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RECREATION RESIDENTIAL DEVELOPMENTS:

A REVIEW AND SUMMARY OF RELEVANT MATERIAL

by

D.K. Redpath

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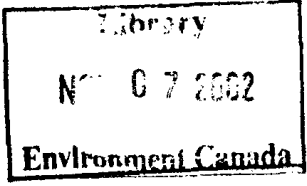
A REVIEW AND SUMMARY OF RELEVANT MATERIAL

by

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PREFACE

C'est un fait bien connu que l'augmentation des ressources financières, de la mobilité et du temps consacré aux loisirs a entraîné une intensification de la demande pour les espaces consacrés aux loisirs, et plus particulièrement pour les terrains le long des rives, une ressource limitée. Cet accroissement de la demande pour les espaces consacrés aux loisirs, et plus particulièrement pour les terrains le long des rives, une ressource limitée. Cet accroissement de la demande a entraîné une hausse des achats de propriétés rurales par des non-résidents, une rapide croissance des chalets privés et la restriction de l'accès du public aux espaces de loisirs. Comme une grande partie de cet aménagement ne fait l'objet d'aucune réglementation, la recherche des meilleurs moyens de réglementation pour minimiser les effets nuisibles pour l'environnement et retirer un maximum de bénéfices sociaux et économiques prend une importance accrue.

Les constructeurs privés ont été plus actifs dans l'aménagement d'agglomérations de résidences secondaires aux Etats-Unis qu'au Canada. La plupart des données sur les caractéristiques du marché des résidences secondaires proviennent donc d'études américaines. Un certain nombre d'études sur les chalets ont été effectuées au Canada, mais elles s'intéressaient surtout à leur situation spatiale et aux caractéristiques de leurs propriétaires ou locataires et de l'emplacement.

La présente étude examine et compare un certain nombre d'études de cas particuliers représentant divers genres d'aménagements de résidences secondaires, afin de fournir un aperçu des effets de chacun sur l'environnement immédiat. Le rapport a été préparé dans le but de fournir aux personnes intéressées une documentation générale sur les résidences secondaires. Aucune discussion détaillée des problèmes spécifiques n'a donc été tentée; de plus, certains facteurs comme la validité des droits de propriété des rives n'ont pas été traités dans ce rapport.

PREFACE

It is well known that increasing wealth, mobility and leisure-time have combined to intensify demands for recreation space, particularly for shoreland, a limited recreation resource. This pressure has resulted in increased purchases of rural properties by non-residents, rapid growth of private cottage developments and restriction of public access to recreation areas. Since much of this development is uncontrolled, finding the best means of regulation to minimize detrimental effects to the environment and to maximize social and economic benefits is of growing importance.

Private developers in the United States have been more active in the development of vacation-home communities than their counterparts in Canada. Most factual source material relating to the characteristics of the vacation-home market has therefore been derived from American studies. A number of studies, related to cottagers and cottaging, have been conducted in Canada, but these have been more concerned with the spatial location of cottages and the characteristics of cottagers and cottage sites.

This study examines and compares a number of case studies representing several types of seasonal residential developments in order to provide some insights into the effects of each on the immediate area. This report has been prepared with the intention of providing general information regarding seasonal residences to those who have an interest in the subject. Thus, a detailed discussion of specific issues related to seasonal residences has not been attempted; moreover, certain factors such as the legality of shoreland ownership and accessibility were considered beyond the scope of this paper.

RESUME

Dans la partie I du rapport, l'auteur passe en revue certains articles publiés, afin de donner une idée des problèmes reliés à la construction de résidences secondaires. D'après ces articles, il est à prévoir que la popularité de ces résidences augmentera dans l'avenir. Toutefois, avec une planification et une réglementation adéquates, les effets positifs de telles constructions devraient l'emporter sur les conséquences négatives ou indésirables.

La partie II résume les données reçues d'aménageurs de terrains pour résidences secondaires au Etats-Unis et au Canada. On y décrit également les activités de certaines sociétés de pâtes et papiers actives dans le domaine de l'aménagement de terrains pour les loisirs au Canada.

La plus grande partie de la recherche en vue de ce rapport a été effectuée avant avril 1973; toutefois, quelques données importantes ont été mises à la disposition de l'auteur après cette date et ont été incorporées au rapport final.

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ABSTRACT

Part I of the paper reviews selected published material in order to provide an insight into various issues associated with seasonal residential developments. On the basis of this material, it is suggested that planned recreation residential developments will increase in popularity in the future. If well-planned and adequately controlled the positive effects of these developments should exceed the negative or undesirable effects.

Part II summarizes information received from developers of recreation residential land in both the United States and Canada. It also outlines the activities of selected pulp and paper companies operating in the recreation land development field in Canada.

Most research for this paper was conducted prior to April, 1973; however some relevant material became available to the author after that date and has been incorporated into the final report.

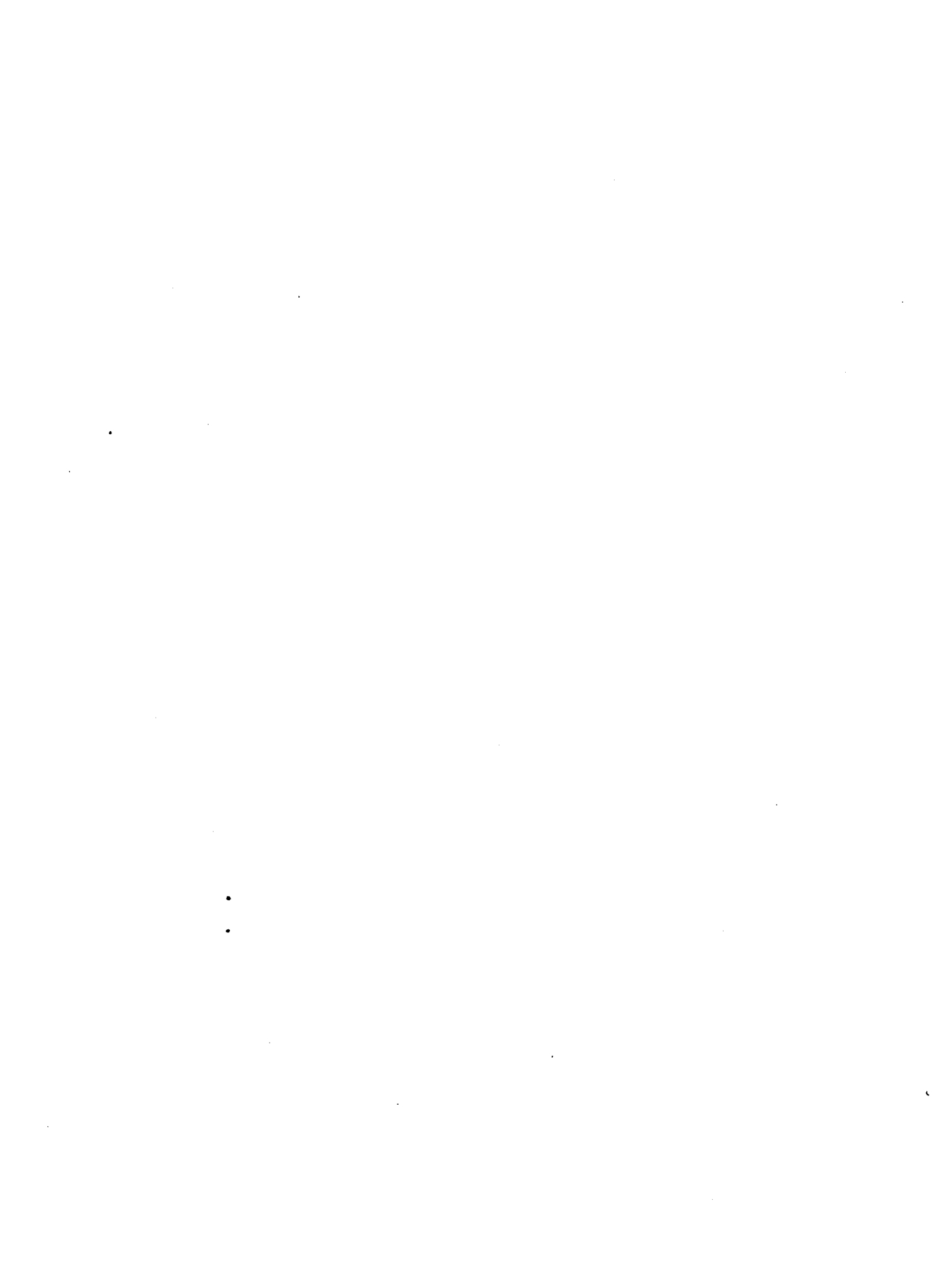


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PART I

GENERAL CHARACTERISTICS OF THE VACATION-HOME MARKET

INTRODUCTION

One of the most widespread and rapidly growing forms of land use is the seasonal shoreland residence.¹ In the United States, it is estimated that there were three million vacation homes in 1969 - 5 percent of the nation's total housing stock. The number of vacation homes in that country is increasing at an annual rate of 100,000 to 200,000 - an increase of 6 percent. This figure represents 10 to 15 percent of all new housing starts.² Five to seven percent of the total money invested in housing, one and one-quarter billion dollars annually, is spent on vacation homes.³ Over \$700 million has been invested by large, public corporations in the United States for the development of recreation real estate⁴ and the U.S. Department of Housing and Urban Development estimates that more than \$4 billion are spent annually on developing recreation subdivisions.⁵ Unfortunately no comparable figures are available for Canada.

In Canada, it is estimated that in 1966 there were 400,000 summer cottages and that the number has been increasing at a rate of 12,000 or 3 percent a year.⁶ This "guesstimate" does not include other types of seasonal residences or vacation homes such as ski chalets or hunting camps. Preliminary figures from the 1971 census indicate that 395,000 or 6.5 percent of Canadian householders reported owning a vacation home. Since this figure excludes vacation homes owned by non-Canadians, the total number of vacation homes in Canada is undoubtedly considerably greater.

Data concerning the value of the Canadian vacation-home market are limited. The annual market value of rural real estate, largely vacation-home properties, is estimated at \$100 million and accounts for about 2 percent of the Canadian real estate market.⁷

VACATION-HOME SETTINGS

The two important criteria to be considered in selecting the location for a vacation home are proximity to market and available recreation facilities. Another significant, although unsubstantiated, factor is the importance of status i.e. "the place to be". Most vacation homes are within 150 miles, about three hours driving time, from the owner's residence. In some parts of the country, such as the Maritimes, the median distance from permanent residence to vacation home is less than 25 miles.

Water is the single most important factor in selecting a vacation-home site. Because available shoreland is difficult to find or is prohibitively expensive, many artificially-created water bodies have been substituted. One researcher indicated that in planned recreation communities in the United States, there are twice as many developments centred around man-made water bodies as natural ones.⁸

Most vacation-home lots sold by new developers are built on scattered lots and are less than one acre in size. Lots in vacation-home communities are generally smaller and more expensive.⁹ The average lot price is about \$3,000 but this figure may vary depending on the proximity to market and the availability of community services and recreation facilities. Prices for waterfront properties are commonly much higher; the water factor is more important than lot size or other price-of-land determinants.¹⁰

The average prices of waterfront lots across the nation in 1971 were as follows:¹¹

British Columbia	- \$100 to \$200 per foot of ocean frontage in the Vancouver - Victoria - Gulf Islands - Sunshine Coast area.
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- Alberta - \$10 to \$30 per foot for river or lake frontage in the Edmonton area.
- Ontario - \$300 per foot for choice areas on Lake Simcoe and \$60 to \$300 per foot for other Lake Simcoe lots.
- \$50 to \$150 per foot for water frontage lots in the Muskoka District.
- \$60 to \$100 per foot in the Kawartha Lake region.
- \$20 to \$50 per foot in eastern Ontario.
- \$10 or more per foot in the lake district north of Huntsville.
- Maritime Provinces - \$10 or more per foot for ocean frontage lots.

Prices of country residences and lots are estimated to have increased at an average annual rate of 10 to 20 percent in the past ten years.¹² The average length of ownership of a vacation home in the United States in 1964 varied from seven to ten years.¹³ The average length of ownership in Canada has not been ascertained, but it probably varies from region to region. Although recreation seldom serves as a base for a viable economy, it does provide valuable supplementary benefits to a region. In the development of second-home communities, recreation attracts capital to an area. A recent study in the United States¹⁴ suggests that the multiplier effect of a second-home development in a region ranges from 1.0 to 2.0. In the past, this effect was thought to be much greater with the result that the economic value of such developments was overestimated. The study also estimates that less than 40 percent of the money spent on development activities accrues to local businessmen, but when expenditures for recreation equipment, home and outdoor furnishings are included, about 50 per cent accrues to local businessmen.

The influx of a large number of seasonal residents to an area can be significant physically and economically, as well as socially and politically. The economic effects have already been mentioned. As seasonal dwellings proliferate, the local landscape is altered physically. The social effects of seasonal dwellers on local residents have not been fully studied. For example, how do non-residents, with different cultural and social values, interact with the local population? Do permanent residents resent seasonal residents? Does the development restrict public access to the shore? The change from resident to absentee ownership raises numerous political questions concerning taxation, representation at the local government level, voting rights, and the provision of public and municipal services. The influx of seasonal residents to a political unit may, over a period of time, result in political control of local communities by absentee owners.

The overall positive effects of an influx of vacation homeowners into a local community may be summarized as follows:¹⁵

- i) the transfer of land, through change of ownership, to a more intensive use,
- ii) an expanded municipal tax base (the average vacation home costs \$8,000 and the average lot \$3,000) and
- iii) expenditures of vacation-home families for local goods and services.

The negative effects might include:

- i) costly public services such as roads, garbage collection, snow removal, etc.,
- ii) possible development of rural slums,
- iii) water pollution and
- iv) the restriction of public access to the shore.

Ragatz suggested that if vacation-home developments are adequately controlled, the positive effects can outweigh the negative ones. Local municipalities are challenged by the task of encouraging and controlling development so as to optimize the assets and to minimize the liabilities. Control may be achieved by adopting land-use planning techniques and related controls and regulations, such as zoning by-laws, subdivision regulations and building codes.

TYPES OF DEVELOPMENT

Recreation developments may be classified in many ways, for example, on the basis of lot, residence, or occupant. Classifications based on the first two have been discussed in detail by other writers;¹⁶ whereas, the third is very broad and is widely employed in discussions of various residential recreation developments.

The 'lot' classification consists of at least three components: the scattered lot, simple subdivision and the complete vacation-home community. A second classification, based on 'residence' type has at least four components: the shack or cabin, summer cottage, summer home or estate and the converted farm residence. Classification by 'occupant' is necessarily diverse. It may be based on all or a combination of the following: on the permanent residence of the dweller; on the socio-economic characteristics of the dweller, (age, income, family size and occupation); on occupancy, (seasonal, year-round or intermittent use); or on location, (the site and distance from the permanent residence).

For the sake of simplicity, the system employed by Ragatz based on lot types is discussed below in some detail.

a) Scattered Lot

In many instances, this pattern of development is characterized by a low density, single-row of cottages along the waterfront, a pattern that evolved from the individual sale of single lots by rural landowners. Usually, the lots are small, less than one acre.

This pattern tends to create the greatest number of problems for both the purchaser of the lot and those in the surrounding region. Public access to the water, and effective use of the shoreland are restricted and planning and servicing problems are created.

The indiscriminate construction of cottages with little or no regard for the physical aspects of the landscape, such as tree cover or erosion potential, is aesthetically displeasing and environmentally unsound. Little attention is given to architectural design and few of the cottages blend with the natural landscape. The result is often an uninspiring assortment of cottage types and designs.

The problems associated with this type of development are certain to increase as transportation facilities improve and the residences are converted to permanent use. The cost of public services to support these dwellings can be prohibitive. The cost to the cottage buyer in time and money is also high as a number of separate transactions must be completed between the time of first locating the lot and the completion of construction of the cottage or vacation home.

Scattered-lot development is basically a simple response to the demand for cottages, and is rarely the product of planning; it usually occurs in areas where controls or regulations are minimal or lacking altogether.

b) Simple Subdivided Tract of Land

In-depth development is not necessarily a suitable alternative to 'ribbon' or 'scattered lot' development. Congested cottage colonies usually result and these are not only aesthetically displeasing, but may present serious health hazards due to overcrowding, malfunctioning of sewage disposal units, and contamination of water supply.

Rather than simply disposing of waterfront lots as the demand warrants, the rural landowner may prepare a registered subdivision plan of surveyed lots. The subdivision is usually an unimaginative, simple, rectangular grid with little or no consideration for the natural features of the landscape. Unless provisions are made for a central water supply and a central sewage disposal system, the health-hazard problems associated with the scattered lot development are almost certain to occur in the simple, subdivided tract as well.

Problems arising from uncontrolled cottage development may be reduced by using cluster techniques. This approach utilizes the natural features of the landscape and it provides more high-quality sites and better shore access to a greater number of cottages.¹⁷ There are two advantages to this type of development over the scattered lot development: 1) roads and utilities may be supplied and 2) financial assistance may be provided to buyers building a cottage.

c) Complete Vacation-Home Community

The complete vacation-home community offers many elements of urban life in a rural setting. Many of the vacation-home communities depend to a large extent on location and accessibility and serve as retirement or permanent residences. It is generally uneconomical to use a vacation home for only two or three summer months. The primary factors which have contributed to the recent rise in vacation-home community development are as follows:

- i) the increase in popularity of winter recreation activities, such as skiing and snowmobiling, particularly as family sports.
- ii) improvements in transportation, particularly the commercial airplane and the private automobile.
- iii) increased amounts of disposable income for non-essential goods and services.
- iv) current market demand for developed recreation facilities and social activities as part of a "package".
- v) increasing scarcity of isolated spots in contrast to the increasing attractiveness of the planned vacation-home community and its "status" quotient.

Participation in the vacation-home market has been made easier
by ¹⁸

- improved highway access
- intensive advertising and
- the wide range of choice.

A vacation-home community should possess most of the following five features: 1) natural setting of trees, rocks and water; 2) recreation activities for the entire family in all seasons; 3) accessibility to the permanent home and nearby market facilities; 4) continuity in the assurance of the dependability of the development, adherence to design standards and operation of public facilities; and 5) status related to an identification with and pride in the community.¹⁹

There are many variations among vacation-home communities. The typical development has been described as one which has:

- i) one thousand acres of land, owned by a syndicate or owned as a joint venture by land developers and builders.
- ii) a large area reserved for recreation purposes including lakes, a marina, a hunting preserve, a golf course(s), and riding trails.
- iii) roads, a lodge and some recreation facilities constructed before any lots or homes are advertised.
- iv) a semi-private community or club aspect which lends both prestige and safety to the development.
- v) land sales which usually exceed residence sales, permitting families to gain a substantial equity in the development and a stake in the community.²⁰

It is estimated that 100 to 10,000 acres of land and from \$1 million to \$3 million in capital are required to develop a complete vacation-home community.²¹ Another report states that the development of a 100- to 150-lot subdivision would require an outlay of \$50,000 to \$150,000 in cash for improvements alone.²² In addition, most successful developers do not pay more than \$100 per acre if recreation amenities are to be created on undeveloped land. A general rule of thumb states that a developer should pay no more for land than one-tenth of the price he hopes to receive after it has been developed.²³

Since all developments involve substantial capital investments prior to any income from either operating revenues or sales, and because buyers demand many facilities, this type of venture is usually restricted to large corporations. Most of them plan to make 25 to 30 per cent pre-tax profit on invested capital but it takes five to six years of planning and development before the project begins to provide a return on the investment.²⁴ Most corporate developers focus on land development rather than on operating the facilities which are usually sold or leased to others instead. Most developments are geared to appeal to those in the upper-income range or those who can afford \$20,000 or more for a second residence.²⁵ Although down payments average 25 per cent on a residence and 10 per cent on a lot, about 30 to 60 per cent of the buyers pay cash.²⁶

A survey of vacation-home community developers in the United States was made by Richard L. Ragatz in 1966.²⁷ The results revealed that of the 34 replies received, the mean size of the development was 2,117 acres, the median was 1,000 acres and the range from 20 to 14,000 acres. The mean number of lots was 2,234 with a median of 400; the smallest development contained only 30 lots. Ninety-five per cent of the total number of lots and over 85 per cent of the lots that were sold were not built upon. The popularity of this type of development may be illustrated by the fact that at the time of survey, almost one-half of the total lots were sold even though over one-third of the developments were less than four years old.

The most important component for a successful vacation-home community is the provision of recreation facilities.²⁸ These facilities are usually subsidized by the developers for the first few years of operation, and they constitute the major portion of the investment in vacation-home developments.²⁹ Recreation facilities are added either through new development or through purchase and reconstruction of existing facilities. Lots are then either leased or sold, allowing the developer a speedier recovery of capital.

The most pressing problem facing vacation-home developers is financing.³⁰ The shortage of mortgage money for recreation enterprises has reduced the number of projects started and the speed of their development. This shortage has tended to stimulate land sales for a quick recovery of capital. Foreclosures among buyers within the developments are low, since the buyer can always sublet the residence to meet mortgage payments if necessary. A recent trend among vacation-home seekers is toward rent-lease, buy-lease and condominiums. One arrangement has also evolved which permits the developer of a property to rent the owner's second residence when it is not in use; however, it is not known how successful or extensive this type of arrangement is. Nevertheless, it is assumed that most owners have enough income to enable them to maintain a second year-round residence without renting it in the off-season.

Environmentalists have become very successful in delaying and blocking major resort developments in an attempt to ensure that environmental concerns are given consideration in the planning of the proposal. For this reason, organized action by environmentalists has proved an obstacle to developers of vacation-home communities, since developers are unable to recover much of their original investment, because the sale of lots is frozen until settlement is reached.³¹

A consultants survey of eleven recently developed or expanded year-round recreation communities in the United States and Canada reveals a number of interesting characteristics of this type of development:³²

- i) land for these developments is usually sold or leased for residential uses; privately-developed centres generally include hotel-type accommodations and retail-commercial facilities.
- ii) all communities are used year-round and have specially developed seasonal programs; thus, where snow skiing is possible, recreation development centres around this activity.

- iii) all have golf courses and most have year-round swimming pools.
- iv) most communities are located near public parks, historic sites and cultural institutions.
- v) Canadian centres are located within a two-hour drive of a major metropolitan centre; the American centres studied are further away.
- vi) the smallest planned development is 1,500 acres in size.
- vii) planned residential areas are in excess of 200 units of all types.
- viii) lots range from one-third to one acre in size.
- ix) lots are usually serviced by underground electric and telephone wiring; however, water supply, sewer and sewage treatment facilities only serve the central facility. Individual owners, therefore, are responsible for their private water supply and sewage disposal systems.
- x) privately-sponsored developments generally include strict design control over landscaping and architecture.
- xi) in most of the American developments the developer-operator contracts with owners of private dwellings to rent them during the owners' absence.
- xii) vacation-home communities under development in areas such as the Caribbean offer special tax privileges and other incentives.



PART II

CASE STUDIES OF EXISTING VACATION -HOME COMMUNITIES

This section of the report summarizes two published studies of vacation-home communities in the United States and outlines the activities of selected pulp and paper companies operating in Canada in the residential recreation field. A summary is presented of information received from selected developers in both Canada and United States regarding their activities in vacation-home community development.

1. PUBLISHED REPORTS

a) Hugh A. Johnson, Rural Residential Recreation Subdivisions Serving the Washington, D.C. Area, 1963, Economic Research Service, Agricultural Economic Report No. 59, Washington, D.C.: U.S. Department of Agriculture, 1964.

This study deals with thirteen rural-housing developments built for recreation use in northwest Virginia and adjoining areas of West Virginia about 100 miles from either Washinton, D.C. or Baltimore, Md.

A mail questionnaire was employed to solicit information from lot owners in the subdivisions. A total of 457 responses (58 percent) were used in the analysis. The study revealed that two-thirds of the landowners became aware of the development through the developers' promotion advertising and one-quarter through personal contact. Two-thirds of the lots included in the survey were less than one acre in size. Location and access within the development and price were the most important factors in selecting specific lots. On a list of features ranked in order of importance by owners, scenery, location, environment and climate rated highest, followed by the availability of recreation facilities; the opportunity for rest and quiet was given the lowest priority.

Over 90 per cent of the respondents stated that none of the restrictions imposed by the developer interfered with their intended use of the land. Dissatisfactions with the subdivisions arose mainly from personal relations with management and from the operation of the developments. Many owners felt that the developers and buyers should be allowed to solve managerial problems without public interference. This reaction reflects the owners' attitudes toward their rights and privileges as members of a private club.

The large capital investment necessary to establish facilities and to provide managerial capabilities for operating them, generally precludes individual farm families from undertaking such developments. The study indicated that the market for residential recreation subdivisions is limited to urban dwellers seeking family-oriented recreation in a rural setting. The study concluded that residential recreation subdivisions meet certain unique recreation needs and, therefore, should be encouraged as part of regional recreation development in the Rural Areas Development Program of the United States.

b) The second published study on vacation-home communities reviewed is by Richard N. Brown, Jr., Economic Research of Second-Home Communities: A Case Study of Lake Latonka, Pa. Economic Research Service Agricultural Economic Report No. 452, Washington, D.C.: U.S. Department of Agriculture, 1970.

This study describes the development of a 1,275-acre, 1,600-lot, second-home subdivision with a 270-acre man-made lake. The development is located 60 miles north of Pittsburgh, and within a half-hour drive of Youngstown, Ohio.

Questionnaires were mailed to 1,300 lot owners between 1964 and 1970; the 60 per cent response (717 questionnaire replies) formed the basis of analysis.

The project development began in 1964 and by 1966, all lots were sold. The average price paid for a lot was \$2,540 and the average cost of building the residence was \$12,000. Most respondents had permanent residences within 100 miles of the development; the average driving distance was 52 miles. Few owners indicated that they planned to use the vacation residence on a permanent basis. The lake and the recreation facilities within the development were restricted to the use of owners and guests. The developer provided a community water distribution system, but individual septic tanks were installed for sewage disposal. An annual road maintenance fee was charged. The legal framework of the community provided for a lot owners' association.

By 1970, it was estimated that the development would add \$1.8 million to the real-estate tax base of the county; moreover, the expected rise in revenue would exceed the cost of providing additional services. The multiplier effect of this type of development is estimated to be between 1.0 and 2.0.

The first \$7 million spent on development activities, which includes site acquisition and preparation, building construction, managerial services and promotion activities, was expected to generate an estimated \$14 million worth of business activity in the six-year period, 1965-70; about 30 per cent or \$4 million would go to local business. Special-use expenditures by homesite buyers and guests would generate from \$2.6 million to \$6.7 million worth of economic activity during the same period; about one-half of this amount would accrue to local business. After 1970, use-type expenditures were expected to generate \$0.5 million to \$1 million annually. Maintenance costs, although small initially, were expected to gross from \$0.3 million to \$0.6 million of business activity by 1975.

2. ACTIVITIES OF MAJOR COMPANIES IN THE RECREATION RESIDENTIAL FIELD

a) The United States

Boise Cascade Corporation Recreation Communities

Recreation is one of the five major enterprises in which this corporation is involved. In 1970, this aspect of the corporation's business contributed \$158 million to sales and services, or a net percentage contribution to sales of nine per cent.³³ In the same period, however, the corporation actually lost \$11 million in the recreation markets.³⁴ This loss was largely due to major investments in developments that could not be recovered because the sale of lots in these projects was blocked by environmentalist action groups.

The corporation established a Recreation Communities Group within its structure and in 1970, instituted a Vacation Housing Division to "assist property owners in our recreation communities to obtain appropriate housing. It will also explore second and vacation-home markets for our manufactured housing".³⁵

The corporation had 29 recreation communities covering an area of about 126,000 acres in nine states (1970 figures). They also acquired land for six additional community sites where development had not taken place. The mean distance from the 29 communities to the nearest metropolitan centres was 123 miles; the median distance was 120 miles. The mean number of acres in the 29 communities was 4,334; the median acreage was 2,900. By the end of 1969, about 39,500 lots had been sold; a further 42,800 lots were available or projected for sale in the various communities.³⁶

The various categories of vacation-home communities developed and advertized by the corporation are: country-club, oceanside, lake, ranch, famous resort and water-oriented communities. All communities are water-oriented and include such amenities as: golf course(s), club house, swimming pool, tennis courts, equestrian facilities and perhaps a ski hill. Scenic areas, within three hours drive of major metropolitan centres, suitable for the construction of man-made lakes of 200 or more acres and with good highway access, are considered for development.

The policy of the corporation is to establish developments either with substantial recreation facilities included in the project or located nearby. The sales promotion emphasizes the development and use of the lot by the purchaser rather than the investment possibilities of the property.³⁷

After a suitable community site has been selected, the corporation obtains purchase options to the property and then conducts marketing, engineering, environmental and legal feasibility studies. If it is necessary to abandon the project, the option price is forfeited. In most cases, the corporation makes a down payment of 20 to 25 per cent of the selling price and gives the owner a promissory note for the balance, usually payable in three to five years.

Immediately after acquiring the land, consultants prepare plans for the proposed development. A project manager is assigned by the corporation to function as an overseer of the construction phase and to serve as a public-relations officer. Roads, sewers, water lines and recreation facilities are usually constructed first. Within two years of the sale of the first lot, roads and sometimes the sewer systems are completed.

The new owner, after purchasing his lot, becomes a member of a property owners' association, entitling him to use roads and certain common facilities for which he must pay an annual assessment (usually not less than \$100) for maintenance. Some recreation facilities, however, are available only on a fee basis. Deed restrictions ensure the maintenance of environmental quality and a high standard of architectural design. Building plans must be submitted to an architectural review committee, appointed either by the corporation or the property owners' association.

Property sales begin after the access roads have been surveyed and cut, and usually about nine months after acquiring the property. The corporation employs the traditional selling methods through media advertising and salesmen under the direction of the sales manager for each project.³⁸

Almost all sales are made to individuals. Boise Cascade estimates that the buyers' average annual incomes range from \$10,000 to \$25,000; however, there is no statistical information to support this contention. They also believe that properties in projects containing substantial recreation facilities were purchased for the construction of a second residence; however, those in projects with little recreation development, were purchased as investments.³⁹

Of the corporation's 29 recreation development projects, 18 are located in California, 2 in other western states and 9 in midwestern and eastern states. Lots in most western projects vary in size from one-quarter to two acres and are sold at prices ranging from \$6,000 to \$10,000, except at two projects where the price ranges from \$9,000 to \$25,000. A down payment of 10 to 15 per cent of the selling price is usual; monthly installments on principal and interest are spread over seven to ten years. The effective rate of these installments ranges from 7 to 9 per cent. Lots purchased for investment, where only access roads and minimal improvements are provided, vary in size from two and one-half to forty acres and are priced from \$1,000 to \$2,500 an acre. The usual terms are a down payment of 10 to 15 per cent with monthly installments on principal and interest payable extended over 11 to 15 years. The annual rates of interest range from 6 to 9 per cent.

Most lots in the corporation's midwestern and eastern projects are one-third of an acre in size and are sold at an average price of \$7,500 per lot. A down payment of 10 to 15 per cent of the purchase price is required; the balance is paid in monthly installments of principal and interest, payable over a five- to ten-year period. The effective interest rates on these installments range from 7 to 12 per cent.

b) Canada

1) Pulp and Paper Companies

Canadian pulp and paper companies are less actively involved in developing planned recreation communities than their counterparts in the United States, largely because most of these companies operate on woodcutting rights leased from the Crown. Most provincial governments grant timber-

cutting rights on the basis of 21-year renewable leases rather than through 'fee simple' disposition of the land to the timber companies. Prior to the introduction of leasing, Nova Scotia and New Brunswick had 'alienated' most of their forest lands, 87 and 62 per cent respectively, to private interests.⁴⁰

To ascertain the extent to which pulp and paper companies are involved in recreation land development in Canada, a list of the major companies was secured and correspondence was initiated with each company. The following is a brief summary of the involvement of the six major pulp and paper companies in the field of recreation residential development.

i) Domtar Woodlands, Limited (Cornwall, Ontario)

This company plans to dispose of 265 acres, containing 20,000 linear feet of shoreline, north of Belleville, Ontario. At the time the company was contacted in August, 1971, it had not decided whether the land should be sold to a developer or whether the company itself should proceed with the subdivision and sale of cottage lots. The company has subdivided and sold cottage lots over the past few years on certain freehold lands in the province of Quebec.

ii) Canadian International Paper Company (Montreal, Quebec)

Most timber land is leased by the company. It is not the policy of the company to sell or lease company-owned land for cottage or second residence developments. The company has allowed access by roads and has established picnic sites in the forest.

iii) Scott Maritimes Pulp Limited (New Glasgow, Nova Scotia)

This company has recently established a wholly-owned Canadian subsidiary, Cape Chignecto Lands, which sells land for cottage lots on the company's freehold land.

iv) The Ontario-Minnesota Pulp and Paper Company, Limited
(Fort Frances, Ontario)

Since this company owns very little land, they are not engaged in the selling or leasing of sites for cottages.

v) The Great Lakes Paper Company, Limited (Thunder Bay, Ontario.)

This company operates exclusively on Crown Land and so neither sells nor leases cottage sites.

vi) Northwood Pulp Limited (Prince George, British Columbia)

This company owns little freehold land and as a result does not lease or develop company owned land for recreation residential development.

2) Domaines

The principle of a private community having community control with communal amenities and undeveloped common land is the basis of this type of development.

Domaine Perkins-sur-le-Lac, a 6,000-acre property, located about 25 miles from Ottawa was recently purchased by a Toronto real-estate firm that plans to market 2,000 lots.⁴¹ There are, at present, about 200 cottages which are located around one of the nine lakes on the property. In this community, there is a year-round gatekeeper, a recreation centre, a communal beach and a communal ski hill. A cottage owners' association operates the community facilities, maintains the roads and stocks the lake with fish. There is a mandatory \$15 annual membership fee per family. The cottage owners' association also establishes certain rules. For example, a cottage is required to have a minimum floor space of 600 square feet and must be completed one year after construction has begun. The cottages at this development are estimated to range in value from \$10,000 to \$50,000.⁴²

3) 108 Mile Recreation Ranch

This ranch is a 26,000-acre development, undertaken by a Vancouver-based real estate firm. The first phase of this project involves the development of 1,500 lots. The firm expects to develop a total of 6,000 lots and to sell them over a period of 7 to 10 years. No waterfront property is being offered for sale. The minimum lot size is half an acre.

The development is located in the Cariboo country in the interior of British Columbia, about 250 miles from Vancouver or at least five hours driving time.⁴³

At the time of the survey (June 1971) it was indicated that the following facilities would be available:

- i) a 5,000-foot M.O.T. approved, paved airstrip and terminal building.
- ii) a paved highway and a railway line skirting the development.
- iii) an 18-hole, 230-acre golf course.
- iv) 22 units of a 60-unit motel (opened in the summer of 1971).
- v) free campsite.
- vi) trail riding and horse rental.
- vii) pasturing of horses at \$5 a head per month and calves at \$3 a head per month.
- viii) a game preserve surrounding the development.
- ix) a water system (operational by 1972). A public utility company operates the system. The lot owner is assessed an \$85 connection fee, whether or not the purchaser elects to connect his residence to the system.
- x) septic tanks for sewage disposal, subject to the application for a permit by each lot purchaser to install one.
- xi) electricity from a public utility company.
- xii) a garbage collection service. Costs of the service are shared by the lot purchaser. An annual \$40-fee is assessed against each owner for road maintenance, garbage pick-up and park maintenance in the first three years.
- xiii) education facilities at a community six miles away. A school bus serves the development.
- xiv) public transportation by bus. A railway station is located six miles away and a commercial air terminal 50 miles from the development.

The following facilities are under development or planned:

- a) a family ski slope (under development)
- b) a zoo (planned)
- c) a hotel and shopping centre (planned)
- d) a 25-acre park area with tennis courts, a skating rink and other recreation facilities (planned)

In 1969, 300 lots were sold at an approximate price of \$3,500 each. In 1970, 300 lots were sold at an approximate price of \$4,500 (29 per cent increase). In 1971, up to June 25, 162 lots were sold at an approximate price of \$5,700 (27 per cent increase from the previous year). The lots are priced from \$4,950 (1971 prices) with 15 per cent down and the balance bearing interest at the rate of 10.5 per cent per annum payable at the rate of a minimum of \$35 per month or 1.5 per cent per month, whichever is higher, with a pay-up clause at the end of seven years. No statistical information is available on the buyers of the lots.

About 150 building permits have been issued since the start of development up to June 7, 1971; the value of residences range from \$5,000 to \$50,000. A lot owners' council maintains quality control over the construction of residences. The average amount of taxes paid on lots with no improvements and based on the 1970 assessment was \$58.00.

The total incurred costs prior to any construction are estimated as follows:

lot	\$4,950
water connection	\$85
assessment of building-plans fee	\$25 - \$250 ($\frac{1}{2}$ % of cost)
annual fee for road maintenance, etc	\$40
average annual taxes on lots	<u>\$58</u>
Total	\$5,158 - \$5,383

4. Vydon Acres

This development is a subdivided tract of land, encompassing some 2,000 acres on the Ottawa and Mississippi rivers near Arnprior, 35 miles from Ottawa. This development is expected to contain 162 waterfront lots with at least 100-foot frontages. The prices of the lots vary from \$35 to \$50 per foot of frontage (1971 prices). A total cash payment is required for purchase. Facilities provided for this development include municipal roads which are serviced on a year-round basis and a school-bus service which is provided for children of permanent residents. Other planned facilities include a game farm, a golf course and a marina.

SUMMARY

The estimated average annual growth rate of summer cottages in Canada is 3 percent. It is difficult to predict how this may change in the future. However, as accessibility improves through better highway networks, it appears that the number of seasonal residences converted to permanent residences is likely to increase. The number of former seasonal residences used for retirement homes is also likely to increase.

The development pattern is most likely to change considerably in the future. Instead of constructing cottages in isolated areas, prospective cottagers will have to settle for sites where land is available. This will probably result in an expansion of planned residential recreation developments. Moreover, more developments are likely to focus on artificially-created rather than on natural water bodies. This trend is already evident in the United States and in the more populated areas of Canada. In the less densely populated areas of the country, such as the Maritimes, developments in the future may continue to focus on natural water bodies.

Wide regional variations in Canada affect the demand and the supply base for residential recreation development so that a different set of controls for the various regions may be required. The greater demand pressures exerted in and around concentrated population centres create problems of much different scope and scale that may require different solutions and speedier action.

The increased concern expressed over environmental quality may result in more control over the use of shoreland. If shoreland continues to play its present role of providing recreation opportunities to large numbers of people, increased attention to land-use planning and management is necessary. The effects of recreation residential developments on the physical landscape is likely to be minimal if the development is well planned and designed to blend with the natural features of the landscape. Well-planned developments will ensure the greatest economic and social benefits and environmental integrity.

FOOTNOTES

¹Cottage, vacation home, summer home and second home are only a few of the synonyms used for this term. In this report it refers to a permanent structure, single-family residence, used for all or part of the year as a base for recreation pursuits and not as a permanent residence.

²Richard L. Ragatz, Vacation Homes: An Analysis of the Market for Seasonal-Recreational Housing (revised edition of a Ph.D. thesis, Cornell University, 1969), p.2.

³Richard L. Ragatz, "Vacation Homes in the Northeastern United States: Seasonality in Population Distribution", Annals of the Association of American Geographers, LX, No.3 (1970), p. 450.

⁴Eleanor Carruth, "The Corporate Move to Leisure Towns", Fortune, LXXXIII, No.4 (1971), p. 74.

⁵Globe and Mail (Toronto : July 20, 1971).

⁶J. W. MacNeill, Environmental Management, Constitutional Study prepared for the Government of Canada, (Ottawa: January, 1971), p.134, from information supplied by W. M. Baker.

⁷Financial Post, (May 15, 1971).

⁸Richard L. Ragatz, Vacation Homes: An Analysis of the Market for Seasonal-Recreational Housing (revised edition of a Ph.D. thesis, Cornell University, 1969), p. 191.

⁹Ibid., p. 203.

¹⁰Ibid., pp.199 and 203.

¹¹Globe and Mail, (Toronto, July 16, 1971).

¹²Financial Post, (May 15, 1971).

¹³Robert L. Siegel, "Vacation Homes: An Exploding Market Takes on a New Shape", House and Home, XXV (February, 1964), p.107.

¹⁴Richard N. Brown, Jr., Economic Impact of Second-Home Communities; A Case Study of Lake Latonka, Pa., Economic Research Service, Agricultural Economic Report No. 452 (Washington, D.C.: U.S. Department of Agriculture, November, 1970), p.55.

¹⁵Richard L. Ragatz, "Vacation Housing: A Missing Component in Urban and Regional Theory", Land Economics, XLVI, No.2 (1970), pp.125-26.

¹⁶For a classification of vacation homes based on lot types, see Richard L. Ragatz, Vacation Homes: An Analysis of the Market for Seasonal-Recreational Housing (revised edition of a Ph.D. thesis, Cornell University, 1969), pp.184-198 and for a discussion of types of vacation homes based on residence types see W. M. Baker, Material Investment in Summer Cottages in the Atlantic Region 1966 to 1971, (Scarborough, Ontario: July, 1967).

¹⁷Ontario Department of Municipal Affairs, Community Planning Branch, Resort Subdivisions in Ontario, (n.d.). Provides a summary of the problems associated with "ribbon" cottage development and the advantages of employing cluster design.

¹⁸Richard L. Ragatz, "Vacation Homes in the Northeastern United States: Seasonality in Population Distribution", p.449.

¹⁹"The Second Home Market", American Builder (July, 1968), p.26.

²⁰Richard L. Ragatz, Vacation Homes: An Analysis of the Market for Seasonal-Recreational Housing (revised edition of a Ph.D. thesis, Cornell University, 1969), p.186 quoting "Your Market Opportunities: 9,600,000 Families Qualify for Second Homes" Practical Builder, XXIX (November, 1964), p.66.

²¹Ibid., p.186, quoting Siegel "Vacation Homes: An Exploding Market Takes on a New Shape", p.108.

²²Ibid., quoting George R. Thenn, Jr., "Two Types of Buyers Ready for Cabins in the Mountains", Stockton Record (September 27, 1963), p.13.

²³Ibid., p.187, quoting "A New Look at Vacation Homes", Journal of Homebuilding, XVII (June, 1963), p.67.

²⁴Carruth, "The Corporate Move to Leisure Towns", p.74.

²⁵Ibid., p.74.

²⁶Business Week, (July 19, 1969), p.66.

²⁷Richard L. Ragatz, Vacation Homes: An Analysis of the Market for Seasonal-Recreational Housing.

²⁸Ibid., p.189.

²⁹Ibid., p.189.

³⁰Siegel, "Vacation Homes: An Exploding Market Takes on a New Shape", p.108.

³¹For examples see Carruth, "The Corporate Move to Leisure Towns", pp.72-79 and Time, (April 12, 1971), p.68.

³²Project Planning Associates Limited, Recreation and Community Development on the Canadian Shield Portion of Southern Ontario, Vol. I: Concepts of a Model Recreation Community, ARDA Project No.25068 (April 17, 1970, Appendix C.

³³Boise Cascade 1970 Annual Report, p.19.

³⁴Ibid., It was also reported (Newsweek, March 13, 1972) that the corporation had an after tax loss of about \$85 million in 1971 and that the recreation communities group was reported to have accounted for almost all of the \$74 million realty loss that accrued in 1971.

³⁵Boise Cascade 1970 Annual Report, p.15.

³⁶Boise Cascade Credit Corporation, Prospectus (May 5, 1970) pp. 7-11.

³⁷Ibid., p.9.

³⁸Sports Illustrated, (July 1973), p.41 reports that in California, this corporation recently agreed to a \$58.5 million settlement of lawsuits brought against it for false and misleading advertising, following a halt of recreational land sales in July, 1972.

³⁹Boise Cascade Credit Corporation, Prospectus, (May 5, 1970) pp. 8-9.

⁴⁰Systems Research Group, Competitive Structure in the Canadian Pulp and Paper Industry, EQM Working Paper No. 17, (n.D.), p. 12.

⁴¹Citizen (Ottawa, June 26, 1971), p.8.

⁴²Ibid., p.8.

⁴³Lot sales have not been as large as expected. A major reason is the great distance from a metropolitan centre. For example, it was mentioned earlier that Boise Cascade Corporation looks for development sites located within three hours drive of a major metropolitan centre.

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TITLE

Recreation Residential Develop

DATE DUE	BORROWER'S NAME	ROOM NUMBER