



2297 Highway 12,
PO Box 130
Breachin, Ontario L0K 1B0
p. 705-484-5374
f. 705-484-0441

Date: July 25, 2025

To: Affected Property Owners – Maple Trail, Lone Birch Trail, Ridge Avenue and Simcoe Road

Subject: Upcoming Sewer Servicing Project – Initial Information Package and Ongoing Communication

Dear Property Owners,

As part of our continued efforts to improve communication regarding the Maple Trail, Lone Birch Trail, Ridge Avenue and Simcoe Road Sewer Servicing Project, this letter will be the first in a series of direct correspondences you will receive from the Township of Ramara.

Enclosed in this package, you will find detailed information outlining:

- **Project Outline:** The scope and timeline of the upcoming sewer servicing project, including construction locations and scheduling (starting August 2025, completing late fall with final restoration in spring 2026)
- **Construction Details:** What to expect during construction, including site safety, driveway access, garbage collection, and mail delivery
- **Project Map:** Map indicating the work area that will be disrupted.
- **Financial Impacts:** Cost estimates and payment options available to property owners
- **Action Item Guide:** Information about private-side responsibilities such as grinder pump installation, building permits, and decommissioning of septic systems

We understand that this is a significant project with meaningful impacts on residents. While the Township has provided public engagement opportunities in previous years, we recognize that communication must be clear, timely, and ongoing moving forward. This package is part of our renewed commitment to keeping you informed and supported throughout the project.

You can expect to receive further information in early 2026, once construction is complete. That future correspondence will confirm:

- Final project costs
- Your property's specific financial obligation
- Instructions on selecting and processing your preferred payment method (lump sum or 10-year financing)
- Final interest rate and due dates

In the meantime, we encourage you to review the enclosed materials carefully. Staff are available to provide one-on-one support, answer your questions, and help you understand the next steps for your property. Additional updates will also be posted on the Township's website at www.ramara.ca/sewerconnect.

Thank you for your attention and cooperation as we move forward with this critical infrastructure upgrade to protect our environment and support long-term community sustainability.

Sincerely,

A handwritten signature in black ink, appearing to read "Laura Pye". The signature is fluid and cursive, with the first name "Laura" and last name "Pye" clearly distinguishable.

Laura Pye
General Manager, Development and Infrastructure
Township of Ramara

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Sewer Connection Project Summary

About the Project:

The Township of Ramara is moving forward with the Maple Trail, Lone Birch Trail, Ridge Avenue and Simcoe Road Servicing Project, a critical infrastructure upgrade that will extend municipal sanitary sewer services to properties in this area. This project is being implemented to replace aging septic systems and holding tanks, address potential environmental risks, and support sustainable community growth.

The scope of work includes:

- Installation of a new low-pressure sanitary sewer system on Ridge Avenue, Lone Birch Trail, and Maple Trail and a portion of pipe along Simcoe Road.
- Sanitary sewer service laterals will be installed to the property line of each property.
- Roadworks, including installation of new base and surface course asphalt.
- Restoration of driveways and boulevards to pre-construction conditions in areas disturbed by the work.

Why Is This Happening?

Many of the existing septic systems and holding tanks in the project area are more than 50 years old. As these systems continue to age, the risk of failure increases significantly. Failing systems pose a threat to Lake Simcoe, local groundwater supplies, and overall public health. This area has been identified as a priority for sewer servicing in the Township's Sanitary Sewer Master Servicing Plan since 2004, and environmental concerns related to on-site sewage systems were first raised as far back as 1998.

By moving forward with this project now, the Township is taking proactive steps to prevent contamination issues, support long-term community growth, and modernize critical infrastructure. The new sewer system will ensure reliable wastewater management for residents today and for future generations.

What Will This Cost?

The project cost will be shared equally by all properties in the serviced area regardless of lot size or usage, to ensure fairness. The Township recognizes that the cost of this project is significant for property owners. To help manage this, the Township will be providing two payment options. As the final total cost will be determined once construction is complete, estimates have been provided by a qualified engineering firm to help property owners plan.

- Lump Sum Payment (estimated at \$30,000):
 - With this option, no interest will be accrued.
- 10-Year Financing:
 - Finance the cost over 10 years, currently estimated at \$55,500, which includes anticipated interest. Payments will appear as a special charge annually on your property tax bill.

Once construction is complete, detailed communications on final costs, payment options and due dates for selecting the payment option will be provided to property owners in early 2026.

In addition to the project cost, property owners are responsible for private-side connection costs, which include:

- Purchasing and installing a grinder pump
- Obtaining a building permit
- Decommissioning existing septic or holding tanks

Once connected to the system, property owners will pay sewer user fees as per the Township's current sewer rates.

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When Will Construction Begin?

Construction is scheduled to begin mid-August 2025. The majority of work, including installation of the sewer system and initial road restoration, is expected to be substantially completed by November 2025. Some final tasks, such as top layer paving, landscaping, and boulevard restoration, will be completed in spring 2026, after the winter season.



What Can I Expect During Construction?

The Township has awarded the construction contract to K.J. Excavating Inc., an experienced contractor selected through a public tender process. Tatham Engineering will administer the contract and oversee construction on behalf of the Township.

During construction, residents can expect:

- Roads will remain open to local traffic and emergency services.
- Driveway access may be temporarily restricted. The contractor will aim to provide at least 24 hours' notice before any closures lasting longer than a day.
- Garbage and recycling will continue to be collected. If required, the contractor will move bins outside the construction zone for pick-up and return them afterward.
- Construction hours will be Monday to Friday, from 7 a.m. to 5 p.m. Weekend work is not planned but may occur if required due to weather delays.

Residents are reminded that construction sites can be hazardous. For safety reasons, please stay clear of active work zones, especially children and pets. The Township will issue regular updates on its website and social media channels to keep property owners informed about construction progress and impacts.

Staying Informed

The Township of Ramara recognizes that clear and consistent communication is essential for a project of this size and importance. We also acknowledge that residents have expressed concerns about gaps in information. As we move forward, we are committed to improving how we communicate and ensuring residents stay fully informed throughout the process. This information package is the first step in providing important project details. Our goal is to ensure residents understand the scope of work, the financial implications, the construction impacts, and the steps required to connect.

If you have specific questions or need assistance, the Township encourages you to reach out directly. Staff are available to provide one-on-one support to help you understand the project details, payment options, and next steps. We are committed to clear, transparent, and timely communication throughout the life of this project.

Contact Us:



(705) 484-5374 X285



INFRASTRUCTURE@RAMARA.CA



WWW.RAMARA.CA/SEWERCONNECT

SCAN ME



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Notice of Construction



The Township of Ramara and Tatham Engineering are pleased to provide the following information to property owners regarding the Maple Trail, Lone Birch Trail, Ridge Avenue & Simcoe Road Servicing project.



Project Location & Objective:

Property owners in Lagoon City and the surrounding area are advised that the Township of Ramara is proceeding with the low-pressure sewer servicing of Ridge Avenue, Lone Birch Trail, Maple Trail, and Simcoe Road. The primary objective of this project is to install a new low-pressure sanitary sewer and services in the Township of Ramara along:

- Ridge Avenue (The Steps to Lake Avenue)
- Lone Birch Trail (Simcoe Road to the end)
- Maple Trail (Lone Birch Trail to Lakeshore Drive)
- Simcoe Road (Lone Birch Trail to Lake Avenue)

Please see Project Location Map included in this package.



Project Details:

The scope of work includes the following:

- New low-pressure sanitary sewer system and services
- Road reconstruction of:
 - Ridge Avenue (~280m)
 - Maple Trail (~90m)
 - Lone Birch Trail (~530m)
 - Simcoe Road (~180m)
- Reinstatement of impacted areas



Project Schedule:

The Township has tendered and awarded the work to K.J Excavating, who is scheduled to mobilize and commence work mid-August 2025. The majority of construction is expected to be completed by the end of November 2025.

Please note this schedule is subject to change based on several factors including inclement weather, unforeseen conditions, and additional work required. Tatham Engineering and the Township of Ramara will keep residents aware of major schedule changes, should they arise.



Site Safety:

Construction involves the use of heavy equipment and the unavoidable creation of obstacles and possible hazards (e.g. excavations).

These types of environments can be tempting for children to explore. As such, we ask that you caution your children to stay away from the construction area. If they must pass by the site, young children should be accompanied by an adult.

The contractor is required to conduct the work in a safe manner, including fencing of deep excavations, if required. We ask that you take extra caution during the construction period to ensure everyone's safety.



Accessibility Accommodations

If you require accommodations for wheelchair access, home care visits, etc. please contact Tatham Engineering for assistance (contact information on the other side of the page).

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Property Access

During construction, streets will remain open to local traffic and emergency vehicles. Driveway access throughout the construction area will typically be maintained to the extent possible. If vehicular access is restricted for more than 24 hours, the contractor will provide notification at least 24 hours in advance. Homeowners are strongly encouraged to plan ahead and have an alternative parking location in mind in case access becomes restricted. Some on-street parking will be permitted until 7 a.m. Emergency access will be maintained at all times.



Garbage, Recycling and Composting

On your normal collection day, place all garbage, recyclables, compost and/or yard waste materials at the front of your property as usual. The contractor will transfer these items outside of the construction zone for pickup. Please mark your address clearly on your applicable containers so they can be returned to the correct address by the contractor. **It is very important that you take your materials to the front of your property by 7 a.m. Otherwise, they might not be picked up.**



Mail Delivery

Canada Post has been notified of the project and will continue to deliver mail as usual. If Canada Post determines it is no longer safe to do so, they will make alternate arrangements and notify residents accordingly.



Utility Interruptions

Bell, Rogers and hydro services should not be affected by construction, barring any unforeseen circumstances. Should you experience any service disruption, please inform the contractor accordingly. The contractor will work together with the service providers to ensure any required repairs are completed in a timely manner.



Boulevard Restoration

Disturbed boulevards will be restored with topsoil and sod. We urge all homeowners to refrain from parking on or disturbing the fresh sod until the root systems are established.



Project Contacts

K.J Excavating has entered into a contract with the Township of Ramara to complete the work and Tatham Engineering will be administering the contract. If you have any questions regarding the construction, please call Tatham Engineering during the hours of 8:30 a.m. to 5 p.m, Monday to Friday. Damages should be reported to Tatham Engineering as soon as possible. If you have any questions or concerns of a general nature, please contact the Township of Ramara.

Township of Ramara

Dyana Marks
Compliance Manager
2297 ON-12
Breachin, Ontario L0K 1B0

(705) 484-5374 x285
dmarks@ramara.ca

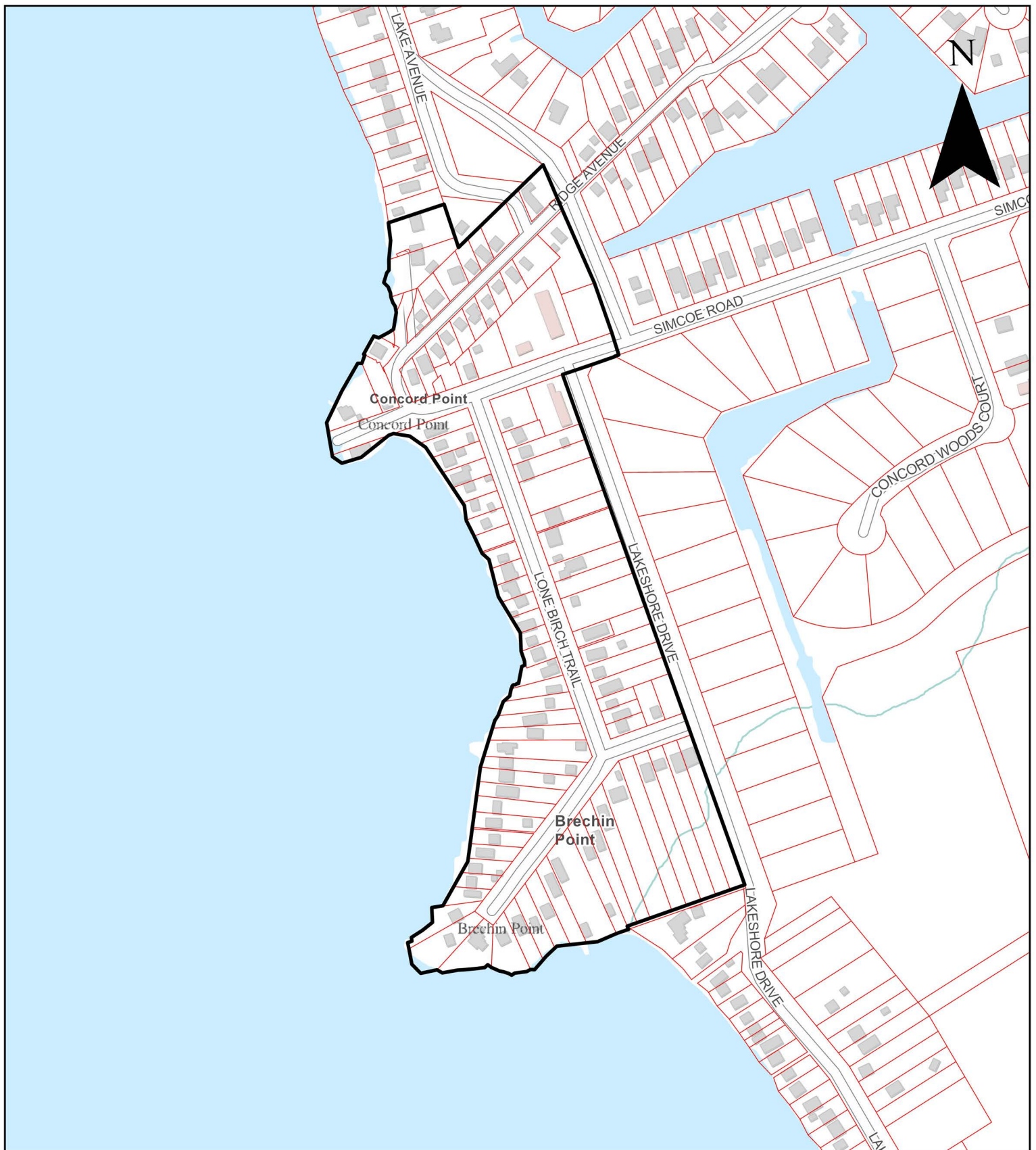
Tatham Engineering Limited

Jessica Stapleton, P.Eng.
Engineer, Project Manager
10 Diana Drive, Unit 7
Orillia, Ontario L3V 8K8

(705) 325-1753 x2263
jstapleton@tathameng.com

SCAN ME





Legend

-  Ramara Sewer Servicing Project Boundary
-  Assessment Parcel Fabric (NO JOIN)

Ramara Sewer Servicing Project

Description: A map that shows the project boundary of the Ramara Sewer Servicing Project and highlights impacted properties.



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Financial Information & FAQs

Financial Overview

The cost of the Maple Trail, Lone Birch Trail, Ridge Avenue & Simcoe Road Servicing project will be shared equally among all properties in the serviced area regardless of lot size or property usage, to ensure fairness. The Township of Ramara recognizes that the cost of this project is significant for property owners. To help property owners plan for this investment, preliminary information is being provided below.

Please note the values below are estimates. Further communications will be provided to property owners in early 2026 with detailed information on payment amounts, dates, confirmed interest rate, and other relevant financial details, which must be confirmed after construction is complete.

Project Payment Options:

① LUMP SUM PAYMENT

- **Amount:** \$30,000 (estimated based on pre-construction costing). Final amount will be determined after construction is complete.
- **Due Date:** To be determined and communicated in early 2026.
- **Interest:** No interest is charged with the lump sum payment option.

② 10-YEAR FINANCING

- **Amount:** Estimated at \$55,500 (includes principal and anticipated interest).
- **Billing:** Annual charge added as a special charge on your property tax bill in June.
- **Start Date:** Begins after construction is complete and the Township finalizes the debenture (loan) arrangements.
- **Interest:** The financing amount includes interest, based on the Township's debenture rate at the time of issuance. Final rates will be confirmed after construction is complete.

Additional Costs:

In addition to the project cost, each property owner will be responsible for private-side costs, including:

- Grinder pump purchase and installation by a qualified contractor
- Building permit
- Septic or holding tank decommissioning

Once connected, property owners will pay ongoing sewer user fees, in line with the Township's standard sewer rates.

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Financial FAQs

Why is the cost shared equally?

To ensure fairness and consistency, the Township is dividing the total project cost equally among all serviced properties, regardless of lot size or use.

Can I pay upfront to avoid interest?

Yes. The lump sum payment option allows you to pay the cost upfront, avoiding interest.

How will the the 10-year financing be calculated?

The financing option will include the same cost if paid upfront (the principal) plus interest, spread over 10 years. The estimated total of \$55,500 reflects borrowing costs and the Township's debenture rate at the time of issuance.

How will the financing payments appear?

They will appear as a special charge on your property tax bill starting on your final bill in 2026. The charge is billed annually during the financing period on your final property tax installment.

What if I don't choose a payment option by the deadline that is provided?

If you do not select an option by the deadline provided by the Township, you will be automatically enrolled in the 10-year financing plan.

What happens if I don't pay?

Non-payment will be treated like unpaid property taxes. This can result in penalties, interest charges, and the potential for tax sale proceedings under the *Municipal Act*.

Will I know the interest rate before I have to decide which payment option to choose?

You will be provided with an estimated interest rate at the time you're asked to choose a payment option. The final rate will be confirmed only after the Township finalizes its financing (debenture). The Township will share the best available estimate and explain how the final amount will be calculated so you can make an informed decision.

How do I make the lump sum payment?

Standard payment options such as cash, cheque, debit, credit card (online only – administrative fees apply) will be available. However, further details and instructions will be provided in correspondence from the Township in 2026.

Can I pre-pay even though there's no deadline yet?

At this time, pre-payment is not available. Because final project costs and timelines have not yet been confirmed, the Township is not currently accepting lump sum payments. More information, including payment instructions and options, will be shared in early 2026.

What is the interest rate for the 10-year financing?

The interest rate is tied to the Township's debenture (loan) rate at the time the borrowing is finalized. The final rate will be confirmed after construction is complete and the debenture is issued.

Can I pay off the financed amount early?

Yes. Property owners who choose the 10-year financing option may choose to pay off the balance early. Further information will be provided in correspondence from the Township in 2026.

Can I take out a private loan instead of using Township financing?

Yes. Property owners are welcome to arrange private financing through a bank, credit union, or other lender if preferred. If you choose this option, you would select the lump sum payment and pay the Township directly.

What happens if I sell my property?

If you choose the financing option and sell your property before the balance is paid, the remaining charges stay with the property, not the individual. This means the new owner would assume the outstanding sewer charges unless otherwise negotiated between the buyer and seller. We recommend discussing this with your real estate professional or lawyer if you plan to sell.

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Property Owner Action Items Guide

This high-level guide outlines the steps property owners will need to take to prepare for and complete their connection to the new municipal sewer system.



Before the sewer construction and testing is complete, property owners may choose to complete the following actions, but are not required to do so:



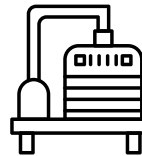
Get Quotes



Obtain Building Permit



Hire a Contractor

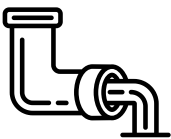


Purchase Grinder Pump*

*Installation of grinder pump should **not be completed** until property owners are provided notice from the Township.



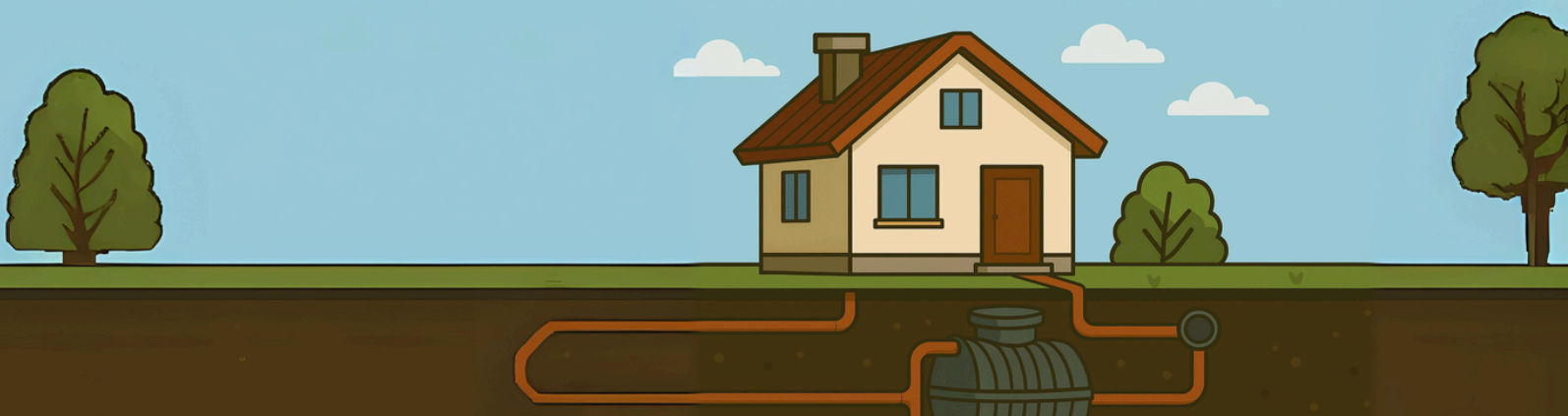
After the sewer construction and testing is complete, property owners are required to complete the following actions within three years:



Connect to the Municipal Sewer



Decommissioning Septic or Holding Tank



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Property Owner Action FAQs

What can I do before the system is ready?

You can begin planning now by:

- Getting contractor quotes
- Selecting a grinder pump
- Applying for a building permit
- Preparing your property for eventual work

This will help avoid delays when connections are authorized.

Can I install my grinder pump before construction is complete?

It is not recommended. Inspections must take place while the grinder pump and lateral are open and visible. Timing for safe installation will be communicated by the Township and Tatham Engineering once the system is nearing completion.

What is my contractor responsible for?

Your contractor will:

- Install your grinder pump
- Connect your home to the municipal lateral at the property line
- Complete any electrical work
- Decommission your septic or holding tank
- Restore your yard or driveway as needed

What should I look for when hiring a contractor?

Choose a contractor who:

- Has experience with grinder pumps
- Is licensed, insured, and WSIB-registered
- Provides a detailed, written quote
- Includes all work (installation, decommissioning, restoration) in the contract

Get multiple quotes to ensure a fair price and availability.

What type of grinder pump do I need and where do I get one.

The grinder pump needs to meet the following specifications:

- Pump 0.69 to 0.95 litres per second at 0 to 45 metres head.
- Consideration should be made for electrical connections, size of tank, operation of pump based on your property and preference (e.g. using floats or other technology and whether you would like a back-up pump).

Property owners are encouraged to contact a reputable contractor or plumber to purchase their grinder pump.

When do I need to complete my connection?

Once the Township declares the system ready, you will have three years to complete your connection. This timeline is intended to give residents flexibility while ensuring full participation in a timely manner.

How do I get a building permit for the connection?

Apply online using Cloudpermit:

<https://ca.cloudpermit.com>

You'll need:

- A site plan showing the sewer lateral and structures
- Grinder pump installation details
- Permit fee
- Possibly a Schedule 1 Designer Form if using an alternative method

What inspections are required?

Once your building permit is issued, three inspections are required:

- Before backfilling when connecting
- Grinder pump installation/lines
- Final inspection – to confirm your old septic or holding tank is properly decommissioned

When can I connect my home to the new sewer system?

You must wait until the Township sends an official "Ready to Connect" notice. This confirms the system has been tested, commissioned, and approved for use. No connections should happen before this.

Can I do the work on my property myself?

Yes. Property owners can complete the work themselves; however, specific requirements must be met. More information will be provided in a detailed building permit package.

