



Communities, Land
and Environment



PRINCE EDWARD ISLAND
**COASTAL
PROPERTY GUIDE**
ONLINE EDITION

What you should know about living on PEI's coast



Communities, Land
and Environment

The *Prince Edward Island Coastal Property Guide*
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DE Jardine Consulting

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"Enhancing Competitiveness in a Changing Climate."

This Guide is for informational purposes only. It is designed for use by anyone who wishes to subdivide, develop, or live on coastal property on PEI. It is not a substitute for Provincial Statutes and Regulations.

SO YOU WANT TO LIVE ON THE COAST...

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AS ATTRACTIVE AS IT MAY BE, THE COAST ISN'T ALWAYS THE BEST NEIGHBOUR.

HOW ARE COASTAL PROPERTIES UNIQUE?

Prince Edward Island's coastline is ever-changing, shaped by the forces of wind, waves, tides, and changes in sea level. There are unique rules (regulations) that apply to properties located within coastal areas. These rules are designed to help protect both the environment and you as a coastal property owner.

Coastal properties are valued by tourists and residents alike, as well as by many businesses. Unfortunately, coastal properties can also be vulnerable. As a coastal property owner, or potential property owner, it is important that you understand the risks and responsibilities.

The *Prince Edward Island Coastal Property Guide* answers basic questions relating to what you can and can't do with your coastal property. It also discusses the potential risks of living on the coast and what you can do to adapt to these risks.

ARE THE RULES FOR COASTAL PROPERTIES THE SAME EVERYWHERE?

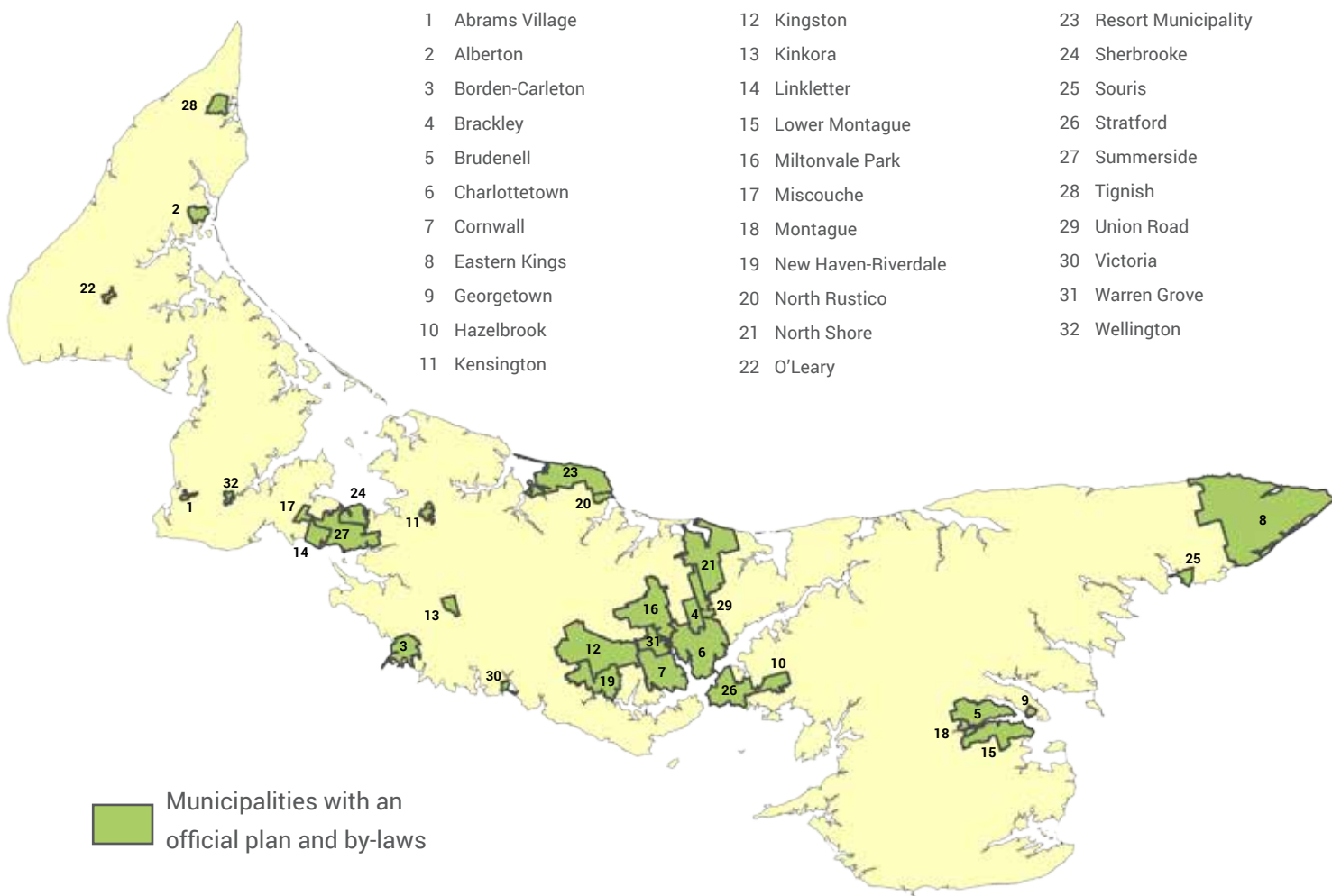
Not necessarily. The rules for planning-related applications (i.e., subdivisions and development) may be different depending on the location of your property.

If your property is located within a municipality with an official plan and by-laws (see areas shaded in green on the map), the municipality will process your planning-related applications.

If your property is located anywhere else on the Island, the Province will process your planning-related applications. The provincial jurisdiction includes all unincorporated areas, and properties within municipalities that do not have an official plan and by-laws.

If you're unsure about whether your property is within a municipality that has an official plan and by-laws, contact the PEI Department of Communities, Land and Environment, or your local municipal office, to confirm your planning jurisdiction. See Pages 19–20 for the appropriate contact information.

MUNICIPALITIES WITH AN OFFICIAL PLAN AND BY-LAWS



CAN I SUBDIVIDE MY COASTAL PROPERTY?

It depends. Your property may be subdivided if your proposal meets the requirements of your local planning authority.

If you want to subdivide your property, you'll need to consider drinking water quality, sewage disposal requirements, storm water management, highway access, and any environmental factors that are unique to your property. Not all applications to subdivide a property are approved. The review process will consider whether sound planning, engineering, and environmental principles are being followed.

A subdivision approval is required when:

- » Any parcel of land is divided to create one or more new parcels; or
- » Two or more parcels are joined into one.

The minimum size of the proposed lots in a subdivision is determined through a Site Suitability Assessment (see Page 10). For the most part, lot size is dependent on the soil conditions (i.e., the ability to dispose of septic waste on site) and the proposed land use.

Within the provincial planning jurisdiction, a subdivision of a coastal property(s) must allow for:

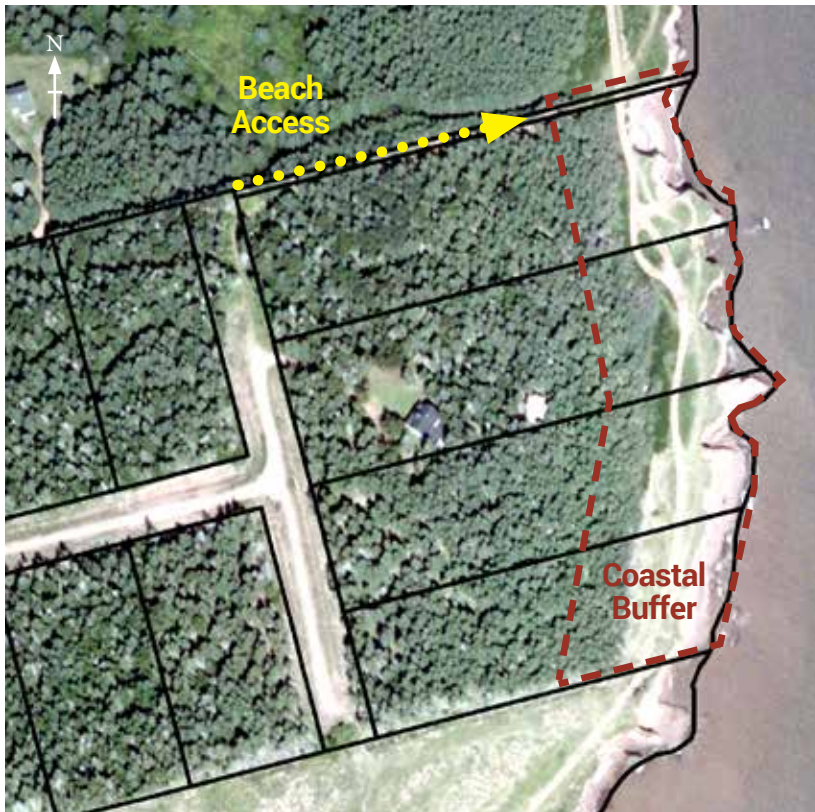
- » **Minimum lot size** for proposed properties;
- » **A coastal subdivision buffer** that is at least 18.3 m (60 ft) wide, or 60 times the annual rate of erosion,* whichever is greater (see examples on opposite page); and
- » Where possible, **access to the beach** or watercourse for use by the owners of the new lots.

Coastal properties are often subdivided into seasonal cottage lots, which don't require direct access to a public road. Private roads are not maintained by the Province. If your property is on a private road it's your responsibility to arrange for access during the winter months.

For more information on the steps required to make a subdivision application, see Pages 21–22.

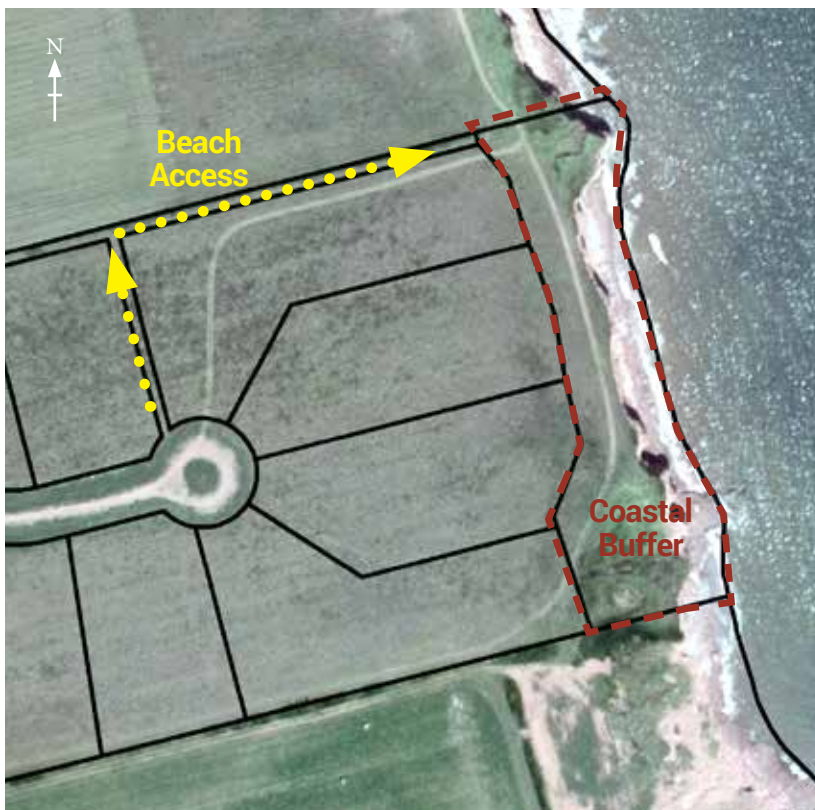
**The annual rate of erosion will be determined at the time that your application is processed.*

TWO TYPES OF COASTAL SUBDIVISION BUFFERS:



1. A coastal subdivision buffer may be **incorporated into the residential lots** of the subdivision. Each lot must have sufficient depth for development, excluding the buffer area.

In this example, the buildings on the developed property have not yet been impacted by the ongoing erosion. Property owners who do not have direct access to the beach may use the public right of way provided on the north side of the subdivision.



2. A coastal subdivision buffer may be designed and **subdivided as a separate property** that is held in common ownership by the owners of the lots of the subdivision.

In this example the ongoing erosion on the coast has reduced the land within the shared property, but has not yet impacted the individual lots. Property owners can use the public right-of-way provided on the north side of the subdivision to access the shared coastal buffer property and the beach.

WHAT IS THE BUFFER ZONE, AND HOW DOES IT IMPACT MY COASTAL PROPERTY?

The Watercourse and Wetland Buffer Zone (a.k.a., “the Buffer Zone”) is the 15 m (49.2 ft) strip of protected land that has been established along any stream, creek, pond, river, bay, wetland, or coastal water body, whether it contains water or not. **Almost all activity within the Buffer Zone is prohibited.** The purpose of the Buffer Zone is to provide a protected area that separates the developable part of your property from any watercourse and/or wetland.

Within the Buffer Zone, you need a permit to:

- » Alter or otherwise disturb the ground or soil, including landscaping with equipment other than hand tools, or to remove soil and/or rock;
- » Cut trees for a view, for a safety issue (where there is a risk of the tree falling on people/property) or, to save a portion of the bank where the tree is expected to pull the bank away when it falls;
- » Dump material or objects of any kind;
- » Remove seaweed using heavy equipment;
- » Build, repair, or remove structures or obstructions, including seasonally removable stairways and floating docks;
- » Install shoreline stabilization (see Page 15); or
- » Operate vehicles and large equipment (including cars, trucks, recreational vehicles and heavy equipment).

Within the Buffer Zone you do not need a permit to:

- » Prune trees and shrubs;
- » Plant grass, trees, and shrubs as long as you only use hand tools;
- » Mow an existing lawn; or
- » Remove or cut down a dead tree (standing or fallen).

DID YOU KNOW? Violators of the Buffer Zone regulations are subject to a minimum fine of \$3,000 for an individual, or \$10,000 for a corporation.

If you have a permit, activities that cause only minimal environmental impact may be undertaken in the Buffer Zone.

WHAT ABOUT MY VIEW?

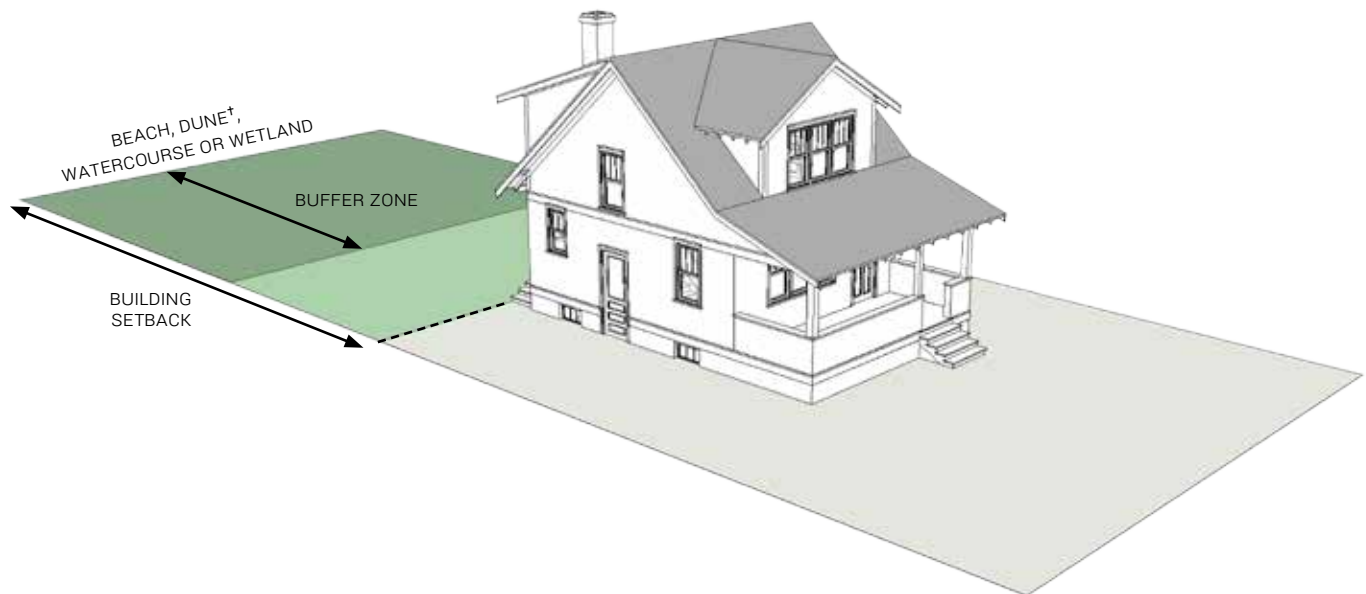
If you want to remove some of the vegetation or trees in the Buffer Zone to improve your view to the water, you must first obtain a Watercourse, Wetland and Buffer Zone Activity Permit. A government official will assess the site and a permit may be issued. If a permit is issued, then conditions will be placed on the permit regarding how much vegetation may be removed. If a contractor is hired to do the work, a permit is still required. Contact the PEI Department of Communities, Land and Environment for more information (see Page 19).

HOW CLOSE TO THE WATER CAN I BUILD?

THE NUTS & BOLTS OF SETBACKS

There are two things that regulate how close to the water you can build on your coastal property:

- » the Buffer Zone (see Page 7), and
- » the building setback.



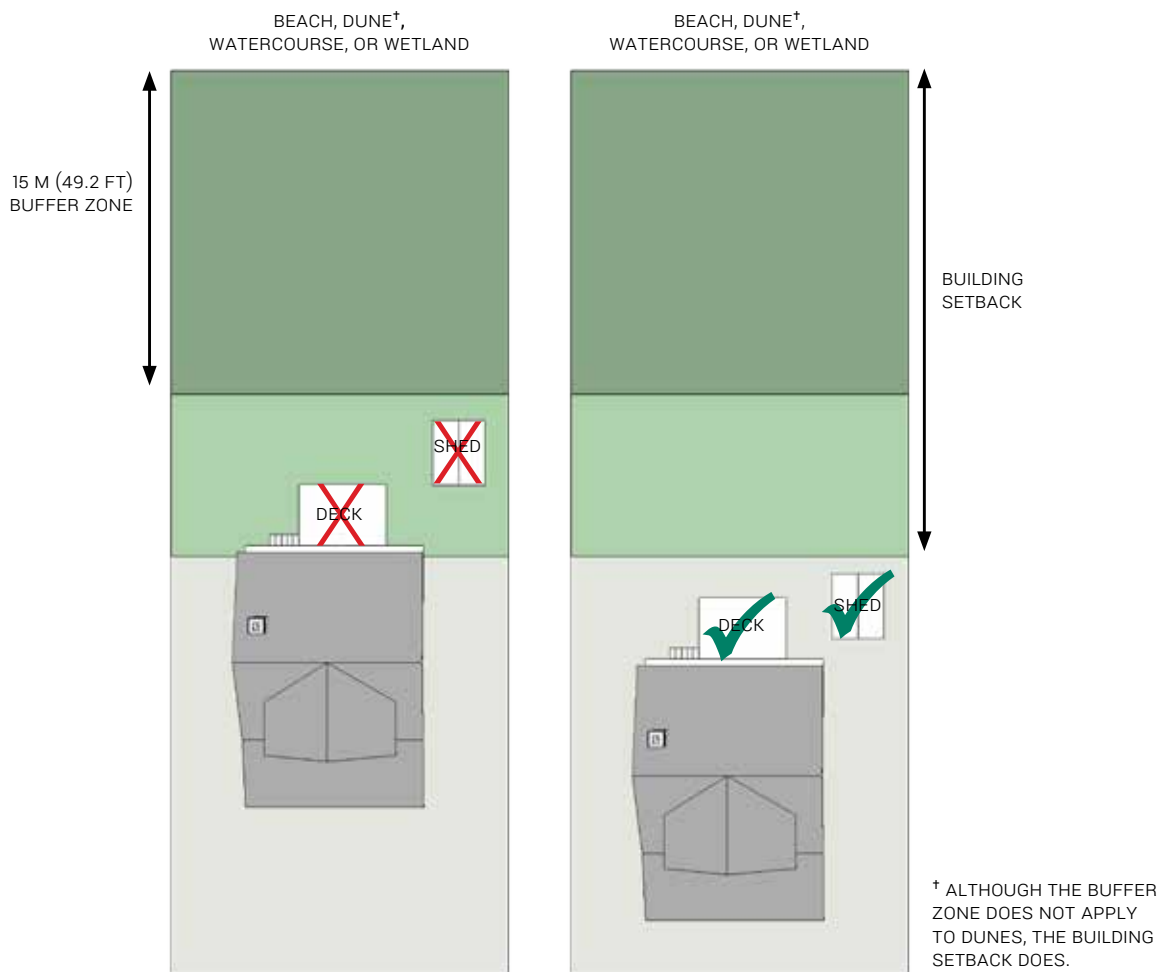
1. BUFFER ZONE

You can't build or locate any structures within the Buffer Zone. The Buffer Zone regulations apply provincially, regardless of whether your property is located within the provincial or a municipal jurisdiction.

2. BUILDING SETBACK

All properties have minimum building setbacks. A **building setback** is the minimum required distance between a proposed building and a specific boundary (e.g., property boundaries, the road, the coast). The minimum length (depth) of the setbacks will differ depending on where your property is located. In addition to setbacks measured between the proposed building and the property boundaries, you are also required to leave a building setback from the coast. This setback is measured between the proposed building and the:

- » Top of the bank, when adjacent to a beach; or,
- » Inland boundary of a dune, wetland, or watercourse.



When your property is located within provincial jurisdiction the minimum building setbacks are:

- » Beach: 22.9 m (75 ft), or 60 times the annual rate of erosion,* whichever is greater;
- » Wetland/watercourse: 22.9 m (75 ft); and
- » Sand dune: 30.5 m (100 ft).

The building setback doesn't just apply to the main building on your property. Secondary structures, such as sheds and decks must also meet this setback. The only exclusions are for concrete/asphalt walkways, wells, fences, utility poles, clothesline poles, and playground equipment (e.g., swing sets).

If your property is located within a municipality that has an official plan and by-laws, the municipal by-law will specify the minimum building setback that applies to you (i.e., the municipal building setback may be different from the provincial buildings setback). Contact your local municipal office to find out more information on the regulations that apply to your property.

**The annual rate of erosion will be determined at the time that your application is processed.*

HOW ARE MY SERVICES IMPACTED BY THE COAST?

WATER WELLS AND SEPTIC SYSTEMS

Services on coastal properties require special consideration because they can be susceptible to coastal risks. Unless your property is going to be connected to municipal or central services, you will need to test the quality of the groundwater for drinking, and the suitability of the soil for an on-site septic system. If your property was recently subdivided from a larger parcel, these tests may have already been completed during that process.

WELLS AND WATER QUALITY

All drinking water on PEI comes from groundwater sources. On the coast, wells can be vulnerable to erosion, flooding, and contamination from saltwater intrusion.

For **new developments**, you should locate your well:

- » Inland as far as possible,
- » At a high elevation when a property may be at risk of coastal flooding,
- » At a higher elevation than nearby septic systems, and
- » At an appropriate distance from other site features (e.g., driveway, trees, etc.).

For **existing developments**, you should have your well water tested:

- » Annually for bacterial contamination, and
- » Every 3–5 years for chemical contamination.

If your well is located in a well pit, and you are experiencing water quality problems, you should consider having the well reconstructed to extend the casing above ground. As a last resort, you may need to construct a new well.

Seasonal property owners should disinfect their wells each year at the start of the season, and then have the water tested for bacterial contamination.

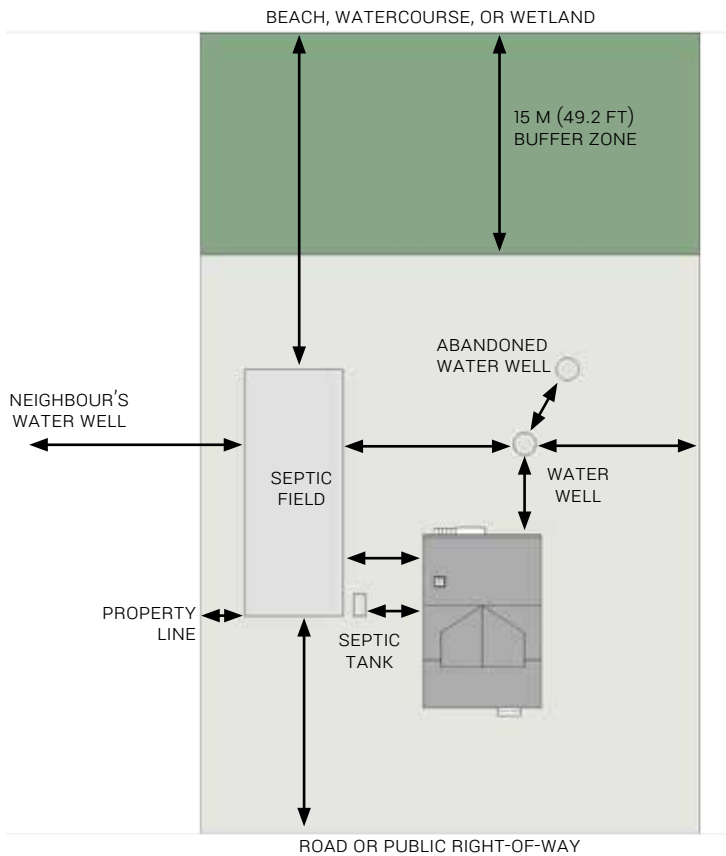
Saltwater intrusion occurs when salty ocean water mixes with fresh groundwater. This can become a problem when it intrudes into the groundwater sources for a well. Once groundwater is contaminated with too much saltwater the well can no longer be used for drinking water. In the future, as demand for fresh water increases in the coastal area and as sea level rises, saltwater intrusion is expected to become a more serious issue.

SEPTIC SYSTEMS AND SITE SUITABILITY ASSESSMENTS

A **Site Suitability Assessment (SSA)** is used to determine the soil's ability to dispose of septic waste on-site. The SSA includes a test pit inspection and a permeability test. A SSA must be completed before you:

- » Install a septic system on your property,
- » Subdivide your property, or
- » Develop (i.e., build on) your property.

Prior to installing a septic system, you will also need to hire a licensed septic contractor. See Application Checklists on page 21 and 22 for more information.



If you are planning to develop your property, a licensed septic contractor should be consulted early in the development process. Wells, septic tanks, and on-site septic disposal fields have minimum setback requirements from the coast, from your property lines, from buildings, and from each other.

Water wells may be located no closer than:

- » 3 m (10 ft) from buildings or structures,
- » 1.5 m (5 ft) from your property lines, and
- » 6 m (20 ft) from existing or abandoned wells.

Minimum setback distances from septic system components are summarized in the table below.

Minimum distance between:	Septic Tank	Septic Disposal Field	Sewer Line
Water well	15.2 m (50 ft)	15.2 m (50 ft)	3.0 m (10 ft)
Water line	3.0 m (10 ft)	3.0 m (10 ft)	0.45 m (1.5 ft)
Property boundary, including the road	3.0 m (10 ft)	3.0 m (10 ft)	-
Building with foundation	4.6 m (15 ft)	6.1 m (20 ft)	-
Building without foundation	-	4.6 m (15 ft)	-
Coastline	22.9 m (75 ft)*	22.9 m (75 ft)*	-
Natural boundary of a body of water	15.2 m (50 ft)	15.2 m (50 ft)	-

* Or, 60 times the annual rate of erosion, whichever is greater.

DO I NEED A SEPTIC TANK AND WELL? Properties are designated for municipal, central, or on-site services at the time of subdivision. If you are unsure of what services are available for your property, contact Inspection Services with the Department of Communities, Land and Environment, your local municipal office, or the selling agent if you are purchasing a property (see Page 19 for contact information).

I ALREADY HAVE A HOUSE ON THE COAST. DO THE RULES STILL APPLY?

Yes. Regardless of how long your house or cottage has been in its current location, the rules still apply.

If your existing development doesn't meet the current regulations there are restrictions as to what you're allowed to do on your property. For example, if your house or cottage doesn't meet the current setback regulations, and if you hope to make any improvements and/or additions to it (including adding a deck or a shed), these changes would have to be located on the inland side of the building (e.g., not in the Buffer Zone). As with any new construction, a development permit would be required.



IS MY COASTAL PROPERTY AT RISK?

Possibly. Living on the coast means living with hazards such as coastal erosion, coastal flooding, and sea level rise.

COASTAL EROSION

Coastal erosion is the natural breakdown and removal of rocks and soil along the coastline. Typically, most erosion takes place during storms (e.g., strong waves, high winds, etc.).

On average, PEI's coastline is eroding at a rate of 30 cm (11.8 in) each year, but some areas are eroding much faster. Erosion is not always a gradual process; in some instances significant amounts of land (8–10 m or 26–33 ft) have been lost in a single storm event.

By using historical (1968–2010) rates of erosion, a level of risk can be attributed to individual coastal properties.

High Risk: more than 90 cm/yr (34.5 in/yr)

Moderate Risk: 30–90 cm/yr (11.8–34.5 in/yr)

Low Risk: less than 30 cm/yr (11.8 in/yr)

Climate change will result in a rising sea level and more intense storms, which will lead to increased erosion in coastal areas.

COASTAL FLOODING

During a storm, flooding can occur on low-lying coastal properties, often as a result of storm surge. Storm surge is a temporary rise in water level that results primarily from strong winds pushing the water toward the shore.

SEA LEVEL RISE

As a result of climate change, PEI's sea level is projected to rise by approximately 1 m (3.3 ft) over the next 100 years. This will permanently flood low-lying coastal land. Although this will be a gradual process, in combination with more frequent, intense storms, the coastline will become more susceptible to flooding as the sea level rises.

PEI is fortunate to have access to detailed information on the elevation of all coastal properties. This information can be used to assess the coastal flood risk to your property.

HIGH RISK - Properties with an elevation of less than 2 m (6.6 ft) are considered to have a high coastal flood risk. These properties are likely to be impacted by sea level rise due to climate change, and periodically by storm surge events.

MODERATE RISK - Properties with an elevation higher than 2 m, but less than 4 m (13.1 ft), are considered to have a moderate coastal flood risk. These properties may flood from larger storm surge events (> 1.3 m or 4.3 ft). Over time, these properties will likely be impacted more often, as sea level rises and storm events become more intense.

LOW RISK - Properties with an elevation higher than 4 m (13.1 ft) are considered to have a low coastal flood risk.

DID YOU KNOW? Insurance products focused on coastal storm surge and coastal erosion are not yet available in Canada.



Erosion is not always a gradual process. Storm surge events can result in significant losses to a property in a single day.

Photo: DE Jardine

A **Coastal Erosion and Flood Risk Assessment** can give you information about the type and extent of risk to your property. The assessment includes information on your property's historical erosion rate, its potential vulnerability to coastal flooding, and the possible influence of climate change on future levels of risk. This assessment is available for any property owner who would like to know more about the long-term suitability of development on their property. Contact the PEI Department of Communities, Land and Environment for more information (see Page 19).



When a storm surge occurs during a high tide, coastal flooding can occur.

Photo: DE Jardine

WHAT ARE MY OPTIONS FOR ADAPTING TO COASTAL RISKS?

There are several options. For new or existing development, the risk of being impacted by erosion or coastal flooding can be minimized by locating buildings farther inland and at a higher elevation. On high risk properties it may be best not to build at all.

In the past, development along the shoreline was often undertaken with little thought given to the associated risks. As a result, many coastal property owners are now faced with three alternatives:

1. Do nothing and risk the loss of their property and existing structures;
2. Relocate buildings farther inland and allow nature to take its course along the shoreline; or
3. Try to reduce the erosion rate through shoreline stabilization techniques.

The PEI Department of Communities, Land and Environment DOES NOT RECOMMEND, as a first alternative, the use of shoreline stabilization along PEI's perimeter coastline.

The Department DOES RECOMMEND locating new buildings, or relocating existing buildings, at a higher elevation and farther inland.

SHORELINE STABILIZATION

The most common stabilization methods used on Prince Edward Island attempt to maintain the existing shoreline by armouring it against the forces of wave action. Such structures include sea walls, bulkheads, and armour stone.

When shoreline stabilization work is to be undertaken it must be conducted in an environmentally sensitive manner. Projects may be granted a permit if there is sufficient justification and it is determined that there will be minimal environmental impact as a result of the work. Stabilization is generally not permitted along a wetland or sand dune. The landowner must pay for all shoreline stabilization work and for the ongoing maintenance and repair of the structure. Should the system fail, the property owner is responsible for the costs associated with removing debris and/or stone from the beach or shoreline.

If you hope to undertake stabilization work on your coastal property, you must:

1. **Obtain a Watercourse, Wetland and Buffer Zone Activity Permit** from the PEI Department of Communities, Land and Environment; or
2. **Hire a licensed contractor** who is pre-approved to conduct this work. The contractor will register the project with the Department of Communities, Land and Environment. A Watercourse, Wetland, and Buffer Zone Activity Permit is not required when a licensed contractor performs this work. The work may proceed once the Department has provided an acknowledgment to the contractor that the registration form has been received. For an updated list of licensed contractors see www.gov.pe.ca/licensedcontractors.

REASONS TO RETHINK SHORELINE STABILIZATION

In addition to the high costs of construction, there are no guarantees that shoreline stabilization techniques will provide a long-term solution. There are also potential negative impacts on:

ADJACENT PROPERTIES

Armouring even a small portion of the coastline can potentially impact adjacent properties that have not been armoured.

THE BEACH

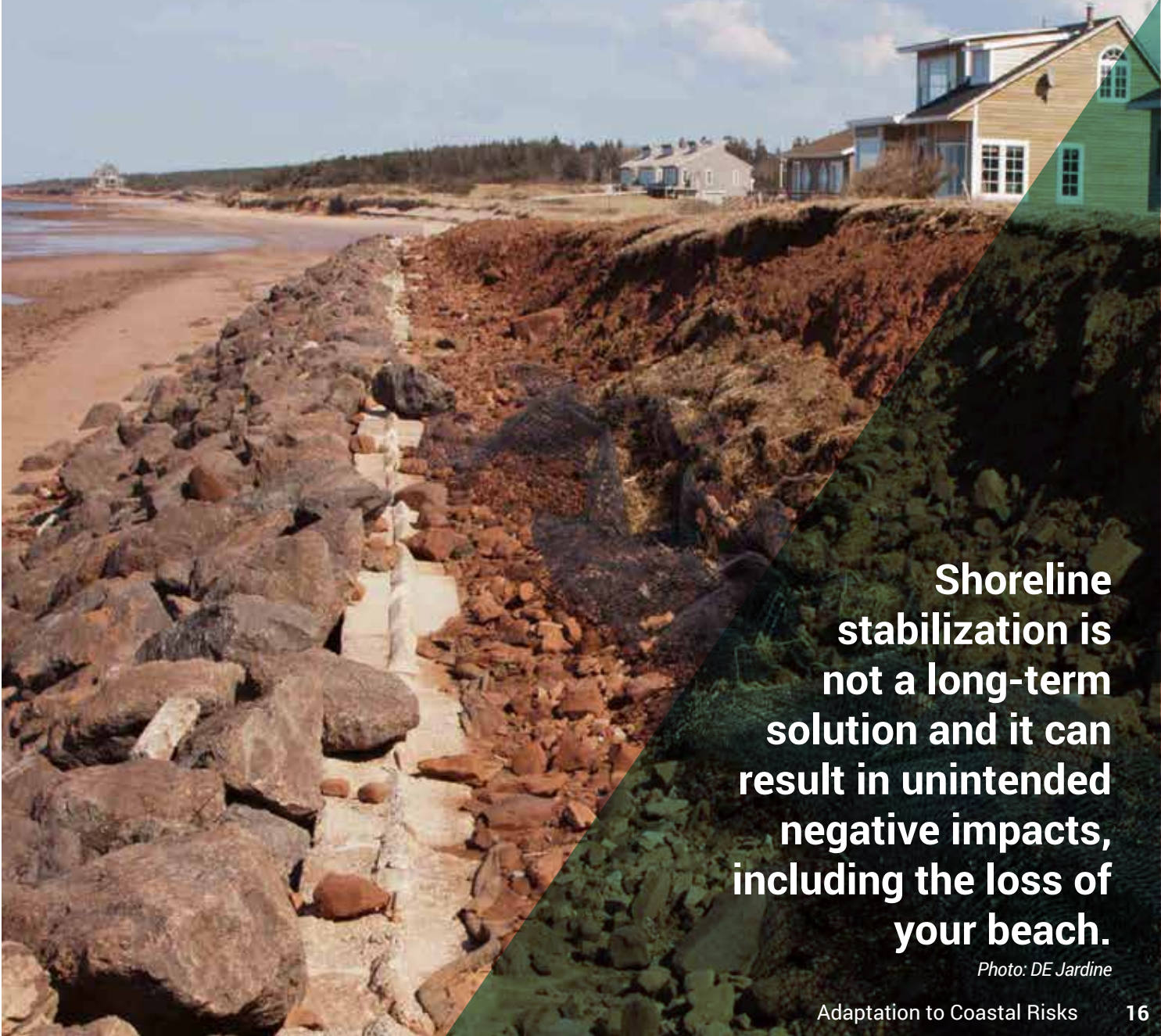
Armouring can result in a loss of sand on your beach or on adjacent beaches, when sediment movement along the shore is blocked.

WILDLIFE

Armouring along the shore can destroy habitat of vulnerable species, such as the Piping Plover and Bank Swallow.

BEACH AESTHETICS

When natural shorelines are replaced with unattractive or unnatural armouring, the traditional aesthetics of the beach can be lost.

A photograph showing a rocky shoreline with a cliffside. In the background, there are several houses, including a prominent yellow one and a green one. The sky is blue with some clouds. The foreground is dominated by large, dark rocks and a concrete structure, likely part of a shoreline stabilization project.

Shoreline stabilization is not a long-term solution and it can result in unintended negative impacts, including the loss of your beach.

Photo: DE Jardine

CAN I INSURE MY PROPERTY AGAINST COASTAL RISKS?

No. Insurance products specifically focused on coastal risks, such as storm surge and erosion, are not yet available in Canada.

Although coverage for damages that result from an extreme-storm event, such as sewer backup or other forms of overland flooding, may be available, they are not necessarily included in all policies. It is important that you speak with your insurance representative to ensure that you understand what your existing policy covers and what additional coverages might be relevant and available to you.

If you have questions or concerns about how coastal risks may impact your insurance, you should discuss the following with your insurance provider:

- » Location of the home, cottage, or business;
 - » Use of the structure (primary residence, leisure, business);
 - » Age of the building;
 - » Primary source of heat, and secondary sources if any exist;
 - » Construction materials used in the structure (concrete, wood, brick);
 - » Condition of the roof;
 - » Structure compliance with the provincial building code;
 - » Maintenance issues with the structure and property;
 - » Location of the property relative to a flood or erosion zone;
 - » Coverages you would like to have (fire, vandalism, flood); and
 - » Your insurance history and claims history.
-

WILL THE GOVERNMENT COMPENSATE ME FOR DAMAGES NOT COVERED BY INSURANCE?

You shouldn't count on it. It's a common misconception that disaster relief programs will provide compensation to property owners who are impacted by a natural disaster or major storm event. Currently the provincial government doesn't have a disaster relief program. The federal Disaster Financial Assistance Arrangements (DFAA) program does fund recovery and disaster reconstruction costs to provinces and territories after major events across the country. However, small localized events rarely trigger financial assistance under this program. On PEI, only one extreme weather event (Hurricane Juan, September 2003) caused enough widespread damage to warrant public compensation through the DFAA program.

Property owners should be aware that even when DFAA is triggered, not all losses will be covered by the program. The program only covers those losses for which insurance is not available. The program will also only provide assistance for primary residences. Damage to a cottage, seasonal residence, and recreational equipment such as a boat will not qualify. If you experience property damage as a result of an extreme weather event, you must document the damage (i.e., take photos), get qualified estimates and quotes, and make the repairs. If a DFAA program is made available to the public, you will be invited to submit your information and receipts.

DID YOU KNOW?



MOST ISLAND BEACHES ARE PUBLIC PROPERTY.

Other than in a few unique situations (to be confirmed by your property deed), the boundary for coastal properties is generally at the ordinary high water mark (a.k.a., the ordinary high tide line). This means that the land on the seaward side of the ordinary high water mark is public and other people have a right to use this area of the beach adjacent to your coastal property.

THERE ARE ENDANGERED SPECIES LIVING ON PEI'S COASTLINE.

The Piping Plover is a small, migratory shorebird that breeds on the sandy beaches of Eastern Canada. These birds are at risk of disappearing from Canada and have been designated by the federal government as endangered. You can help protect the Piping Plover by staying away from posted Piping Plover breeding areas on the beach. Even a seemingly harmless activity such as walking a pet can harm breeding pairs and their nesting area.

Another threatened bird species that breeds on PEI's coastline is the Bank Swallow. Bank Swallows nest colonially in burrows in the Island's sandstone cliffs and high dunes. Structures and shoreline stabilization (i.e., armour stone) that are inappropriately placed can destroy the nesting habitat of these birds. If you plan to install shoreline stabilization on your coastline, check first for nesting bank swallows and avoid construction during the breeding season (June–August).

OWNERSHIP AND TAXATION RULES ARE DIFFERENT FOR SEASONAL RESIDENTS.

If you are a seasonal resident, there is a maximum amount of coastal property that you can own. Under the *Lands Protection Act*, no Islander may own more than 1,000 acres of land (and Island corporations cannot own more than 3,000 acres). Seasonal residents however can not own more than 5 acres, and can generally not have a shore frontage greater than 165 feet, unless they first receive permission from the Lieutenant Governor in Council.

Permanent residents of PEI are also eligible for a provincial property tax credit. To qualify as a permanent resident a person must live in the province for 183 consecutive days or more in each taxation year (January 1 to December 31).

WHERE CAN I GET MORE INFORMATION?

For information on...	Contact:	At:
Subdividing or developing your property	PEI Department of Communities, Land and Environment Or, your local municipal office (see opposite page)	www.gov.pe.ca/environment/development Phone: (902) 368-5280 Email: coastalproperty@gov.pe.ca
Water wells and septic systems	PEI Department of Communities, Land and Environment Or, your local municipal office (see opposite page)	www.gov.pe.ca/environment/water Phone: (902) 368-5280 Email: coastalproperty@gov.pe.ca
Water quality testing	PEI Analytical Laboratories	www.gov.pe.ca/environment/watertest Phone: (902) 368-5044 or, 1-866-368-5044 Email: coastalproperty@gov.pe.ca
The Buffer Zone	PEI Department of Communities, Land and Environment	www.gov.pe.ca/environment/buffer-zones Phone: (902) 368-5052 Email: coastalproperty@gov.pe.ca
Coastal risks and climate change adaptation	PEI Department of Communities, Land and Environment	www.gov.pe.ca/environment/shoreline-erosion Phone: (902) 368-5052 Email: coastalproperty@gov.pe.ca
Property insurance	Insurance Bureau of Canada's Atlantic Consumer Information Centre (CIC) or, your insurance representative	www.ibc.ca Phone: 1-844-2ask-IBC
Species at risk	Canadian Wildlife Service, Environment Canada (Atlantic Region)	www.sararegistry.gc.ca Phone: (506) 364-5044 Email: nature@ec.gc.ca
To report a Bank Swallow or Piping Plover sighting	Island Nature Trust	www.islandnaturetrust.ca Phone: (902) 892-7513 Email: projects@islandnaturetrust.ca

Municipalities with an official plan and by-laws

Abrams Village (902) 854-2255 abvillage@bellaliant.com	Miscouche (902) 436-4962 communityofmiscouche@pei.aibn.com
Alberton (902) 853-2720 info@townofalberton.ca	Montague (902) 838-2528 townhall@montaguepei.ca
Borden-Carleton (902) 437-2225 badmin@borden-carleton.ca	New Haven-Riverdale (902) 675-3670 dianne_dowling@hotmail.com
Brackley (902) 368-8274 mecbrackley@gmail.com	North Rustico (902) 963-3211 northrustico@pei.aibn.com
Brudenell (902) 838-4160 lindabarry.brudenell@gmail.com	North Shore (902) 672-1586 nsc@pei.aibn.com
Charlottetown (902) 566-5548 city@charlottetown.ca	O'Leary (902) 859-3311 olearyadm@eastlink.ca
Cornwall (902) 566-2354 town@cornwallpe.ca	Resort Municipality (902) 963-2698 resort@pei.aibn.com
Eastern Kings (902) 357-2894 easternkingspe@gmail.com	Sherbrooke (902) 436-7005 peggykilbride@yahoo.ca
Georgetown (902) 652-2924 georgetown@pei.sympatico.ca	Souris (902) 687-2157 town@sourispei.com
Hazelbrook (902) 892-5819 council@communityofhazelbrook.com	Stratford (902) 569-1995 info@townofstratford.ca
Kensington (902) 836-3781 townmanager@townofkensington.com	Summerside (902) 432-1230 contactus@city.summerside.pe.ca
Kingston (902) 675-3670 dianne_dowling@hotmail.com	Tignish (902) 882-2600 karen@village.tignish.pe.ca
Kinkora (902) 887-2868 communityofkinkora@bellaliant.com	Union Road (902) 892-5819 admin@communityofunionroadpei.com
Linkletter (902) 724-0914 communityoflinkletter@gmail.com	Victoria (902) 658-2541 victoriaadmin@eastlink.ca
Lower Montague (902) 838-5405 administrator@lowermontague.ca	Warren Grove (902) 626-9434 communityofwarren Grove@gmail.com
Miltonvale Park (902) 368-3090 admin@miltonvalepark.com	Wellington (902) 854-2920 vaniercenter@gmail.com

REFERENCES AND ADDITIONAL RESOURCES:

- Environment Canada. Canadian Wildlife Service. The Piping Plover in Eastern Canada. ISBN: 978-1-100-12562-6
- Environmental Protection Act, RSPEI 1988, c E-9, <<http://canlii.ca/t/51xlr>> retrieved on 2015-05-08
- Emergency Measures Act, RSPEI 1988, c E-6.1, <<http://canlii.ca/t/kr3b>> retrieved on 2015-05-08
- Government of PEI, 2014. Contractor Licensing Program Instruction Guide. Department of Environment, Labour and Justice.
- Insurance Bureau of Canada (IBC). Letter to the Department of Communities, Land and Environment. June 22, 2015.
- Island Nature Trust. Bank Swallow Fact Sheet. <<http://www.islandnaturetrust.ca/resources/publications>> retrieved on 2015-07-16
- Lands Protection Act, RSPEI 1988, c L-5, <<http://canlii.ca/t/52c10>> retrieved on 2015-05-08
- Planning Act, RSPEI 1988, c P-8, <<http://canlii.ca/t/528sd>> retrieved on 2015-05-08
- Rhode Island Coastal Resources Management Council, 2014. Rhode Island Coastal Property Guide. Oliver Stedman Government Center, Wakefield, RI. Available at www.beachsamp.org/coastalpropertyguide/download/
- Wildlife Conservation Act, RSPEI 1988, c W-4.1, <<http://canlii.ca/t/51vw1>> retrieved on 2015-05-08

DEVELOPMENT APPLICATION CHECKLIST¹

If you want to develop a parcel of land, you must complete the following steps (in order):

- 1. Contact the PEI Department of Communities, Land and Environment (DCLE)² to determine whether a Site Suitability Assessment has been completed for the property.

If a Site Suitability Assessment has not been completed, proceed to Step 2.

If a Site Suitability Assessment has been completed, proceed to Step 4.

- 2. Hire a licensed site assessor or a qualified engineering consultant to complete the Site Suitability Assessment.

- 3. Submit the completed Site Suitability Assessment to DCLE.

- 4. Once you are ready to install a septic system, hire a licensed septic contractor.

The licensed septic contractor will:

- a) obtain the Site Suitability Assessment for the property from DCLE; and
- b) complete a Sewage Disposal System Registration Form and submit it to DCLE.

Once the Registration Form has been submitted, the septic system can be installed at any time (by the contractor who submitted the Registration Form), as long as 24 hours notice is provided to DCLE.

- 5. Complete and submit an Application for Development (Building) along with all required fees, to DCLE. The application form is available at: www.gov.pe.ca/developmentapp

¹ *This checklist applies only to properties in unincorporated areas and in municipalities without an official plan and by-laws. If your property is located in a municipality with an official plan and by-laws, please contact your local municipal office (see Page 20 for contact information).*

² *See Page 19 for contact information.*

DID YOU KNOW? The PEI Department of Communities, Land and Environment maintains lists of the local qualified individuals and/or firms for your reference:

- » To find a **licensed site assessor**, see www.gov.pe.ca/licensedsiteassessors.
- » To find a **licensed septic contractor**, see www.gov.pe.ca/licensedsepticcontractors.
- » To find an **engineering consulting firm**, see www.gov.pe.ca/engineeringconsultingfirms.

SUBDIVISION APPLICATION CHECKLIST¹

If you want to subdivide a parcel of land, you must complete the following steps (in order):

- 1. Complete a subdivision application form (available at: www.gov.pe.ca/subdivisionapp).
- 2. Complete a property map / sketch of the proposed subdivision, as described in the subdivision application form.
- 3. Bring the application form, property map / sketch, and all required fees to the PEI Department of Communities, Land and Environment (DCLE)² for processing.
- 4. Upon request from DCLE, make any necessary changes (e.g., increase lot size, install culvert, etc.) to the proposed subdivision.
- 5. Upon request from DCLE, obtain a water test for your property.
- 6. Once so advised by DCLE, hire a licensed site assessor³ to complete a Site Suitability Assessment of your property.
- 7. Submit the completed Site Suitability Assessment to DCLE.
- 8. Once so advised by DCLE, obtain a survey of the proposed subdivision and submit it to DCLE.

¹ *This checklist applies only to properties in unincorporated areas and in municipalities without an official plan and by-laws. If your property is located in a municipality with an official plan and by-laws, please contact your local municipal office (see Page 20 for contact information).*

² *See Page 19 for contact information.*

³ *For subdivisions of six (6) lots or more, the Site Suitability Assessment must be completed by a consulting engineer who specializes in on-site sewage disposal systems.*

NOTES:

QUESTIONS TO ASK ABOUT YOUR COASTAL PROPERTY

How are coastal properties unique?

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Are the rules for coastal properties the same everywhere?

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Can I subdivide my coastal property?

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**What is the Buffer Zone,
and how does it impact my coastal property?**

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How close to the water can I build?

.....

How are my water and septic services impacted by the coast?

.....

I already have a house on the coast. Do the rules still apply?

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Is my coastal property at risk?

.....

What are my options for adapting to coastal risks?

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Can I insure my property against coastal risks?

.....

Where can I get more information?