DEFATED (3 to 6)

On the main motion:

That Council direct staff to:

- 1. Bring forward amendments to the Solid Waste Bylaw (No. 12-086) to enable curbside comingled organics (kitchen scraps and yard waste) collection.
- 2. Initiate service changes and user outreach to transition from backyard to curbside garbage and comingled organics collection.

FOR (7): Mayor Helps, Councillor Alto, Councillor Andrew, Councillor Potts, Councillor Thornton-Joe, Councillor Young, Councillor Loveday OPPOSED (2): Councillor Isitt, Councillor Dubow

CARRIED (7 to 2)

F.2 Report from the March 18, 2021 COTW Meeting

F.2.a Council Member Motion: Support for an Arts Hub Pilot Project

Moved By Councillor Andrew Seconded By Councillor Loveday

- 1. That Council supports Theatre SKAM's proposal to operate an "Arts Hub" pilot project primarily focused on the performing arts.
- 2. And that Council grant \$40,000 in one time funding from the City's contingency budget and \$20,000 in annual funding for a period of 5 years from new assessed revenue, to achieve the City's goals of setting up an Arts Hub in downtown Victoria, and to help make Theatre SKAM's proposal financially viable.
- 3. That Council receive a written report annually.
- Include in the annual report the benefits to BIPOC, LQBTQiA+ and visual/cultural minority groups and people with disabilities who received funding

CARRIED UNANIMOUSLY

G. Short Term Rental Appeal

G.1 1044 Belmont Avenue - Short Term Rental Appeal

Council received a report dated March 3, 2021 from the City Clerk regarding the Short Term Business License Appeal for 1044 Belmont Avenue. The City Clerk and Mayor outlined the appeal process policy.

Council discussed the following:

- Clear evidence of a self-contained unit in advertisement
- Unit in contravention of the bylaw as presented
- Zoning permissions for land use

Personal circumstances of the landowners

Motion to adjourn the hearing:

Moved By Councillor Thornton-Joe **Seconded By** Councillor Potts

That Council adjourn the hearing subject to receiving information as to the prior use of the property with respect to it being a regular Bed and Breakfast.

FOR (8): Mayor Helps, Councillor Alto, Councillor Isitt, Councillor Dubow, Councillor Andrew, Councillor Potts, Councillor Thornton-Joe, Councillor Loveday OPPOSED (1): Councillor Young

CARRIED (8 to 1)

H. BYLAWS

H.1 Bylaw for Parks Amendment

Moved By Mayor Helps Seconded By Councillor Andrew

That the following bylaw be adopted:

1. Parks Regulation Bylaw No. 20-114

Council discussed the following:

- Completion date for housing in development
- Clarity on transition period in April
- Provincial Heath Officer advice

Motion to postpone:

Moved By Councillor Isitt Seconded By Councillor Dubow

That consideration of this matter be postponed until the Council meeting of April 8, 2021 to receive information from BC Housing regarding indoor housing options.

FOR (4): Councillor Isitt, Councillor Dubow, Councillor Potts, Councillor Loveday OPPOSED (5): Mayor Helps, Councillor Alto, Councillor Andrew, Councillor Thornton-Joe, Councillor Young

DEFEATED (4 to 5)

On the main motion:

That the following bylaw be adopted:

1. Parks Regulation Bylaw No. 20-114



Council ReportFor the Meeting March 18, 2021

To: Council Date: March 3, 2021

From: Chris Coates, City Clerk

Subject: Short Term Rental Business License Appeal for 1044 Belmont Avenue

RECOMMENDATION

That Council receive this report for information and either uphold or overturn the License Inspector's denial of a business license for the short-term rental unit at 1044 Belmont Avenue.

EXECUTIVE SUMMARY

This report presents documents from an Appellant and the City's Licence Inspector for Council's consideration under the Short-term Business Licence Appeal Process Policy.

The Short-term Rental Regulation Bylaw establishes a short-term rental business licence and fee, eligibility for short-term rental business licence, the Licence Inspector's authority to refuse a licence, conditions for refusing a licence, operating requirements, offences, and penalties. The Bylaw is attached as Appendix A.

Each year short-term rental operators apply for a short-term rental business licence and a Licence Inspector determines whether to issue a licence or not. If an application is not compliant with the City's requirements for short-term rental units, a Licence Inspector may deny a business licence. In this instance, the Licence Inspector notifies the applicant of this decision and advises them how to seek Council's reconsideration as established under section 60(5) of the Community Charter. The City Clerk's Office coordinates the appeal process.

The Short-term Business Licence Appeal Process Policy contains for a process for an Appellant to seek an opportunity to be heard by Council for a denied business licence in accordance with the Community Charter, section 60(5). The Policy is attached as Appendix B. This policy establishes terms and conditions for reconsideration by Council, required documentation to submit as a part of the appeal process, next steps following Council's decision, and other matters.

The Policy establishes the following process:

- 1. An applicant may start an appeal by submitting a request to the City Clerk
- 2. The City Clerk replies to an Appellant to acknowledge the request
- 3. An Appellant makes a written submission (Appendix C)
- 4. The Licence Inspector makes a written submission in response to the Appellant (Appendix D)
- 5. An Appellant may also make a written submission in response to the Licence Inspectors reasons for denial of the License. (Appendix E)

- 6. Once this process is complete, the City Clerk's Office informs the Appellant and Licence Inspector of the date that Council will consider the appeal
- 7. The City Clerk's Office consolidates these documents and submits them to Council for Council to determine whether the License Inspector's denial of the License is upheld or overturned.

Council's role is to review this information and to either grant or deny an appeal. Denying an appeal means a Licence Inspector will not issue a short-term rental business licence. Granting an appeal means that the Licence Inspector will issue a short-term rental business licence as soon as practicable.

In this instance the operators at 1044 Belmont Avenue of a short-term rental unit was denied a license and has exercised the Community Charter right to have council reconsider the matter. The submissions of both the operator and the License Inspector are attached as appendices as noted above.

Respectfully submitted,

Chris Coates City Clerk

Report accepted and recommended by the City Manager

Attachments

Appendix A: Short-Term Rental Regulation Bylaw

Appendix B: Short-term Rental Business Licence Appeal Process Policy

Appendix C: Appellant's Submission

Appendix D: Licence Inspector's Response to Appellant's Submission

Appendix E: Appellant's Response to the Licence Inspector

NO. 18-036

SHORT-TERM RENTAL REGULATION BYLAW A BYLAW OF THE CITY OF VICTORIA

The purposes of this Bylaw are to provide for the regulation of short-term rentals including vacation rentals in operators' principal residences where permitted under the Zoning Regulation Bylaw No. 80-159 and where permitted pursuant to section 528 of the *Local Government Act*.

Contents

- 1 Title
- 2 Definitions
- 3 Licence Required
- 4 Power to Refuse a Licence
- 5 Licence Number to be Included in Advertising
- 6 Responsible Person
- 7 Offences
- 8 Penalties
- 9 Severability
- 10 Transition Provisions
- 11 Commencement

Pursuant to its statutory powers, including section 8(6) of the *Community Charter*, the Council of The Corporation of the City of Victoria, in an open meeting assembled, enacts the following provisions:

Title

1 This Bylaw may be cited as the "Short-Term Rental Regulation Bylaw".

Definitions

2 In this Bylaw

"operator" means a person who rents out, or offers for rent, any premises for short-term rental but does not include a person who acts as an intermediary between the short-term renal tenant and the person who receives the rent;

"principal residence" means the usual place where an individual makes their home;

"responsible person" means a person designated by the operator as the primary contact under section 6.

"short-term rental" means the renting of a dwelling, or any part of it, for a period of less than 30 days and includes vacation rentals;

"strata corporation", "strata council", and "strata lot" have the same meaning as in the Strata Property Act.

Licence Required

- 3 (1) A person must not carry on business as a short-term rental operator unless the person holds a valid licence issued under the provisions of this Bylaw and the Business Licence Bylaw.
 - (2) A person applying for the issuance or renewal of a licence to operate a short-term rental must, in addition to meeting the requirements of the Business Licence Bylaw:
 - (a) make an application to the Licence Inspector on the form provided for that purpose;
 - (b) pay to the City the applicable licence fee prescribed under subsection (3);
 - (c) provide, in the form satisfactory to the Licence Inspector, evidence that:
 - (i) the person owns the premises where the short-term rental will be offered, or
 - (ii) the owner of the premises where the short-term rental will be offered has consented to their use as a short-term rental;
 - (d) if the premises where the short-term rental will be offered are located within a strata lot, provide a letter from the strata council confirming that provision of short-term rental does not contradict any bylaws of the strata corporation or applicable provisions of the Strata Property Act; and
 - (e) provide, in the form satisfactory to the Licence Inspector,
 - (i) evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence; or
 - (ii) provide the name and contact information for the responsible person in relation to the short-term rental premises.
 - (3) The licence fee for purposes of subsection (2)(b) is:
 - (a) \$150 where the short-term rental is offered in the operator's principal residence; or
 - (b) \$1,500 for all short-term rentals that do not qualify under paragraph (a).

Power to Refuse a Licence

- The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector,
 - (a) the applicant has failed to comply with section 3; or
 - (b) the short-term rental operation would contravene a City bylaw or another enactment.

Licence Number to be Included in Advertising

A person may offer to rent premises for rent as a short-term rental only if a valid business licence number is included in any advertising, listing, or promotion material that is intended to communicate availability of the premises for short-term rental.

Responsible Person

- 6 (1) A person may only operate a short-term rental in premises other than their principal residence if they designated a responsible person who, at all times that the short-term rental is operated, has access to the premises and authority to make decisions in relation to the premises and the rental agreement.
 - (2) A person may only operate a short-term rental if they ensures that the name and contact information of the responsible person is prominently displayed in the short-term rental premises at all times when the short-term rental is operated.
 - (3) The operator may be the responsible person except when subsection (5) applies.
 - (4) The responsible person must be able to attend at the short-term rental premises within two hours of being requested to do so.
 - (5) If a person who operates a short-term rental in their principal residence is going to be away during the term of the short-term rental, they must designate a responsible person and comply with this section.

Offences

- 7 (1) A person commits an offence and is subject to the penalties imposed by this Bylaw, the Ticket Bylaw and the Offence Act if that person
 - (a) contravenes a provision of this Bylaw;
 - (b) consents to, allows, or permits an act or thing to be done contrary to this Bylaw; or
 - (c) neglects or refrains from doing anything required be a provision of this Bylaw.
 - (2) Each instance that a contravention of a provision of this Bylaw occurs and each day that a contravention continues shall constitute a separate offence.

Penalties

A person found guilty of an offence under this Bylaw is subject to a fine of not less than \$100.00 and not more than \$10,000.00 for every instance that an offence occurs or each day that it continues.

Severability

If any provision or part of this Bylaw is declared by any court or tribunal of competent jurisdiction to be illegal or inoperative, in whole or in part, or inoperative in particular circumstances, it shall be severed from the Bylaw and the balance of the Bylaw, or its application in any circumstances, shall not be affected and shall continue to be in full force and effect.

Transition Provisions

- 10 (1) In the calendar year that this bylaw is adopted only, the fee payable under section 3 shall be prorated by 1/12 for each month in that year prior to the adoption of this bylaw, including the month the bylaw is adopted.
 - (2) Any operator who, at the time of adoption of this bylaw, holds a valid licence for a short-term rental under the Business Licence Bylaw shall be credited with amount paid for that licence towards the fee payable under section 3.

Commencement

11 This bylaw comes into force on adoption.

READ A FIRST TIME the	22 nd	day of	February	2018
READ A SECOND TIME the	22 nd	day of	February	2018
READ A THIRD TIME the	22 nd	day of	February	2018
ADOPTED on the	8 th	day of	March	2018

"CHRIS COATES" CITY CLERK "LISA HELPS" MAYOR



COUNCIL POLICY

No.1

Page 1 of 2

SUBJECT:	Short-Term Rental Business Licence Appeal Process Policy		
PREPARED BY:	Monika Fedyczkowska		
AUTHORIZED BY:	Council		
EFFECTIVE DATE:	April 23, 2020	REVISION DATE:	
REVIEW FREQUENCY:	Every 3 years		

A. PURPOSE

The purpose of the Short-Term Rental Business Licence Appeal Process Policy [the Policy] is to establish a process for applicants for short-term rental business licences to have Council reconsider a Licence Inspector's decision to reject their application in accordance with section 60 of the Community Charter.

B. **DEFINITIONS**

Appellant means "an applicant for a short term rental business licence who is appealing a decision by a Licence Inspector to Council"

City Clerk means "the City Clerk and delegates"

Council means "the Council of the City of Victoria"

Short-term Rental Business Licence means "a business licence established under the Short-term Rental Regulation Bylaw"

C. POLICY STATEMENTS

Under the Community Charter, section 60(5), if a municipal officer or employee exercises authority to grant, refuse, suspend, or cancel a business licence, the applicant or licence holder who is subject to the decision is entitled to have Council reconsider the matter.

Applicants must apply for a new short-term rental business licence each year.

D. PROCEDURES

1. Appeal Procedure

- a. An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence.
- b. The City Clerk must reply to the Appellant to acknowledge the request for an appeal and explain the appeal process.
- c. An Appellant must make a written submission to the City Clerk within 14 days. A written submission may include:
 - i. Reasons that Council should grant the appeal to issue a short-term rental business licence
 - ii. Any supporting documents



Council Policy Short-Term Rental Business Licence Appeal Process Policy

Page 2 of 2

- d. A Licence Inspector must submit a document to the City Clerk responding to the Appellant's written submission. The Licence Inspector's document must include:
 - i. Reasons for refusing to issue a short-term rental business licence
 - ii. Any supporting documents
- e. An Appellant must provide a written submission in response to a Licence Inspector's response to the City Clerk within 7 days
- f. A Licence Inspector must prepare a report for Council that includes:
 - i. Reference(s) to relevant City Bylaw provisions
 - ii. Direction to Council on what they should/should not consider, and
 - iii. The following documents:
 - 1. The Appellant's business licence application
 - 2. The letter from a Licence Inspector giving notice of refusal to issue a business licence
 - 3. The Appellant's request to the City Clerk to appeal the refusal
 - 4. The City Clerk's acknowledgment of the request
 - 5. The Appellant's written submission and any supporting documents
 - 6. The Licence Inspector's written response and any supporting documents
 - 7. The Appellant's written response to the Licence Inspector's response
- g. The City Clerk will inform the Appellant of the date that Council will consider the appeal.

2. Council's Decision

- a. Council may grant or deny an appeal by a majority vote.
- b. Council will provide reasons for a decision, which may be accomplished by way of the rationale by Council members during deliberation preceding a vote if not included specifically in the motion of Council.
- c. If Council grants an appeal, a Licence Inspector must issue the relevant business licence as soon as practicable.
- d. If Council denies an appeal, an Appellant may not make a new business licence application for a business for 3 months, unless Council unanimously votes to allow an Appellant to apply for a short-term rental business licence sooner than 3 months.

E. REVISION HISTORY

Christine Havelka

Subject: FW: Short term rental application - 1044 Belmont Ave

From: Sandra and Doug Fraser < Sent: January 26, 2021 3:46 PM

To: Legislative Services email < Legislative Services @ victoria.ca > Subject: Short term rental application - 1044 Belmont Ave

Dear Madam/Sir,

We were most distressed to learn that, after 20 years, our short term rental permit was not going to be renewed.

Before we retired to Victoria in 2001 I visited City Hall and was assured that we could operate a short term rental, before purchasing our home. We do not have pensions aside from the government OAS and CPP and rely on our home to supplement our income. Depriving us of this will impact highly negatively on our quality of life.

Our neighbours are very happy with our presence, thanking us for maintaining a pretty garden, and using our accommodations when they do not have enough space for their visitors. We receive top reviews for our cleanliness and hospitality. Last spring my husband power washed the sidewalk from Maud to Fort, to ensure no one would slip on moss.

We have been a resource for the Royal Jubilee Hospital, frequently hosting the families of patients. It is not practical for us to convert to long term rental, as we like to close off the suite from time to time, either to accommodate our own friends and family from across the country and world, or to upgrade and refurbish.

My husband is 80 years old and I am 77. We are too old to start looking for other occupations. We have been good and contributing members of society, volunteering at Government House and supporting the arts.

We understand that there have been changes made to City ordinances but would you ask to please consider using the "grandfather clause" to enable us to continue running our small business.

Many thanks,

Sincerely, Douglas and Sandra Fraser

Sandra and Doug Fraser Tudor Cottage

Business Licence (Short-term Rental) Appeal re 1044 Belmont Ave

Submission of the Licence Inspector

I. Introduction

- 1. This is an appeal from the decision of the Licence Inspector to refuse to issue a business licence to Sandra and Douglas Fraser for the operation of a short-term rental at 1044 Belmont Avenue.
- 2. The business licence was denied pursuant to section 4(b) of the *Short-term Rental Regulation Bylaw*, which states:
 - 4. The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector,

...

- (b) the short-term rental operation would contravene a City bylaw or another enactment.
- 5. The appeal is brought pursuant to section 60(5) of the *Community Charter*, which requires that an applicant for a business licence has the right to have a staff decision to refuse such licence reconsidered by Council.
- 6. On a reconsideration such as this, Council can apply its own judgment and may either uphold the decision to refuse the licence or grant the licence.

II. Facts

- 7. The appellants own the property at 1044 Belmont Avenue. The property is zoned R1-A (single family dwelling). Short-term rentals are not a permitted use under this zone.
- 8. The owners of the property have created a self-contained unit on the upper level. [See attached photos]
- 9. The unit consists of a living room, a kitchen with dinning area, two bedrooms, and two bathrooms. There is a shared entrance to the building, and two separate entrances for the upper and lower units. The guests have no access to the appellants' home (lower unit).
- 10. The appellants have rented the entire upper unit as a short-term rental since at least October 2002. Since 2012, the appellants have accepted over 149 short-term rental bookings via Airbnb, and possibly more with various other platforms such as HomeToGo. Attached is a copy of the Airbnb listing as well as the HomeToGo listing.

- 11. The appellants applied for and received a business licence to operate a short-term rental in 2018, 2019 and 2020. The licence was granted on the basis of the appellants' representation that the short-term rental was offered in the appellants' principal residence.
- 12. An inspection of the premises on January 8, 2021 revealed that the upper unit is operating as a self-contained dwelling and is not part of the appellants' principal residence.
- 13. On January 21, 2021, the Licence Inspector advised the appellants that their application for a short-term rental licence has been refused because short-term rental of a self-contained dwelling did not comply with applicable zoning.

III. Relevant Regulations

14. The City regulates short-term rentals through the *Short-term Rental Regulation Bylaw* and through provisions of the zoning bylaws. In relation to the property, the relevant zoning bylaw is the *Zoning Regulation Bylaw*, which states, in part:

17 ...

- (4) Without limiting the generality of subsection (1), short-term rentals, whether as a principal or accessory use, are prohibited in all zones except
 - (a) where they are expressly permitted subject to regulation applicable in those zones;
 - (b) rental of no more than two bedrooms in a self-contained dwelling unit, as home occupation, provided that:
 - (i) the self-contained dwelling unit is occupied by the operator of the short-term rental; and
 - (ii) short-term rental complies with all regulations in Schedule D as if it were a transient accommodation.
- 15. A self-contained dwelling unit is defined in the *Zoning Regulation Bylaw* as "a suite of rooms in a building designed for occupancy of one family which has a separate entrance, and kitchen and bathroom facilities."

IV. Argument

16. When short-term regulations were initially introduced, the City was flooded with applications of business licences. In an effort to encourage compliance with regulations, these applications were processed very quickly and were not always fully screened. More careful reviews and inspections have been conducted as part of 2020 application process. Due to the COVID-19 pandemic, many properties were not inspected until 2021. Therefore, the fact that the

appellant was issued a short-term rental business licence in 2018, 2019 and 2020 is not an indication that a 2021 licence should also be issued.

17. Although the appellants reside in the house at 1044 Belmont Ave, the premises that are rented as a short-term rental are not part of her principal residence, because the upper unit is being offered and advertised as an independent self-contained dwelling unit. The appellant advertises the unit as "2bdrm/2bth fully equipped apartment occupying entire top floor of charming home" on Airbnb. [Matched Property Listing Attached]

18. It is clear that the upper unit at 1044 Belmont Ave is being offered as a self-contained dwelling unit: it has its own entrance, a kitchen, and separate bathrooms – it meets the requirements

of the definition of "self-contained dwelling unit" in the Zoning Regulation Bylaw.

19. For all these reasons, the Licence Inspector submits that the appellants' application for a short-term rental business licence had to be refused as it contravened the Zoning Regulation

Bylaw.

20. One of the objectives of the City's regulations of the short-term rentals was to address the problem of self-contained dwelling units being diverted from the housing market to a vacation rental market. This is the rationale behind the provisions of the zoning bylaw which limit short-term rentals to bedrooms within self-contained units rather than entire self-contained

units.

21. The property at 1044 Belmont Avenue is an example of a self-contained dwelling unit that has been lost to the regular housing market in the past, contrary to the intent behind City regulations, which prohibit rental of entire self-contained dwelling units as short-term rentals.

22. Therefore, the Licence Inspector submits that this appeal should be dismissed and the

decision to refuse a short-term rental business licence for 1044 Belmont Avenue upheld.

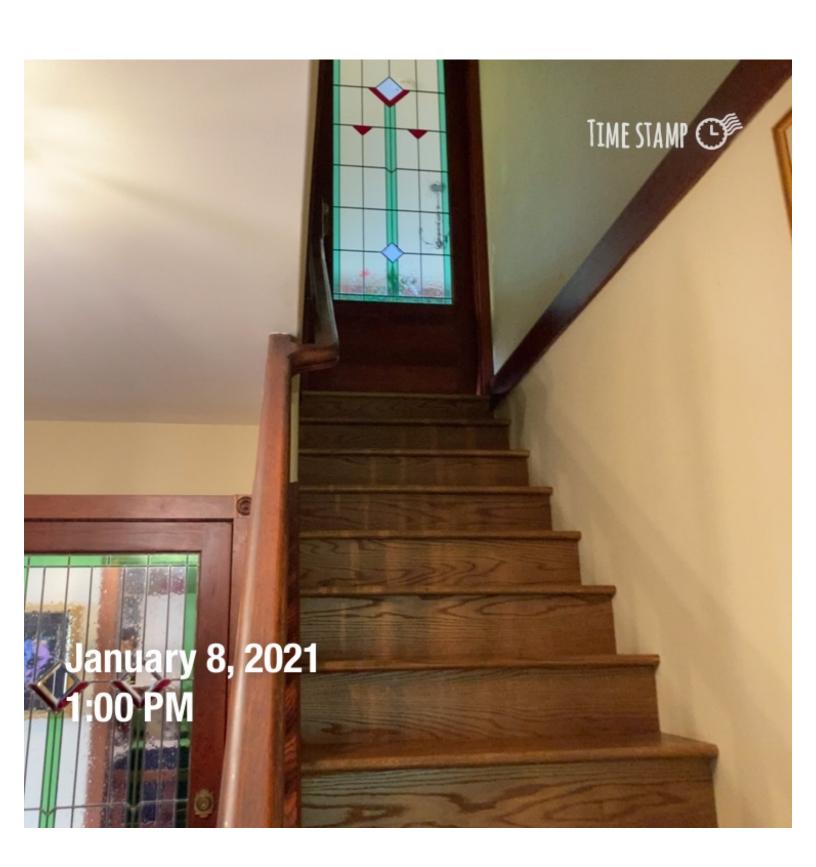
ALL OF WHICH IS RESPECTFULLY SUBMITTED

Dated: February 17, 2021

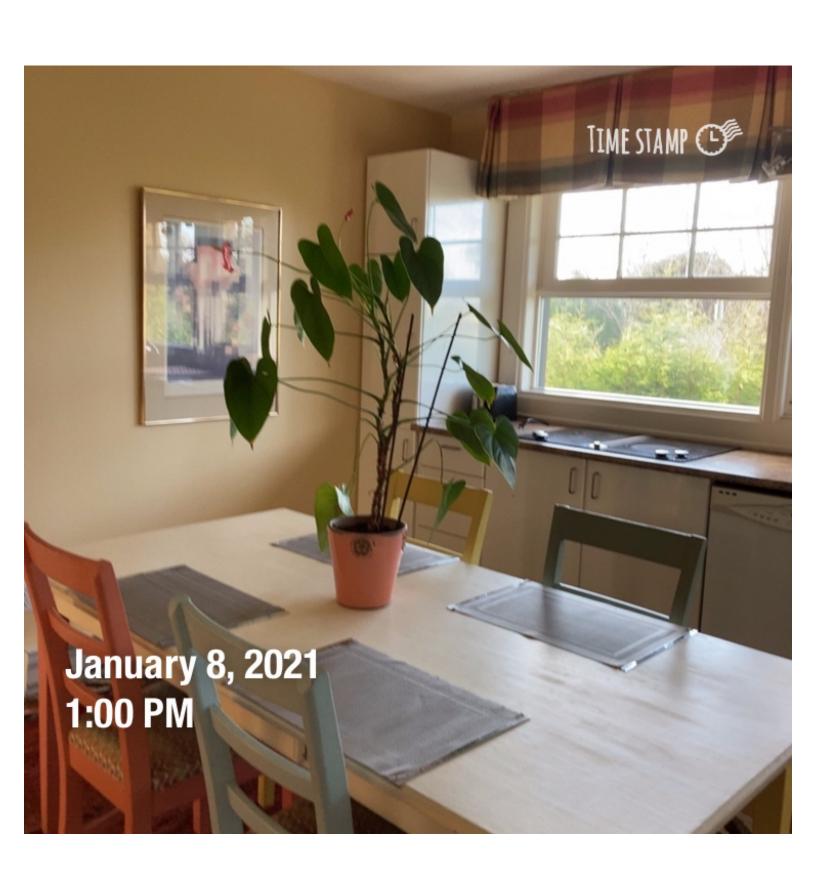
Shannon Perkins, Manager of **Bylaw Services**



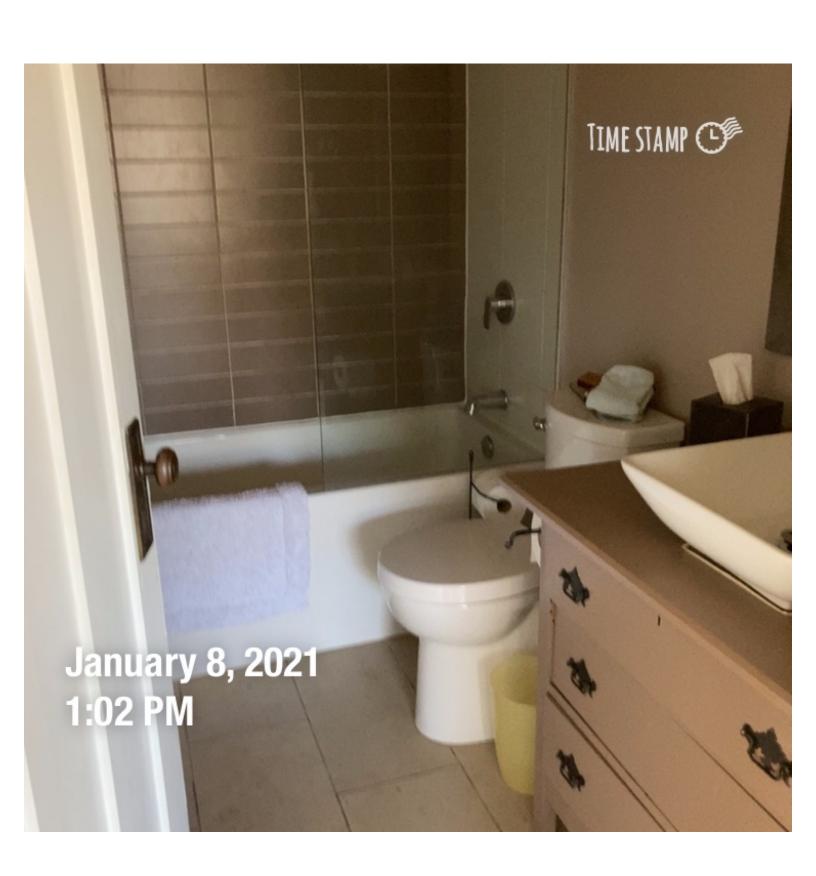


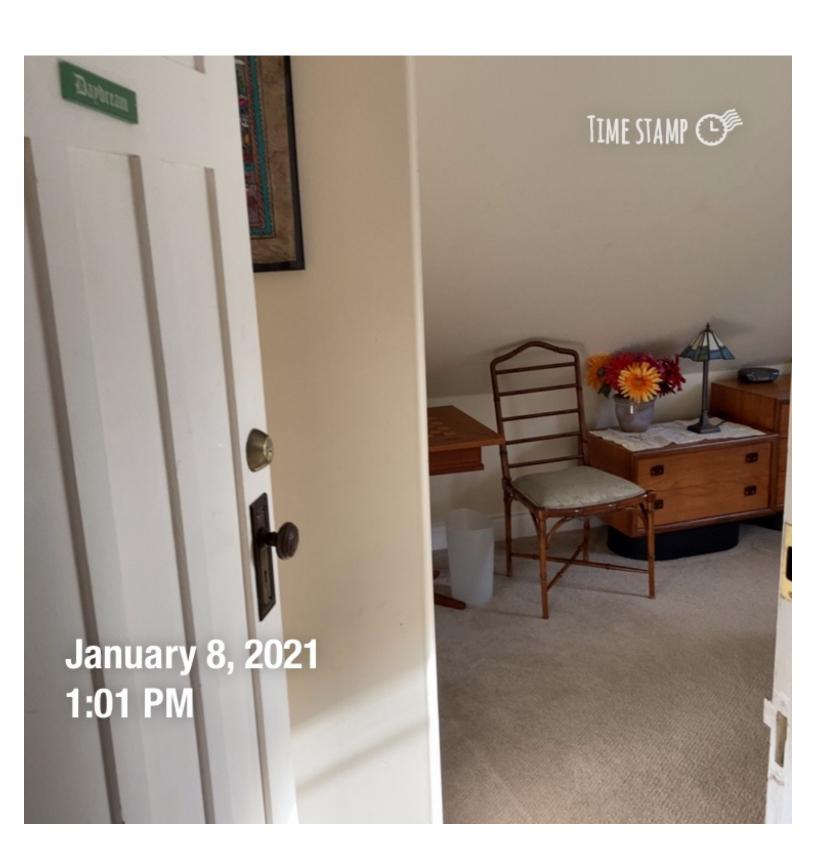


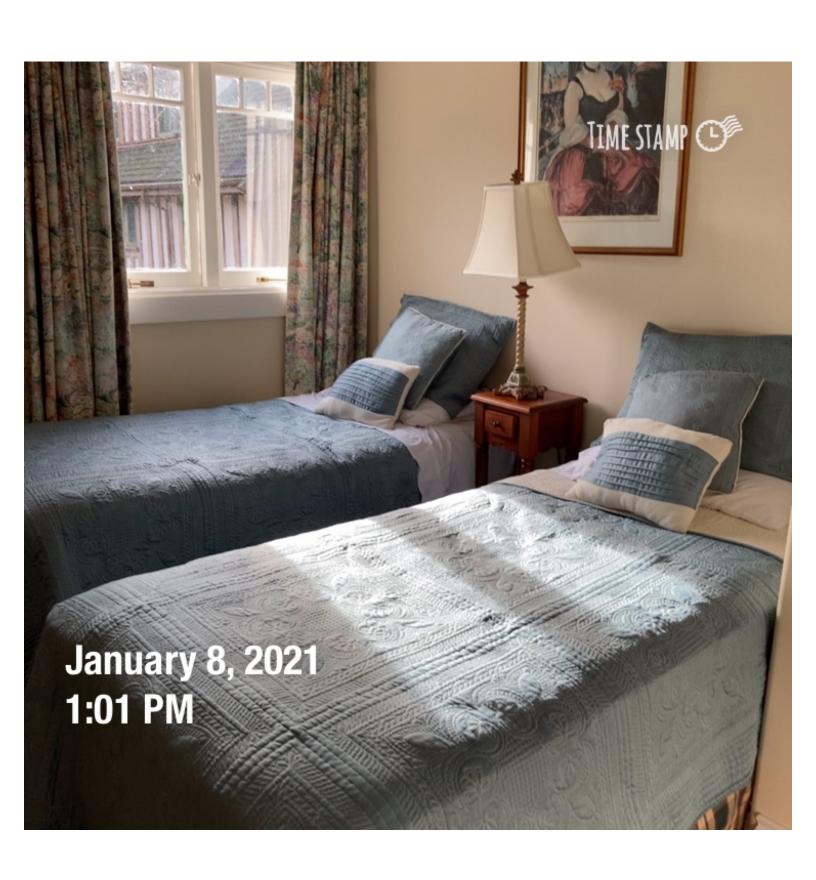


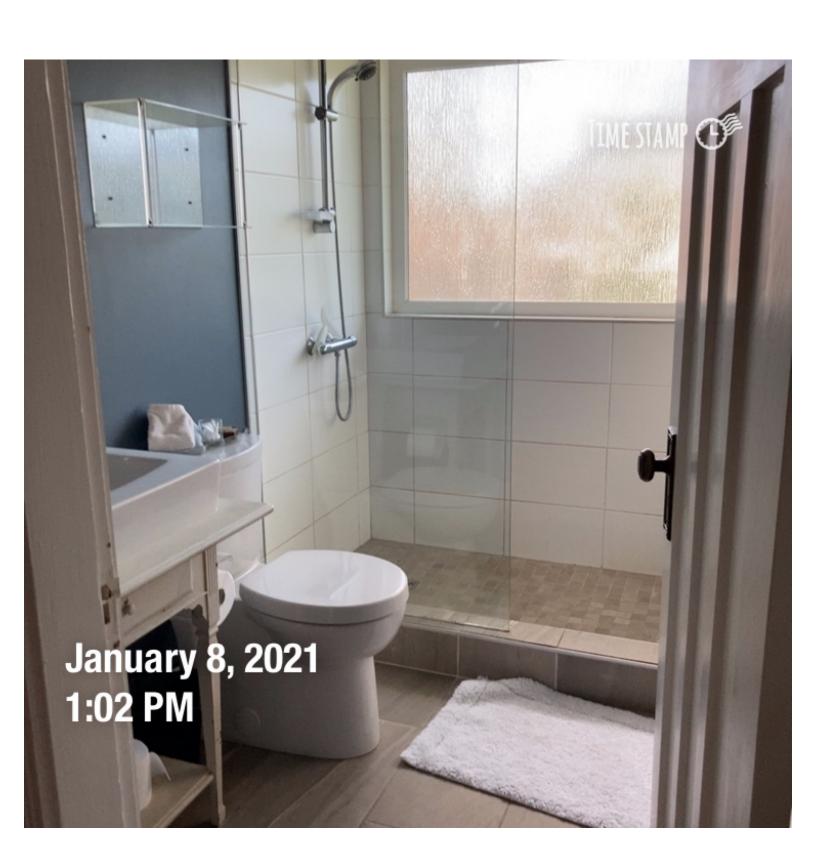


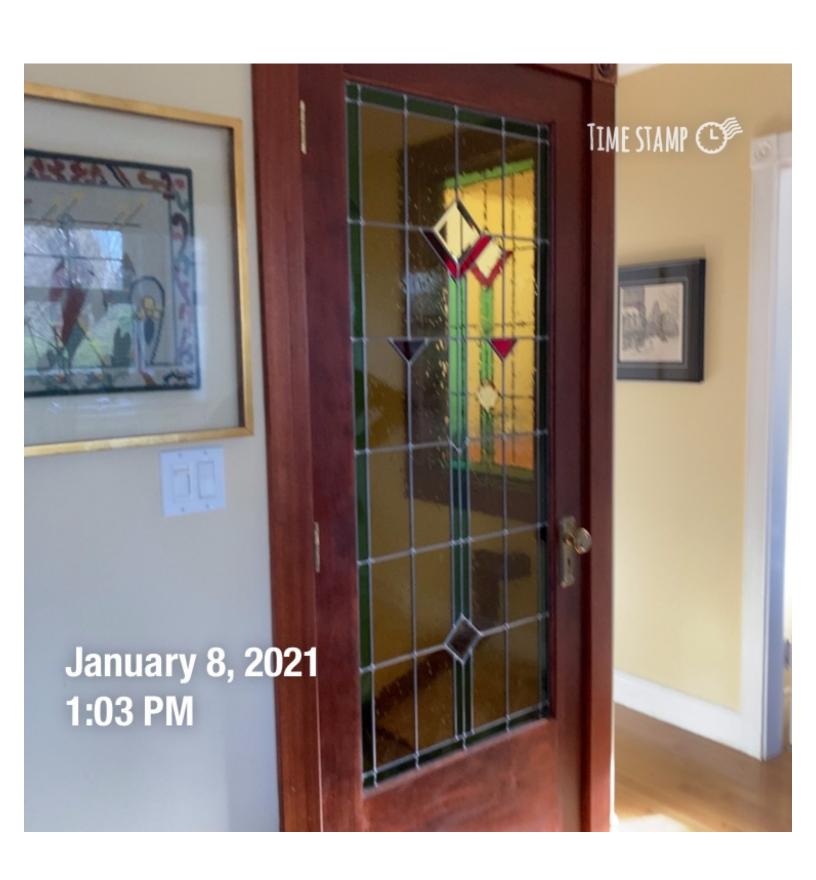




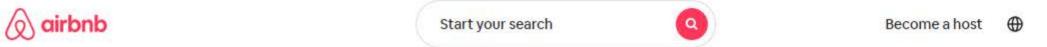






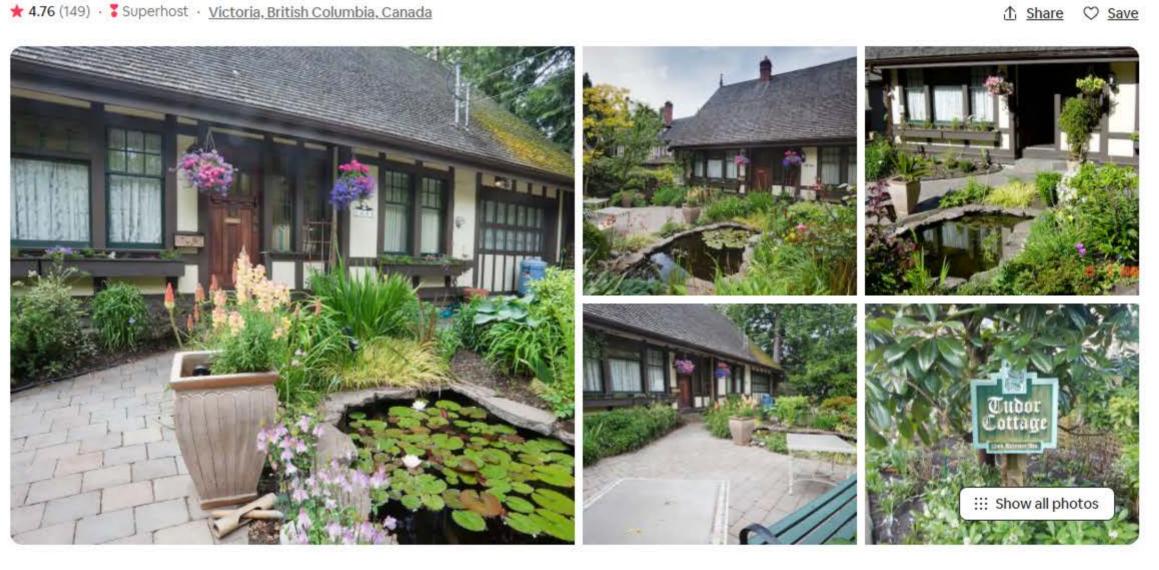






Tudor Cottage

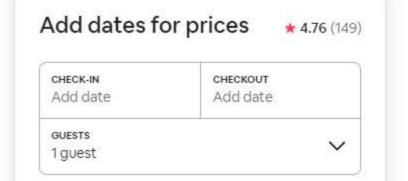
* 4.76 (149) · Superhost · Victoria, British Columbia, Canada



Entire guest suite hosted by Sandra

6 guests \cdot 2 bedrooms \cdot 3 beds \cdot 2 baths





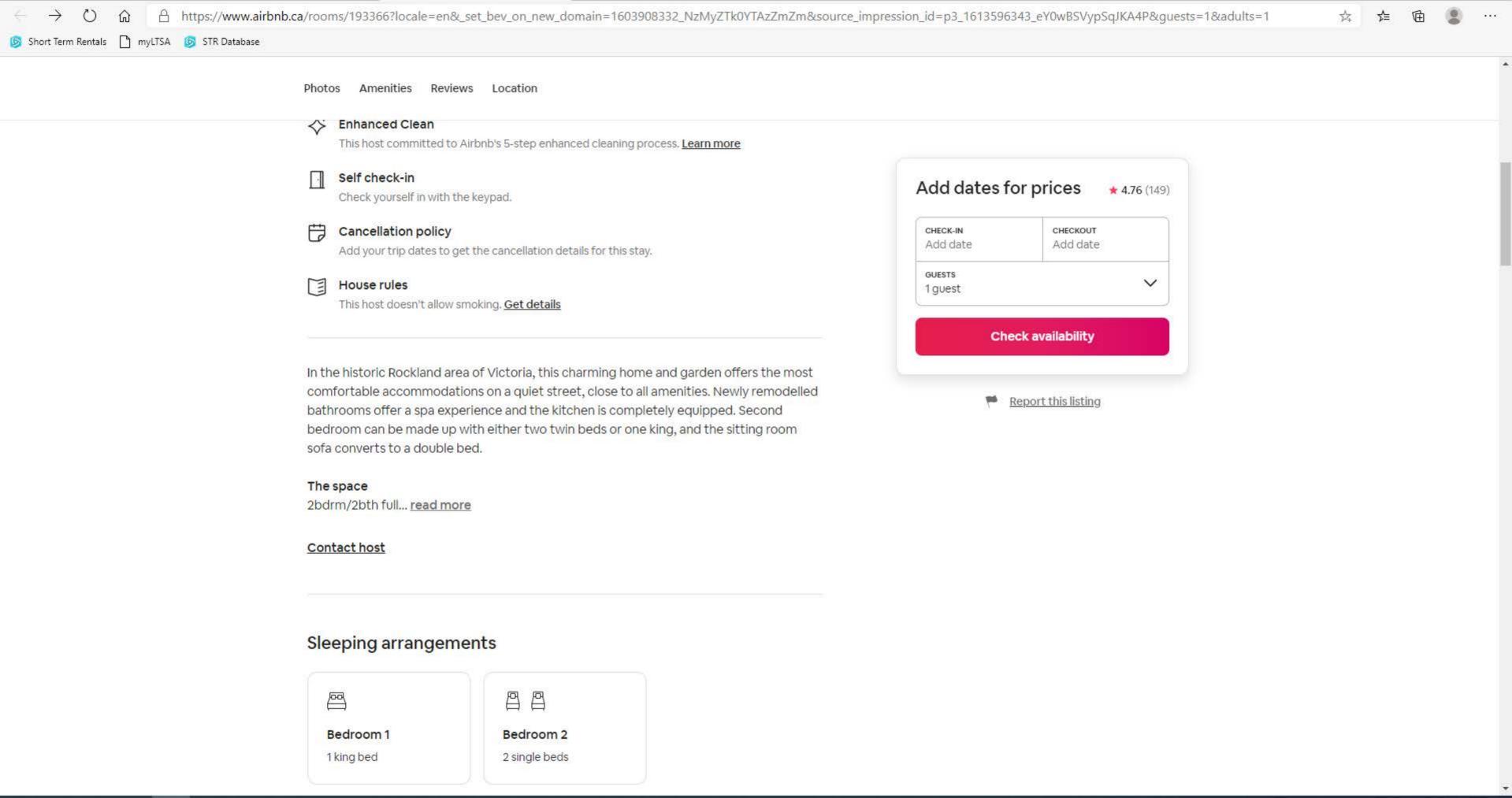
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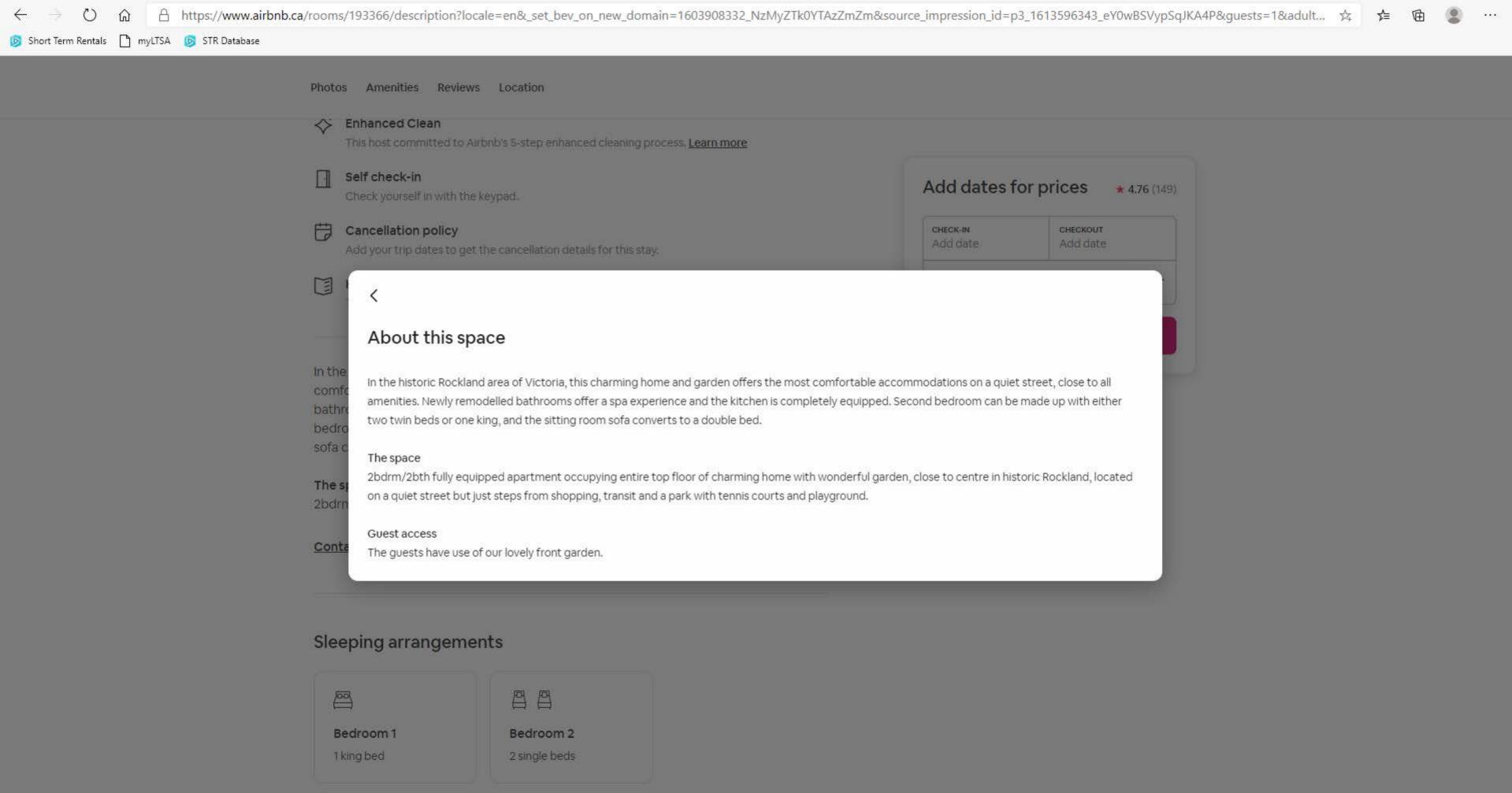


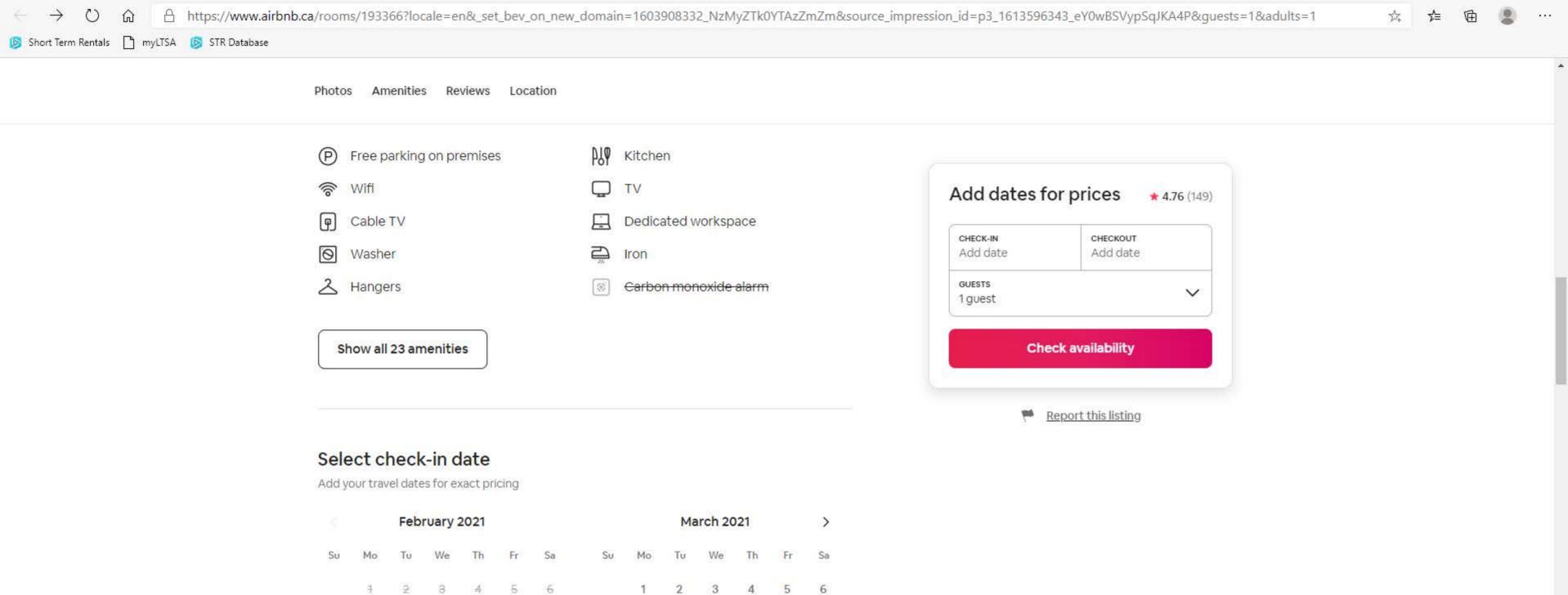
Entire home

You'll have the guest suite to yourself.









Clear dates

12 13

30 31

21 22

28 29

26 27

23 24



Photos Amenities Reviews Location

Add dates for prices

* 4.76 (149)

★ 4.76 (149 reviews)

 Cleanliness
 4.8
 Accuracy
 4.9

 Communication
 4.9
 Location
 4.9

 Check-in
 4.9
 Value
 4.9



Leslie January 2021

Fabulous accommodations great location lovely hosts. Couldn't do better!



Mary November 2020

The Tudor Cottage is a charming and comfortable place to stay. The hosts are friendly and very accommodating. Thanks for everything!



Debbie October 2020

We had a lovely stay in this gorgeous two bedroom suite. The sea is within walking distance, about 2km away. The home is spacious and clean and we had everything we needed.



Elizabeth January 2021

Beautiful spot and perfect accommodation.



Ryan October 2020

It was in a easy to access location to both downtown and the highway. They were very accommodating with our trailer that we had to park in their lot.

Check availability



Naomi September 2020

Lovely space above Sandra's home with use of the front courtyard and walking distance to everything you could need. Short drive to lovely beaches and great cafes. Public transport right outside the door!

Show all 149 reviews



Add dates for prices

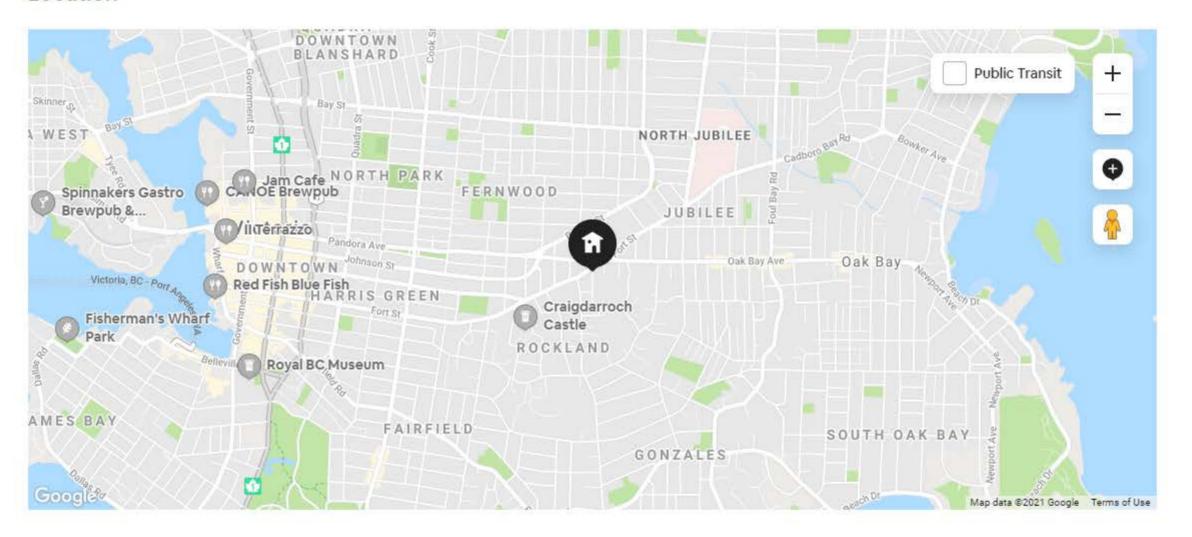
* 4.76 (149)

Check availability

Location

Photos

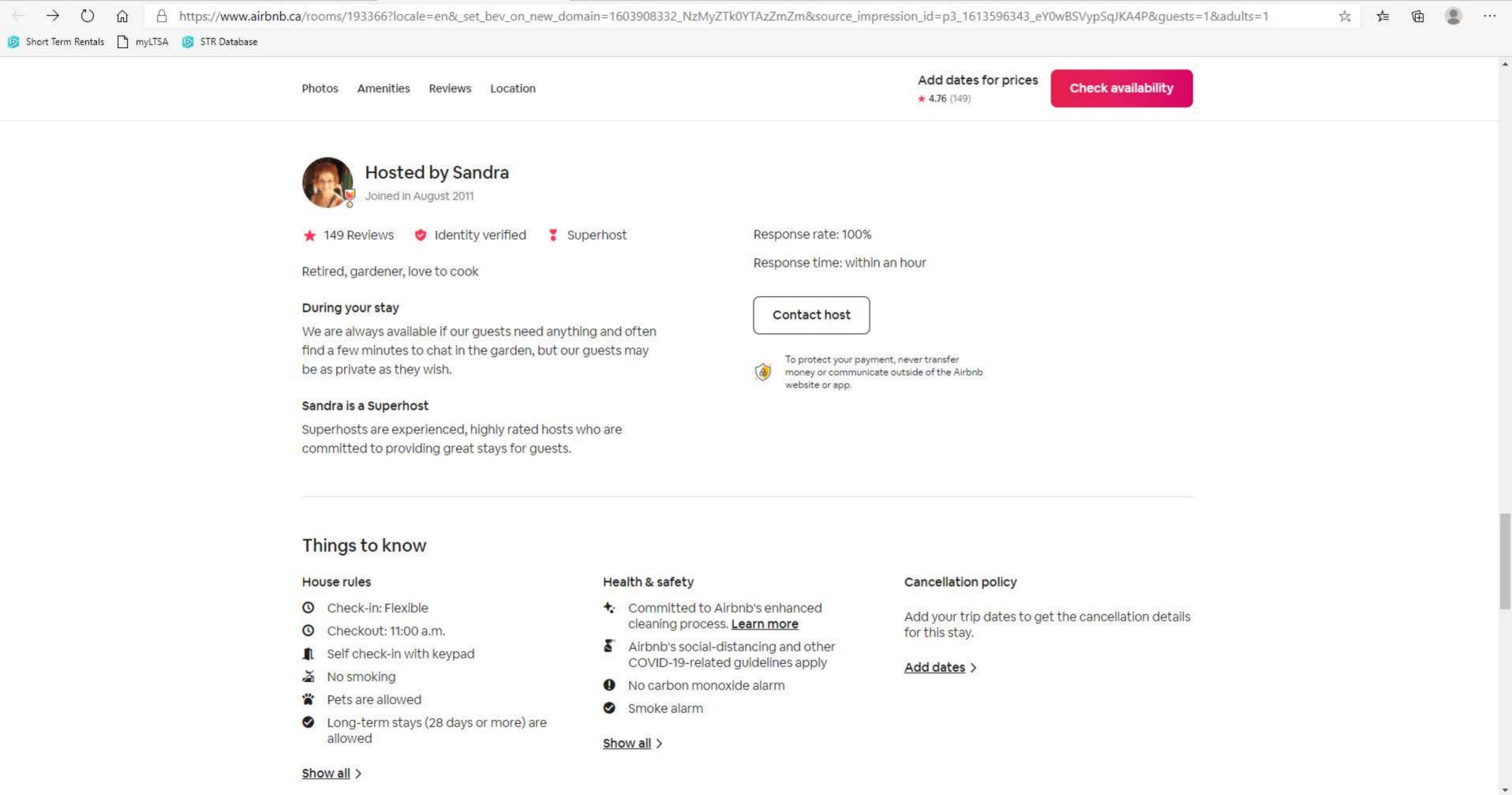
Amenities Reviews Location



Victoria, British Columbia, Canada

We are surrounded by heritage homes with lovely gardens, and close to the Governor's residence and Craigdarroch Castle, both open to the public.

More about the location



Christine Havelka

Subject: FW: Licence Inspector Response - Short term rental Appeal- 1044 Belmont Ave

From: Sandra and Doug Fraser < Sent: February 24, 2021 5:22 PM

To: Christine Havelka <chavelka@victoria.ca>

Subject: Re: Licence Inspector Response - Short term rental Appeal- 1044 Belmont Ave

Dear Madams/Sirs,

We have read the Submission from the Licence Inspector denying our short term rental licence and do not contest any of the facts presented.

We just need to reiterate that we have operated as a licensed vacation rental since 2001, firstly as a Bed and Breakfast. But after I was diagnosed with celiac disease it became more and more difficult and injurious to my health to prepare daily breakfasts, so we adjusted the facilities so that guests could prepare their own.

We have always operated in good faith.

We trust you will continue to allow us to do so.

Yours sincerely,

Sandra and Douglas Fraser Sandra and Doug Fraser Tudor Cottage