visited him often, etc. He helped us when our car broke down, we looked after his cat when he was away, etc. Sure, they had friends over at times and partied a bit, but they always respected the neighborhood, never got too crazy, etc. Typical neighbor.

Enter the disaster that is AirBnB, as the landlord decided to AirBnB that villa. Now we have **different people next door each week**. They are **always loud**. Always **tourists that could care less that it's Sunday evening at 1am.**, or that we have a **small child**. Unlike me, they don't have to work the next day, right? So now **we have music, drinking, loud talking, everything, well past midnight, every night**. **Even during the day, non-stop noise. Different people every week, with zero interest in this neighborhood, other than exploiting it for their 1-week vacation**. They are here to party and relax,

right? Isn't everyone here a tourist here, anyway? :(It really amazes me how tourists could care less about anyone but themselves. At home in their own neighborhoods, they would never act this way, but 500 miles away, in a foreign country, whatever. Laughing and screaming at 1am so the entire neighborhood hears? Why not, it's a vacation!)

We purposely chose a quiet village to get away from noisy, drunk tourists. But **because of AirBnB, we are living beside a de facto hotel. In a quiet neighborhood that was never zoned for a hotel. But with AirBnB, nobody cares.** We just have to live with it. Our lease ends in March, I won't renew. Because **AirBnB has ruined the neighborhood.**

<https://amp.rgj.com/amp/4517055001> February 19, 2021

The "hotel-ification" of entire neighborhoods is an insidious new business trend that works to the detriment of nearby residents.

What do the unfortunate neighbors living around short-term rentals get? **Armies of transients jamming into overflowing houses and condos, fleets of cars blocking streets and filling lots, loud all-night parties with disorderly drunks and mounds of trash strewn around the community's trails, beaches, and neighborhoods. Combine unlimited short-term rentals with wildfire season or a pandemic and you compound multiple, dangerous public safety and health crises.**

<https://airbnbwatch.org/airbnbs-not-sweet-16-broken-neighborhoods/>

Airbnb's Not So Sweet 16: Broken Neighborhoods, 2019 article

Basketball fans around the country are tuning in to see which team will be the big winner of NCAA's March Madness tournament. However, there's another competition playing out every day in neighborhoods across America – and it has to do with safe communities and affordable housing.

As it expands, Airbnb seems to be competing with itself to find new ways to ruin strong communities by replacing neighbors with dangerous strangers and big problems. Let's meet some of the competitors:

Attributes like "safety," "friendly neighbors," "affordable housing" and "peace of mind" are valued in every community, making them fan favorites. These are the places we spend our time, raise our children and build relationships with friends. Before Airbnb and other short-term rental services entered the scene, these are the things that countless Americans loved about their neighborhoods.

However, these pillars of **strong neighborhoods face tough competition from Airbnb.** Because of the lack of regulations and bad actors – namely commercial landlords buying and renting hundreds of units

at a time – which Airbnb willfully ignores, **our communities are matched up against “crime,” “house parties,” “dangerous strangers” and more.**

Faced with Airbnb’s many negative side effects, **neighborhoods around the country are becoming unrecognizable to residents** who have lived in them their entire lives. **When commercial landlords are allowed to buy up multiple residences and replace neighbors with strangers and dangerous illegal hotels, the fabric of our communities – what people have come to love about where they live – is torn apart.**

The winners of Airbnb’s Not So Sweet 16 sure aren’t the families living in neighborhoods across America. When our safe, stable communities face up against Airbnb and its no-rules tactics, broken neighborhoods come out on top.

It’s time to stop Airbnb and its illegal hotels and commercial landlords from driving out residents, jacking up rent and destroying our communities!

B. Legalities:

https://www.airbnb.ca/help/article/376/what-legal-and-regulatory-issues-should-i-consider-before-hosting-on-airbnb?locale=en&set-bev-on-new-domain=1651238172_YWYzM2RmMWJlZDkx

What legal and regulatory issues should I consider before hosting on Airbnb? (This is from AirBnB itself)

When deciding whether to become an Airbnb host, it's important for you to understand how the laws work in your city.

By accepting our [Terms of Service](#) and activating a listing, you certify that you will follow your local laws and regulations.

As you know, at Cottage Club, STRs are currently prevented from operating by both DC123 and our own bylaws. Yet some of the hosts (see attached pdfs for current listings) have continued to operate regardless of this despite enforcement efforts by the Board of Directors.

“Jane” is an alias, this host goes by another name at Cottage Club. They clearly have no intention of following any rules.

<https://theworldpursuit.com/airbnb-ethical-issues/>

Airbnb Destroys Local Housing Markets, March 9, 2022

This may be one of the most important considerations when booking an Airbnb. The short-term rental market has been devastating to many local rental and real estate markets. The high rates visitors are willing to pay has driven many locals from neighborhoods.

Airbnb's slogan is "travel like a local," but there isn't much truth to that message. In many of the most visited cities in the world like Barcelona, New York, and Lisbon the local short-term rentals have ruined the livelihood of many locals forcing them out of the city. While visitors replace locals it leaves us wondering what "locals" Airbnb refers to in their slogan.

Questionable Legality

The company has admitted that the [greatest challenge is local laws and regulations](#). In many cities and destinations, they're actively fighting local legislators around taxation and the right to operate as they move to protect their constituents.

Many local regulations explicitly outlaw [short-term rentals under 30 days or require licensing](#) like in Barcelona, New York, and Bangkok. However, all of those remain some of the top rental markets on the platform.

Lack Of Regulations

There have been safety concerns around Airbnb, and there is a real disparity between listings. This largely stems from the sharing nature of the platform. Hosts are free to upload to the platform and after a basic online check, they are approved for listings. This sobering story of a [security guard at an Airbnb, that murdered a female guest has never left my brain](#).

No Airbnb representatives come out to inspect the properties or ensure guest satisfaction.

C. Ethical issues:

<https://thewalrus.ca/airbnb-versus-everyone/>

Airbnb Versus Everyone

How the tech platform crowds the housing market and threatens neighbourhoods

AFTER LIVING in Vancouver for a year, Becca Young wanted to move back to Toronto with her husband, two-year-old son, and two cats. They looked for the right place for a couple of months and finally found it in a two-building condo complex near the waterfront. It was big enough for all of them, Young and her husband could walk to work, and there was a daycare nearby.

The couple moved in April 2018, and the trouble started soon after. As it turned out, they had chosen a complex that, according to the *Toronto Star*, had the most Airbnb listings of any building in the entire city—300. The couple quickly had to contend with the consequences. Those ranged from almost weekly fire-alarm pulls and elevator interruptions to loud parties and a wide variety of messes in the building's common areas. There was even blood spatter in the lobby that stayed up for three days. "I always say that, when I close the door behind me, I love my building," Young says. "But, between the front door and my apartment door, it's pretty frigging awful."

It got worse. In December, there was a shooting inside an Airbnb unit on a different floor, something that put Young and her husband on edge for weeks. “I kept having images of a bullet going through my son’s wall. He sleeps right next to the wall of the party unit.” A few months later, Young was verbally threatened by somebody after she tried to intervene with a man from the Airbnb unit next door who’d been shouting at a woman in the hallway.

Because its listings account for an overwhelming share of the overall short-term rental market, Airbnb has also exacerbated the severe lack of affordable housing in major cities around the world.

(I here note that Cottage Club was originally marketed as a place where “ordinary families can enjoy a cottage”; clearly, that won’t happen if STRs are allowed to take over and push up prices)

In Toronto, the company’s influence has become particularly contentious. For those who haven’t found their way onto the city’s property ladder, Airbnb is a malign force that cannibalizes housing that would otherwise be available to them. According to a 2017 paper from McGill’s Urban Politics and Governance research group, Airbnb has removed as many as 13,700 rental units from the market in Canada’s three largest metropolitan areas

Exploitation of the system is rampant; namely, people and companies buying up multiple units simply to rent them out.

(At Cottage Club, the developer has turned down several corporate buyers wanting to purchase blocks of 20 lots each for STR use, trying to turn a residential community into a money-making resort)

As the so-called techlash spreads, Airbnb exemplifies one of its main narratives: **slow to recognize the threat the platform poses to our neighbourhoods and communities, city officials now scramble to contain the damage.**

The Fairbnb coalition, a group seeking to create an ethical alternative to existing home-sharing platforms, has estimated that somewhere around 73 percent of Airbnb’s revenue in Toronto is generated by just 30 percent of its hosts—the noncompliant ones.

In 2015, Quebec passed a law requiring people who rent out accommodations for less than thirty-one days to pay a lodging tax and have an operating permit. But the enforcement of the short-term rental laws has been conspicuously lax—as of January 31, Revenu Québec had yet to issue a fine. That’s why the tenants’ associations in two of Montreal’s most popular neighbourhoods came out in March with a report that called for an outright ban on short-term rentals.

In Vancouver, city officials tried a different approach. Then mayor Gregor Robertson announced in April 2018 that the city had reached an agreement with Airbnb in which the company would help the city enforce its regulations on short-term rentals for those using the app. But Rohana Rezel, a council candidate in last October’s Vancouver municipal election and an outspoken critic of Airbnb, says the benefits of that partnership for the city are overstated. “Ostensibly, Airbnb is cooperating with the city. But it doesn’t seem to be aiding with the enforcement, because I keep finding massive

commercial operations that don't seem to be bothered about Airbnb's so-called cooperation with the city."

<https://www.theinvisibletourist.com/why-you-shouldnt-use-airbnb-issues-you-didnt-know/>

This is a great article, the content is protected so you will have to click on the link to read.

D. Safety Issues:

April 19, 2022 article

<https://www.foxnews.com/us/florida-airbnb-owner-murder-victim-security-camera-body-carried-from-home>
<https://www.foxnews.com/us/florida-airbnb-owner-murder-victim-security-camera-body-carried-from-home>

Florida authorities revealed on Monday that it was an out-of-state Airbnb owner who spotted three men on a security camera carrying what appeared to be a dead body out of her home and alerted investigators, who are now searching for the accomplice of the murder suspect since arrested over the Easter weekend.

*While you may say, "good, the AirBnB owner spotted them", in fact problems arise at AirBnBs **because** guests are not properly screened and in many cases the owners do not meet or ID them.*

This is true at Cottage Club; almost all of the owners live off site and are not present when their guests are. The guests let themselves in via a lockbox and the owners never even speak with them, let alone meet them. Hence, total strangers off the internet enter our "secure, gated" community on a daily basis with no screening whatsoever.

<https://www.dailymail.co.uk/news/article-10726075/Police-2-dead-11-injured-East-Allegheny-shooting.html>

April 17, 2022

Horror video shows moment mass shooting that killed two juveniles and injured eight others erupted at

Pittsburgh Airbnb being used for teens' party

- Video posted online shows of underage partiers in an apparent argument before a shooting at an Airbnb early Sunday morning
- It shows the partygoers stumbling over each other as they rushed to get out of the apartment at the intersection of Sussman Street and Madison Avenue
- Gunshots could be heard in the video, and police say there were at least 50 rounds fired inside the apartment
- Two young men died from gunshot wounds they sustained in the shooting at around 12.30am, while eight others also suffered gunshot wounds

- At least two others sustained injuries when they tried to jump out the window

<https://www.airbnbhell.com/airbnb-neighbor-stories/>

Click on the links in this one, way too many nightmare stories to summarize here.

<https://www.bloomberg.com/news/features/2021-06-15/airbnb-spends-millions-making-nightmares-at-live-anywhere-rentals-go-away>

This one is about how AirBnb covers up problems to avoid bad publicity. Nightmare stories here as well.

E. Here is a sample of articles about other places that have banned STRs, and why:

Revelstoke, BC, February 2018

<https://www.revelstokemountaineer.com/illegal-vacation-rentals-impacting-community/>

Impact on infrastructure and public safety

Neighbourhoods in Revelstoke were never intended to be commercial enterprises. Even in mixed-use neighbourhoods, specific properties not zoned for commercial use should not be used as such. **Homes being operated as illegal vacation rentals increase the impact on the city's sewer and water system and creates issues if adequate off-street parking isn't available.** The lack of on-site management is also concerning as neighbours may not know who to contact if there is a noise or other type of complaint.

Vacation rentals often advertise for more occupancy than they have bedrooms, raising concerns over regulations about fire exits, inspections, and other safety issues. Illegal vacation rentals are not being subjected to fire and bylaw inspections, so they may not have bannisters, fire exits, etc. which exposes the guests to huge safety risks and the city to liability.

Portugal, article from April 22, 2022

<https://www.theportugalnews.com/news/2022-04-22/court-bans-short-term-rentals-in-residential-buildings/66549>

Court bans short term rentals in residential buildings

The Supreme Court of Justice (STJ) has prohibited short-term rentals for holidays in the same buildings where there is permanent housing.

... one of the judges behind the decision admitted that more such cases are now expected to come before the courts, calling for the closure of these establishments, because many residents often complain about noise at night, dirt and wear and tear in common parts of the building or access by outsiders to garages.

Oahu, Hawaii, USA

https://thepointsguy.com/news/hawaii-law-short-term-rentals/?utm_campaign=facebook&utm_content=19E3EB58-BF61-11EC-AF66-A2540EDC252D&utm_medium=social&utm_term=Editorial&utm_source=facebook

Travelers heading to [Hawaii](#) and planning to stay in a vacation rental instead of a hotel should take note of a recently enacted law affecting short-term rentals throughout [Oahu](#). The law will increase the minimum stay at non-resort-area short-term rentals from 30 to 90 days starting Oct. 23, 2022.

Honolulu City Council approved the bill earlier this month, and Honolulu Mayor Rick Blangiardi signed the [controversial bill](#) into law on Tuesday. The bill requires bookings for short-term rentals in residential areas to be for stays of at least 90 days. Previously, these stays were only restricted to a minimum 30-day booking.

“This is about protecting our place. First and foremost, this is about getting our residential neighborhoods back. Our neighborhoods have clearly been disrupted by the thousands of vacation rentals that have operated outside of the designated resort areas,” the Honolulu mayor [said in a statement](#) on April 26. “This is a form of managing tourism, but it’s also about getting housing back on the market and protecting the natural resources on O’ahu for decades to come.”

“Short-term rentals are disruptive to the character and fabric of our residential neighborhoods; they are inconsistent with the land uses that are intended for our residential zoned areas and increase the price of housing for Oahu’s resident population by removing housing stock from the for-sale and long-term rental markets,” [the bill reads](#). “The City Council finds that any economic benefits of opening up our residential areas to tourism are far outweighed by the negative impacts to our neighborhoods and local residents.”

Other places in the USA

<https://www.cnbc.com/amp/2018/05/23/unwelcome-guests-airbnb-cities-battle-over-illegal-short-term-rentals.html> 2018

From Miami Beach to Los Angeles, **local laws vary widely, but complaints about quality-of-life issues caused by illegal short-term rentals are similar**, according to public records and dozens of interviews with city officials, residents, analysts and others connected to the home-sharing industry.

For years, **LA** has battled illegal party houses in mega-mansions. Other cities like **New York** have stepped up enforcement. **Boston** is pushing back against properties being rented out as commercial operations.

"You can't throw a rock in the country right now without hitting a city that's moving to more aggressively regulate short-term rentals," said David Wachsmuth, an assistant professor at McGill University's School of Urban Planning, who has studied Airbnb around the world.

Miami Beach's law against short-term rentals has been on the books for years, but its \$1,500 fine was not a deterrent, so the city increased it in 2016 to \$20,000 for the first violation, rising to as much as \$100,000 for the fifth.

Airbnb does not have a good record complying with local laws, according to Wachsmuth.

Two years of code compliance body-camera videos obtained by CNBC show raucous parties and unwitting tourists staying in illegal short-term rentals in Miami Beach, many of them advertised on Airbnb. One sign captured in an illegal Airbnb instructs guests to lie and say they are friends of the landlord if someone asks.

'It is predatory'

Miami Beach Mayor Dan Gelber said situations like this are common and not good for the city. Officials from other large cities also have seen similar problems.

"We're seeing commercialized, predatory companies that are trying to commercialize our residential communities in ways that are damaging to our citizens and our residents and our quality of life," Gelber told CNBC. "It is predatory"

"It's people taking very nice properties, buying them and turning them into essentially a flophouse for as many people as they can put in there to extract as much income as they can in the middle of a neighborhood that wasn't zoned for that kind of behavior," the former prosecutor and state representative and senator said.

Nevertheless, Cory Palka, senior captain of the Los Angeles Police Department, Hollywood division, said **disturbances caused by short-term rentals are "probably next to homelessness, one of our biggest challenges in Hollywood."**

"Neighbors are furious that this has gotten so wildly out of control that it impedes their ability to have a normal lifestyle here," Palka said.

Deputy City Attorney Steve Houchin has filed public nuisance civil charges against four Hollywood Hills homeowners since October. Two of these four locations are still listed on Airbnb.

"Our neighborhoods have become de facto nightclubs," Estevan Montemayor, the city's communications director, said. "And that's not what they were built for, what they're meant to be."

Further north in the **San Francisco Bay Area**, an incident in April illustrates the clash between residential peace and quiet and the nightmare next door.

Paul Larson, who lives in Millbrae, didn't mind when he first heard the house next door was being rented through Airbnb. But then came the loud parties and the fears for his own safety.

In the early morning of April 22, a party with dozens, possibly hundreds, of partygoers culminated in eight loud gunshots.

"It sounded like they were coming from right outside the wall and it really spooked me," Larson said of the gunfire. "I could hear commotion, I could hear yelling, I could hear scurrying."

CNBC obtained surveillance footage captured on Larson's video security system of the private road leading up to the Airbnb house. The videos show guests entering and exiting throughout the day and into the next morning, as well as the gunfire and subsequent commotion.

New York City, which Airbnb lists as its top destination for guests, has some of the tightest restrictions on short-term rentals in the country. **It is illegal to rent out an entire residence for less than 30 days in New York City.** Short-term rentals are permitted only if the homeowner is also staying there throughout the rental period and there are no more than two renters.

New York Gov. Andrew Cuomo signed a law in 2016 making it illegal to advertise occupancy for short-term rentals in buildings with three or more units. Violators are subject to fines up to \$7,500.

But CNBC easily found what appear to be illegal listings on Airbnb in New York.

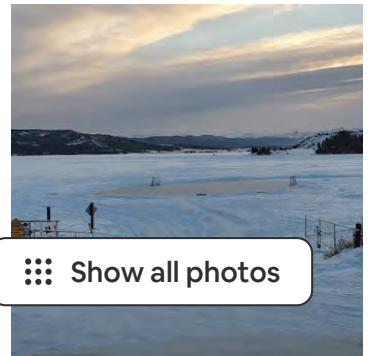
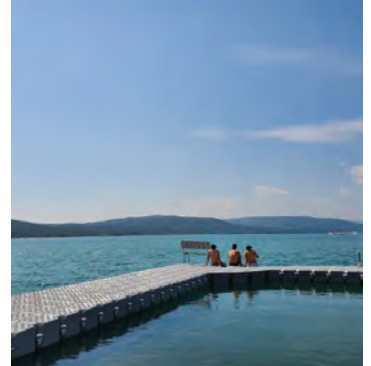
"**I've been doing research on Airbnb for years now,**" Wachsmuth said. "And the vast majority of that is independent, university research. And the fact of the matter is that **everybody who studies this, almost without exception, comes to very similar conclusions.**"

"**Cities all across the world are cracking down because they see the same facts that we see. And those are the facts, although they happen to be inconvenient for Airbnb,**" he said.

Cheerful 3 Bedroom Lakeside Cottage

Rocky View County, Alberta, Canada

[Share](#) [Save](#)



Show all photos

Entire cottage hosted by Jane

7 guests · 3 bedrooms · 4 beds · 2.5 baths



Pool

Guests often search for this popular amenity

Relax with the whole family at this peaceful place to stay.

Add dates for prices

CHECK-IN

05-09-20...

CHECKOUT

Add date

GUESTS

1 guest



Check availability

[Report this listing](#)

Where you'll sleep

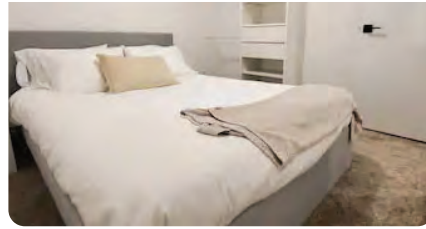
1 / 2





Bedroom 1











1 king bed



Bedroom 2

1 queen bed

What this place offers

-  Mountain view
-  Public or shared beach access
-  Kitchen
-  Wifi
-  Free parking on premises
-  Shared indoor heated pool
-  Shared hot tub
-  Pets allowed
-  Security cameras on property
-  Carbon monoxide alarm

[Show all 69 amenities](#)

Select checkout date

Minimum stay: 3 nights



Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	T
		April 2022							
					1	2	1	2	3
3	4	5	6	7	8	9	8	9	10
10	11	12	13	14	15	16	15	16	17
17	18	19	20	21	22	23	22	23	24



No reviews (yet)

We're here to help your trip go smoothly. Every reservation is covered by [Airbnb's Guest Refund Policy](#).



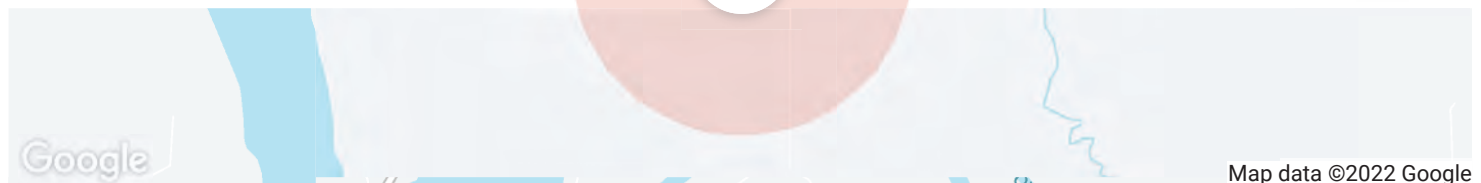
Where you'll be

Rocky View County, Alberta, Canada

Exact location provided after booking.



Public Transit



[Show more >](#)



Hosted by Jane

Joined in April 2022

 Identity verified

Response rate: 100%

Response time: within a few hours






[Contact host](#)

To protect your payment, never transfer money or communicate outside of the Airbnb website or app.







Things to know

House rules

-  Check-in: Flexible
-  Checkout: 12:00 p.m.
-  No smoking
-  No parties or events
-  Pets are allowed

[Show more >](#)

Health & safety

-  Airbnb's social-distancing and other COVID-19-related guidelines apply
-  No carbon monoxide alarm
-  Security camera/recording device [Show more](#)
-  Smoke alarm

[Show more >](#)

Cancellation policy

Add your trip dates to get the cancellation details for this stay.

[Add dates >](#)

Support

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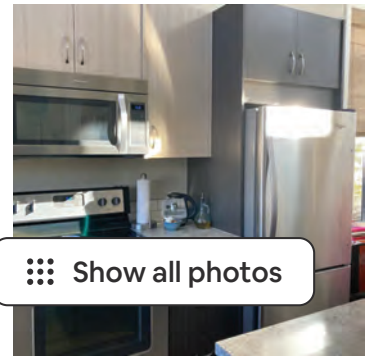
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Silver Moon Cottage

★ 4.60 · [5 reviews](#) · [Rocky View County, Alberta, Canada](#)

[Share](#) [Save](#)



[Show all photos](#)

Entire cottage hosted by Lisa

4 guests · 2 bedrooms · 2 beds · 1 bath



Great check-in experience

100% of recent guests gave the check-in process a 5-star rating.



Pool

Guests often search for this popular amenity



Great communication

100% of recent guests rated Lisa 5 stars in communication.

Add dates for prices

★ 4.60 · [5 reviews](#)

CHECK-IN

Add date

CHECKOUT

Add date

GUESTS

1 guest



[Check availability](#)

[Report this listing](#)

Where you'll sleep



Bedroom 1

1 queen bed



Bedroom 2

1 double bed

What this place offers



Beach access



Kitchen



Wifi



Free parking on premises



Shared pool



Shared hot tub



Pets allowed



HDTV with Apple TV, Amazon Prime Video



Washer



Dryer

[Show all 33 amenities](#)

Select check-in date

Add your travel dates for exact pricing

Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu
April 2022									
					1	2	1	2	3
3	4	5	6	7	8	9	8	9	10
10	11	12	13	14	15	16	15	16	17
17	18	19	20	21	22	23	22	23	24



★ **4.60 · 5 reviews**

Cleanliness	4.6
Accuracy	4.6
Communication	5.0
Location	4.8
Check-in	5.0
Value	5.0



Alberto
March 2022

Great place for a weekend getaway! Lisa is awesome. Look no further than this place that has a awesome hidden surprise.



Heather
February 2022

A beautiful cozy space. Would definitely stay here again!

A beautiful cozy space. would definitely stay here again!!



Travis
February 2022

All good



John
February 2022

A hidden gem! The perfect place if you want a place between the mountains and Calgary.



Amy
August 2021

Such a perfect and comfortable spot for a little vacation. The cottage is exactly as lovely as pictured, and the surrounding amenities (walking trails, playgrounds, beach, viewpoints with comfy chairs and hammocks) even better than shown. Kitchen was well-equipped, beds were...

[Show more >](#)

Where you'll be

Rocky View County, Alberta, Canada

Exact location provided after booking.

Public Transit



Google

Map data ©2022 Google

Hosted by Lisa

Joined in September 2015



★ 5 Reviews

✓ Identity verified

I'm an adventurous person who loves outdoor activities and travel. I spend a great deal of time with my dog so I'm definitely a big dog lover! I'm a professional that enjoys my work and I also enjoy my time off to play and have fun with family and friends!

Response rate: 100%

Response time: within an hour

Contact host

To protect your payment, never transfer money or communicate outside of the Airbnb website or app.



Things to know

House rules

- 🕒 Check-in: Flexible
- 🕒 Checkout: 2:00 p.m.
- 🚭 No smoking
- 🚫 No parties or events
- 🐾 Pets are allowed

[Show more >](#)

Health & safety

- 🧼 Airbnb's social-distancing and other COVID-19-related guidelines apply
- ⚠️ Nearby lake, river, other body of water
- 🚒 Carbon monoxide alarm
- 🚒 Smoke alarm

[Show more >](#)

Cancellation policy

Add your trip dates to get the cancellation details for this stay.

[Add dates >](#)

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Mountain Beach Retreat Cottage Pool & Hottub Banff

★ 4.75 · [125 reviews](#) · [Ghost Lake, Alberta, Canada](#)

[Share](#) [Save](#)



Entire cottage hosted by Stacey

6 guests · 2 bedrooms · 4 beds · 2 baths



Self check-in

Check yourself in with the lockbox.

Great check-in experience


95% of recent guests gave the check-in process a 5-star rating.

Pool

Guests often search for this popular amenity

Add dates for prices

★ 4.75 · [125 reviews](#)

CHECK-IN Add date	CHECKOUT Add date
GUESTS 1 guest 	

[Check availability](#)

 [Report this listing](#)

Here you can relax at a stunning mountain view private retreat cottage, enjoy all the great amenities of the

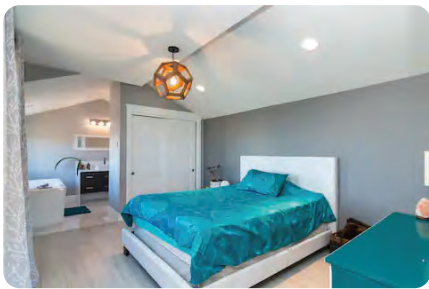
cottage village offers. Make it your paradise for those who love spending their winter in the mountains or summers on the lake with a private sand beach.

...

[Show more >](#)

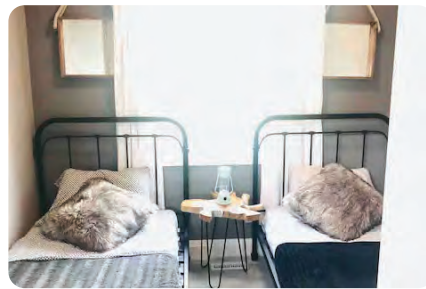
Where you'll sleep

1 / 2



Bedroom 1









1 king bed




Bedroom 2

2 single beds

What this place offers

-  Lake view
-  Mountain view
-  Beach access
-  Kitchen
-  Wifi
-  Free parking on premises
-  Shared pool
-  Shared hot tub

 Private sauna

 Pets allowed

Show all 72 amenities

Select check-in date

Add your travel dates for exact pricing

< April 2022

Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu
					1	2	1	2	3
3	4	5	6	7	8	9	8	9	10
10	11	12	13	14	15	16	15	16	17
17	18	19	20	21	22	23	22	23	24
24	25	26	27	28	29	30	29	30	31



★ 4.75 · 125 reviews

Cleanliness	4.7
Accuracy	4.8
Communication	4.9
Location	4.8

Check-in	4.9
Value	4.6



Kate
October 2021

Lovely modern cottage. Thoughtful stylish touches are everywhere.
A lake and a rec center is a 10 minutes walk from the cottage. Pool and hot tub need a bit of maintenance.

[Show more](#) >



Martina
September 2021

This is by far one of the best places I've stayed!
The house is beautiful, clean spacious and had everything we needed for the weekend.
Privet community, pool, hot tub, hammocks, outside BBQ/get together area, and a walk to the lak...

[Show more](#) >



Jenan
September 2021

I had a great stay, amazing getaway that is one of a kind!



Jenan
September 2021

Amazing stay!



Jenan
September 2021

Great hidden Gem!



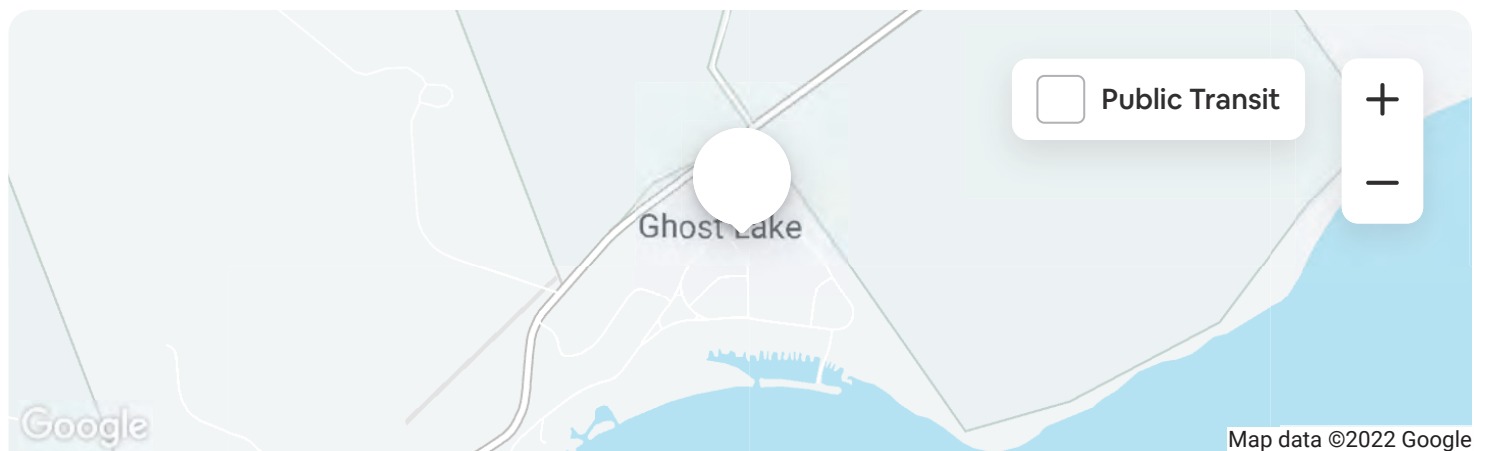
Jenan
September 2021

 September 2021

Great stay!

Show all 125 reviews

Where you'll be



Ghost Lake, Alberta, Canada

CottageClub is a beautiful gated year-round resort community featuring amazing amenities. Private boat launch, swimming docks, sandy beaches, hammock structures scattered among the beaches, beach BBQ facilities, beach washrooms, tennis & pickleball courts, sand volleyball courts, observatory, community gardens, kms of pathways.

[Show more >](#)

Hosted by Stacey

Joined in March 2013

★ 125 Reviews

✓ Identity verified

Hey I'm Stacey. I am in the smile industry by day and a outdoor junkie by night ! Enjoy snowboarding, hiking , kayaking and traveling. Excited for new adventures and opportunities.

During your stay

Yes can offer advise on places to see travel around ghost lake

Language: English

Response rate: 100%

Response time: within an hour

Contact host

To protect your payment, never transfer money or communicate outside of the Airbnb website or app.



Things to know

House rules

- Check-in: After 4:00 p.m.
- Checkout: 11:00 a.m.
- Self check-in with lockbox
- No smoking
- No parties or events
- Pets are allowed

[Show more >](#)

Health & safety

- Airbnb's social-distancing and other COVID-19-related guidelines apply
- Nearby lake, river, other body of water
- Climbing or play structure
- Carbon monoxide alarm
- Smoke alarm

[Show more >](#)

Cancellation policy

Add your trip dates to get the cancellation details for this stay.

[Add dates](#) >

Explore other options in and around Ghost Lake

Canmore

Lake Louise

Golden

Emerald Lake

Invermere

Panorama

Red Deer

Cochrane

Kelowna

Banff

Calgary

Edmonton

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From: [REDACTED]
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Bylaw C-8254-2021
Date: May 4, 2022 9:45:55 AM

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Therese Haasen

[REDACTED]

Notice of Public Hearing May 17th 2022

Bylaw C-8254-2021

Lot 4-0914699

NE-13-26-06-05

269 Cottage Club Crescent;

Lot 143-1111762

NE-13-26-06-05

307 Cottage Club Link;

Lot 201-1412822

NE-13-26-06-05

410 Cottage Club Cove;

Lot 247-1412822

404 Cottage Club Grove

NE-13-26-06-05; and

Lot 340 -2111703

NE-13-26-06-05

619 Cottage Club Bend

I am the owner of the above five lots. I am in opposition to the proposed bylaw. I purchased these lots knowing that they were either recreational or could be used as a primary residence, realizing they were approximately 70% recreational, and 30% semi retired folks who might want to travel for their winters.

Airbnb is a commercial venture, and would change the community and the original concept that we purchased under. There is no mechanism in place to monitor who rents, and how many visitors they might invite, and how they use the facilities. Community resources were built to serve the needs of community residents and not to promote small business ventures. Excess use by multiple Airbnb users shifts the cost of maintenance of the pool/hot tub/ kitchen/docks to traditional owners who pay monthly condo fees. There are other insurance and liability considerations that come with renters who have no vested interest.

Owners could suffer from a lack of access to the amenities by Airbnb users and their guests, and leave the cleanup and other costs to the condo owners. I believe there have already been cases of this. Rockyview, nor the board wants to be put in a position to handle noise and traffic complaints if we end up with these/ mini hotels.

With the possibility of multiple units being rented out, we have no idea of who is on site. This is a gated community, and the safety of residents would be compromised.

In summation, this bylaw, would create two types of residents. One buying to recreate, the other buying only for profit.



Therese Haasen

From: [Kathy and Todd](#)
To: [Legislative and Intergovernmental Services](#)
Cc: [Kathy and Todd](#)
Subject: [EXTERNAL] - O P P O S E: BYLAW C-8254-2021 Application PL20210172 (10013010-10013320)
Date: May 3, 2022 11:22:38 AM
Attachments: [Oppose STR Bylaw RVC May 3.pdf](#)

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I STRONGLY OPPOSE BYLAW C-825421, M. Todd Achen, CA

Sent from [Mail](#) for Windows

Legislative Service, Rockyview County
262075 RV Point, Rockyview County, AB.
Email: legislativeservices@rockyview.ca

Milton Todd Achen, Chartered Accountant
Lot #204, The CottageClub
Email: [REDACTED]

May 3, 2022

O P P O S E: BYLAW C-8254-2021
“Non-Residential” Commercial Business Application in DC123 contradicts precedent tax laws of Canada

The Municipal Government Act (MGA) of Alberta sets out the general jurisdiction to pass or change Bylaws. Councils are expected to act in good faith and in the public interest when creating such laws, and Bylaws should meet the basic general statutory and fundamental principal standards as part of the process. A good Bylaw should only be approved if it has certainty, predictability, democratic transparency and tax accountability. RVC Municipal administration was required to conduct its due diligence to only create such Bylaw changes, but this Short-term rental change does not meet the MGA requirements and is in conflict with both federal and provincial precedent law:

- NOT understandable that RVC can unilaterally override our Alberta “Not-For-Profit” tax-exempt residential Corporate Charter of the CottageClub Condominium Corporation with Residential Restrictions of Use;
- NOT enforceable by existing residential properties, new “non-residential” commercial properties and taxable commercial hotel-like businesses will be using common property in both Plan A and Plan B;
- Bylaw CONFLICTS with already existing adjacent 2021 RVC approved “non-residential” commercial business approvals for “Bed & Breakfasts” and RVC’s own Property Assessment and Property Tax classifications; and
- Bylaw does NOT maintain the Council's original residential property desired goal set out as a unique DC123.

As a Chartered Accountant I can advise that this Bylaw likely assists in non tax compliant tax reporting and appears to be in conflict to both federal and provincial tax laws, as well as RVC county property tax assessment classifications:

A) Federal Tax Act Law, Since 1989

Hotelling is a commercial business income, it **IS NOT** simple GST tax exempt monthly residential reported rent income Under the Federal Tax Act Laws of Canada, vacations rentals like the CottageClub are not simple residential “rental” income from this attempted Airbnb or hoteling and Short-Term Rentals (STR) business. To the contrary, it is commercial “business income” to be reported as such for federal Income tax purposes, given the number and types of amenities and services above a DC123 rental with Plan A & B undivided property offered at the CottageClub.

Residential GST-exempt income from your property is only when you simply rent space and provide basic services only. Per the CRA regulations, those simple services include a bed, heat, light, parking, and laundry facilities.

CottageClub the STR applicant provides additional Bed & Breakfast type services to tenants, such as cleaning, and the common property security gate, gym facilities, library, tennis courts, large group kitchen and pizza oven, a groomed sand beach and chairs, a boat ramp and dock, and a swimming pool and hot tub. Therefore, they are carrying on a taxable “business” income while advertising and utilizing all of the CottageClub common property amenities offered.

Reporting taxes as a business income, go to the Canada Revenue Agency (CRA) Interpretation Bulletin IT-434, Rental of Real Property by Individual, and Interpretation Bulletin IT-434SR, Rental of Real Property by Individual (For information about how to determine why these STR rental income is a business operation with requirements).

CRA IT Bulletin would likely say for the CottageClub that the operation of a resort property where all services are provided, e.g., laundromat, group kitchen and patio with pizza oven, swimming pool, hot tub, showers, playgrounds, groomed sand beach, boat launch and boat docks, etc. would be business income, and not a residential rental due to the magnitude of services and amenities provided when rented out “for Profit” through a NFP entity like the CottageClub.

B) Province of Alberta Tax & Revenue Administration and MGA

The same business income tax rules apply for Alberta Provincial Taxes for such commercial renting as would be at the CottageClub with the amenities provided. But in addition, with rent terms less than 30 days, they must pay the Alberta Tourism Levy, which is not applicable to simple residential GST-exempt long term rental agreements.

Provincially in Alberta the CottageClub operates under a tax-exempt Corporate Charter as a Not-for Profit (NFP) entity allowed by the CRA as we have no intent to seek profit from business. A Bylaw change by the RVC may force a change in our Corporate NFP charter.

There is a "RESTRICTION of USE" in our Charter under 34(2)(f) for only Unit Residential use. So long term (greater than 30 days) rental tenancy is of course allowed.

Under the Alberta Condo Act, only residential properties exist in most Condo Corporations in Alberta. Without an explicit change in our Bylaw, requiring a 75% vote to become a corporation seeking profit, it is impossible for a County to overturn an Alberta Provincial law. (The applicant appears to only have 28-unit factors of a total of 10,000 voting unit factors at the CottageClub, or only 0.28 of 1% seems unlikely to turn a Corporate Bylaw vote to be 75%).

Under the Alberta Provincial Tourism Levy Act, vacations rentals like the CottageClub are not simple residential "rental" income from this errant Airbnb or hoteling Short-Term Rentals (STR) Bylaw. To the contrary, it is commercial "business income" to be reported for Income tax purposes, given the number and types of amenities in Plan A and Plan B common areas at the CottageClub.

RVC would NOT appear to comply to the MGA in this errant Bylaw is approved as it conflicts with their own RVC county property tax assessment requirements, as per below.

C) Rockyview County Alberta Municipality Act Property Classifications for Property Tax

RVC would be inconsistent in its property tax basis if other adjacent "non-residential" or commercial business applications when an approved to the May 4, 2021 RVC issued application for a similar bed and breakfast commercial a "non-residential" property also with many added amenities like the CottageClub.

- Application Number: PRDP20211140, Roll Number 10024005, HLC Homes Ltd., Renewal of Bed & Breakfast (Located 0.81 kms (1/2 mile) west of Range Road 60, North side of Highway 1A)
The CottageClub is located also west of Range Road 60, but simply on the South side of Highway 1A

DC123 Bylaw change should not conflict with already existing adjacent 2021 RVC approved "non-residential" commercial business approvals in RVC's own "non-residential" Property Assessment and Property Tax classifications

It is wrong to treat "non-residential" commercial businesses different from our neighbouring County bed & breakfast property is not fair and equal under your RVC property tax assessment basis. Compliance to MGA needed.

A subordinate County government body should not impose changes that conflict our NFP Corporate Charter and the Condominium Act of Alberta. The CottageClub is not a business for profit and you have no legal right to force a "Not-for-Profit" entity for years to change in our corporate charter as that is not the intent of our members!

I strongly ***OPPOSE*** **Bylaw C-8254-2021 allowing a commercial business to be permitted** at our DC123 residential property that is designated to be a NFP tax exempt entity under our corporate charter. Otherwise, the Bylaw appears to contradict three (3) levels of tax law in Canada and would be wrong for the County to support possible tax cheaters

RVC Council should NOT approve Bylaw C-8254-2021 as it contradicts the Tax Laws of Canada & Alberta

Thank you, M. Todd Achen, Chartered Accountant

From: [Tony van Son](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Submission against having Short Term Rentals - Bylaw C-4841-97
Date: May 4, 2022 4:25:59 PM

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To whom it may concern,

Thank you for this opportunity to make a submission against having Short Term Rentals. My wife Linda Oppose Short Term Rentals for a variety of reasons. As owners of a Cottage next door to an STR we have many questions and concerns.

Here are a few of those questions and concerns.

Has there been any thought about what the long-term consequences of having Airbnb's or the like in our community might be? If owning a short-term rental is indeed a lucrative proposition for cottage's owners, what is stopping many investors from doing the same.

When we have multiple families 'move in' next door every day, I can only wonder how much pressure is put on our amenities? The amenities we all pay for equally... Who pays when damage is done to these amenities? Who pays for management of short-term rentals in the community? Who pays when more security is needed? Do short-term rental owners have to pay more in HOA fees than other owners?

Short term renters don't have the same respect for the rules of the community. They come and go every few days. They are not members of the community. There is no relationship made with neighbors, which is something our community strives for. Many of these renters invite friends to come and use all the facilities which puts even more stress on those amenities. These guests take away the space, for free, we as owners pay for through taxes and fees.

that we as owners want to use and

Best Regards,

Tony and Linda van Son
231 Cottage Club Crescent - Lot 51
Rocky View County

From: [Sheldon Zhou](#)
To: [Legislative and Intergovernmental Services](#)
Subject: [EXTERNAL] - Against PL20210172 (10013010-10013320)
Date: May 1, 2022 8:56:43 PM

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Dear Sir/Madam,

We are owners of a cottage at Lot 225, 458 Cottage Club Cove, Ghost Lake.

Please accept the following as our written submission of our position: We want to clearly express that we are totally oppose the amendment to Rockyview Bylaw DC 123 to allow short term rentals such as air BNB in cottage club ghost lake.

We owned our lot since 2013. We love this wonderful place. However, during past a couple of years, we noticed that a few cottage owners were renting out their at Air BNB although it was clearly prohibited. We are very concerned about this.

When we purchased the lot, we understood this would be a friendly, family oriented community, not a commercial or partially commercial property. Allowing short term renting would cause damages to our common property, recreation Center facilities, dock, and beach areas, and finally destroy the beauty of this family - friendly community. Last summer saw several calls to law in forcement relates to Air BNB visitors. This never happened before. We ourselves also noticed several times vehivles were speeding on the roads in the community when we walked on the trails-we lived here for many years we knew they were not vvhicles in our community, nor construction vehicles. This endanger our community! We also noticed, many times, garbages were here and there on the beach, around the recreation centre, as well as the slops after weekend renters left...As short term tenants may just stay on weekends or a couple of days and they won't know well nor would like to respect, obey the rules and cherish the neighbourhood!

From our understanding, majority of this community oppose short term rental as this will destroy the good value of this community. We find it is hard to understand how a small group of individuals can make application to change the existing bylaw (DC-123) to allow them renting out COMMON property (such as beach, receation centee, hot tub, swimming pool, gym etc., and not only their lot), that belongs to ALL the owners and are legally governed by our condo Corp and bylaws.

We are aware a hearing will be held on Wednesday May 11, 2022. We would like to express our great oncerns and explain our position to oppose this request. Unfortunately we can not attend the hearing in person. Please kindly consider our deep concerns and reject the applications to change DC123 on those regards. The small group of people do not speak for the majority of the land owners here.

Please feel free to contact us if you have any questions.

Thank you.

Xiao(Grace) Li &

Xiaodong(Sheldon) Zhou



Lot 225, Cottage Club Ghost Lake

458 Cottage Club Cove