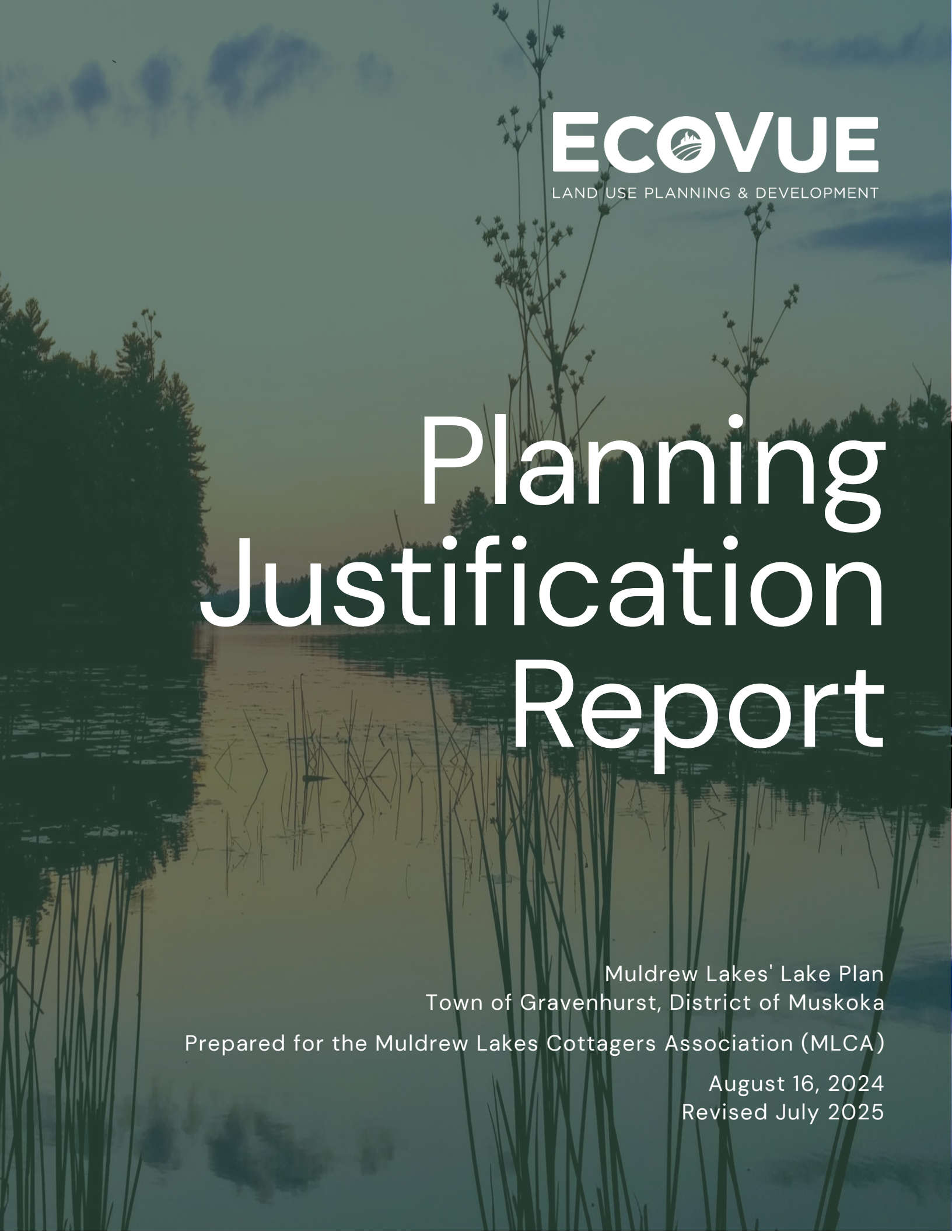




ECOVUE

LAND USE PLANNING & DEVELOPMENT

Planning Justification Report

Muldrew Lakes' Lake Plan
Town of Gravenhurst, District of Muskoka

Prepared for the Muldrew Lakes Cottagers Association (MLCA)

August 16, 2024
Revised July 2025

This Planning Justification Report has been prepared on behalf of the Muldrew Lakes Cottagers' Association (MLCA) in support of Official Plan Amendment and Zoning By-law Amendment applications affecting the Waterfront Area designation on the Muldrew Lakes in the Town of Gravenhurst, District of Muskoka

EcoVue Project No: 22-2312



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1.0 Background

The following Planning Justification Report (PJR) is being submitted in support of applications for an Official Plan Amendment (OPA) and a Zoning By-law Amendment (ZBA) under the Planning Act, affecting lands designated as Waterfront Area on the Muldrew Lakes, in the Town of Gravenhurst, in the District of Muskoka (**Figure 1 – Subject Lands**). The applicant is the Muldrew Lakes Cottagers Association (MLCA) who is seeking to update the lake-specific policies and provisions for the Muldrew Lakes in the Gravenhurst Official Plan and Zoning By-law.

The applications are required to revise the wording of existing policies and provisions, to add new policies and provisions, and to complete several housekeeping amendments. The content of the applications is based on research and extensive public engagement which first began in 2018. This report will provide a summary of the planning process and the proposed policies and provisions, as well as an explanation of how the applications are consistent with, and conform to, the applicable Provincial and local land use planning documents.

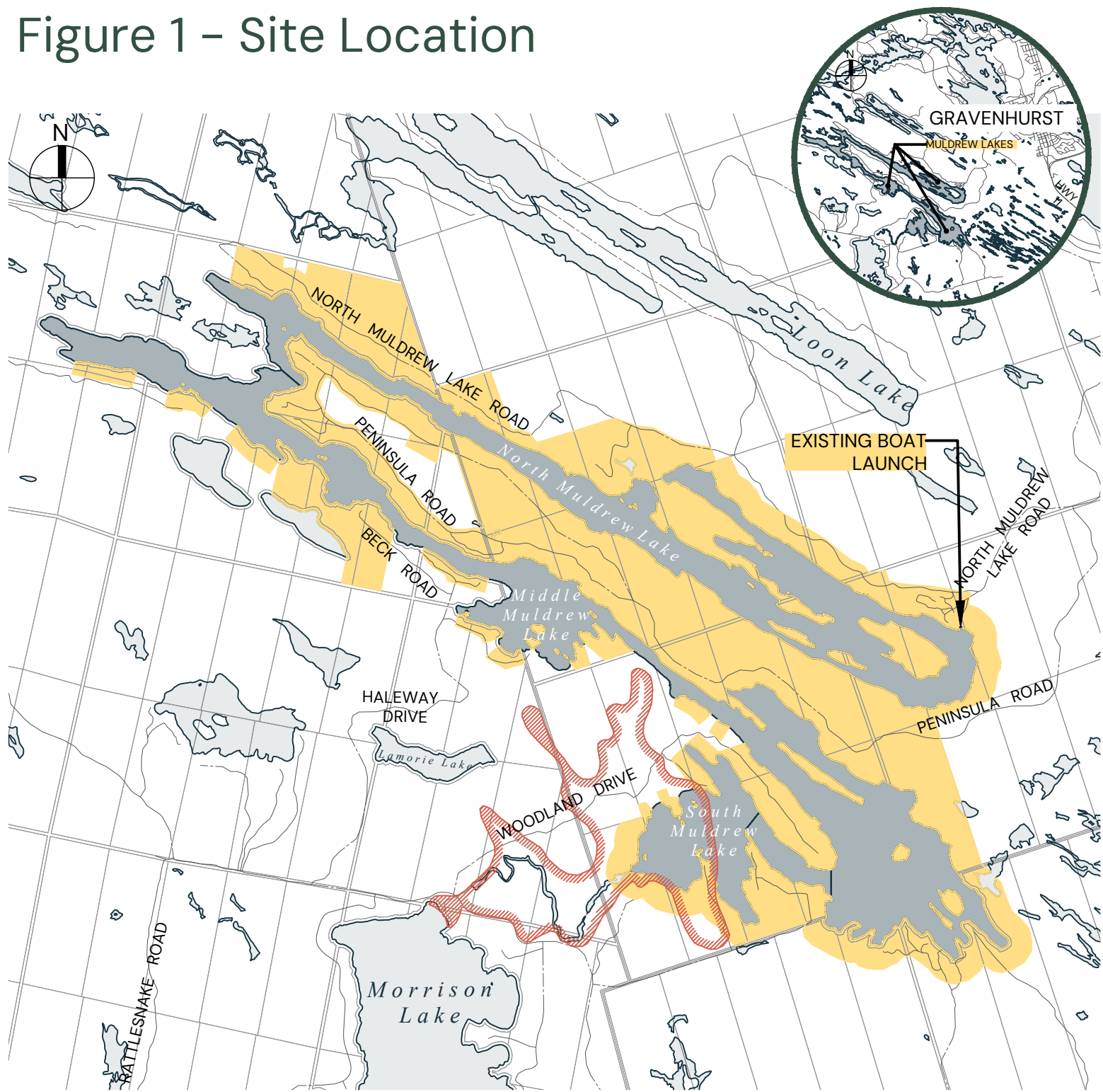
1.1 Description of the Subject Lands and Surrounding Area

The subject lands are those located within the Waterfront Area designation of the Muldrew Lakes which are located within the jurisdiction of the Town of Gravenhurst. The Muldrew Lakes include North Muldrew, Middle Muldrew and South Muldrew, which are long and narrow water bodies with a total surface area of approximately 420 hectares (**Figure 1 – Subject Lands**). The Muldrew Lakes are part of the Black-Severn River watershed, and more specifically, the Severn River subwatershed. Owing partly to their location on the Precambrian Canadian Shield, the shorelines of the lakes are predominantly naturalized and include steep rocky cliffs and mature forests dominated by coniferous trees. There are currently just over 400 dwellings on the lakes and approximately 18,000 feet of Crown Land frontage. A Muskoka Heritage Site is located on South Muldrew adjacent to Muldrew Creek. There is one public boat launch accessed from North Muldrew Lake Road.

In the Gravenhurst Comprehensive Zoning By-law 2010-04, the subject lands are zoned Residential Waterfront 6B (RW-6B), Residential Waterfront 6C (RW-6C), and Residential Island 8 (RI-8). There are also areas zoned Commercial Recreation 9 (CR-9), Open Space (OS) and Environmental Protection (EP). The proposed policies and provisions mainly affect the

areas where development is currently permitted (within the RW and CR zones) that are within the areas designated Waterfront Area in the Town of Gravenhurst Official Plan (**Figure 1 – Subject Lands**).

Figure 1 – Site Location



MULDREW LAKES SUBJECT LANDS MUSKOKA HERITAGE AREA

Muldre Lake OPA/ ZBA

Ted Alley
Muldre Lakes
Town of Gravenhurst,
District of Muskoka

Project Number: 22-2312

Horiz. Scale: 1:35,000

Date: July 22, 2025

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1.2 Purpose of the Applications

The applicant is proposing to amend the lake-specific policies for Muldrew Lake (Section D17.3) of the Gravenhurst Official Plan (GOP) as well as lake-specific provisions in the Town of Gravenhurst Zoning By-law (GZBL), in accordance with the results of background research, a detailed policy review, and a comprehensive community consultation process, as recommended in 2021 by EcoVue Consulting Services (**Appendix 2 – Feasibility Study**). More specifically, the intent of the proposed amendments is to update the GOP to reflect the current values and vision of the community, and amend the Zoning By-law, as necessary, to effectively implement the lake-specific Official Plan policies. The GOP currently contains lake-specific policies for the Muldrew Lakes in Section D17.3. These policies were implemented following a community lake planning process that occurred in the early 2000s. The policies were meant to be updated every five years but have not been updated since at least 2009. This project conforms to Section D15 of the GOP which encourages the preparation of lake management plans and strategies to establish and improve good land stewardship practices amongst those who live in lake communities and to articulate lake specific principles and goals.

1.3 Pre-Consultation

Staff from EcoVue Consulting Services met with planners from the Town of Gravenhurst on four (4) separate occasions: two (2) meetings were held with Melissa Halford and Scott Lucas (once in person and once by video call); and two (2) meetings were held with Adam Ager (twice by video call) later in the process. Town staff provided comments on the initial feasibility study (**Appendix 2 – Feasibility Study**) completed by EcoVue Consulting Services as well as a draft of the proposed policies and provisions.

Town staff stated that in conjunction with the applications for an Official Plan Amendment and Zoning By-law Amendment, a Planning Justification Report (prepared by a qualified professional planner) would be required at minimum to deem the applications complete.

1.4 Planning and Public Engagement Process

1.4.1 PHASE ONE (2020–2021)

At the 2017 Annual General Meeting of the Muldrew Lakes Cottagers Association (MLCA), the membership voted to initiate a review and update of the MLCA Lake Plan, which was originally completed in 2009. The lake plan was comprehensive in nature, identifying issues and actions to address both stewardship and land use issues on the lakes. As a result, several lake-specific policies and zoning provisions were incorporated into the GOP and GZBL. The lake plan was meant to be a “living document”, which would be reviewed and updated every 5 years. Over the past seven (7) years, the MLCA worked with the support of a volunteer lake committee and planning services from EcoVue Consulting Services Inc. The initial review phase focused on the land use issues and more specifically, those issues that could be addressed through the GOP and GZBL, with the intent of reviewing and updating the more comprehensive lake plan (including environmental stewardship) at a later stage.

Phase 1 of the project began officially in 2020 when EcoVue Consulting Services was retained to complete three specific deliverables: 1) a community survey (referred to as the “2020 Survey”); 2) a Town Hall event; and 3) a Feasibility Report, with recommendations on next steps based on background research and the community consultation process. A draft of the feasibility report was distributed to the lake community as well as the Muskoka Watershed Council, the District of Muskoka, and the Town of Gravenhurst. In June of 2021, the final version of the feasibility report was circulated to the community, reflecting all the feedback to date. A copy of the survey questions and a summary of the responses received, as well as a copy of the feasibility report are included in **Appendix 1 and 2**, respectively.

1.4.2 PHASE TWO (2021–2023)

At the 2021 Annual General Meeting (AGM), the MLCA membership voted to proceed with Phase 2 of the project, which included the initial drafting of the revisions and updates to the lake-specific policies and provisions in the GOP and GZBL based on the outcomes of the consultation and feasibility study conducted during Phase 1. The first draft of the proposed policies and provisions was distributed to every dwelling on the lake in late May/early June of 2022 in the “dock drop” (an annual communication package delivered by the MLCA to every dock on the lake). In July of 2022, a Town Hall was held to present the first draft and collect feedback from the community. Between June and August of 2022, the MLCA

collected comments at the AGM, the town hall, by email, and through social media. In the fall of 2022, the MLCA went to an extensive effort to cultivate dialogue regarding the proposed policies and provisions and responded to every question and comment that had been received to date by generating a Question-and-Answer (Q&A) document (**Appendix 3**). Based on the feedback received during the summer and fall of 2022, a second draft of the proposed policies and provisions was created and distributed to the community in November of 2022. Subsequently, a fourth Town Hall event was held to present the second draft and collect feedback/answer questions.

Following the fourth Town Hall, it was clear that several issues were more contentious than others. The MLCA decided to create an additional community survey (referred to as the “2023 Survey”) that focused on these most contentious issues and specifically asked respondents to express whether they were in favour or not in favour of individual proposed policies/provisions. The additional survey also provided ample space for open-ended comments. The survey was open between February and April of 2023. A copy of the questions and a summary of the responses is included in **Appendix 4**.

1.4.3 PHASE THREE (2023–2024)

The third phase was initiated with a comprehensive review of the 2023 survey results and the draft policies and provisions were revised again to create a third draft of the document. This third draft was distributed in the 2023 dock drop (late May/early June 2023). In July of 2023, a fifth Town Hall was held to present the third draft and collect feedback/answer questions. The third draft was revised following the Town Hall to produce the fourth and final draft of the proposed lake-specific policies and provisions. A copy of this final draft is included in **Appendix 5**. This draft also serves to illustrate how the proposal was communicated to the lake community at each stage (is representative of each of the four drafts) with explanatory notes. The third phase of the project will be concluded with the submission and review of the applications for Zoning By-law and Official Plan Amendments to the Town of Gravenhurst in the summer of 2024. Town staff reviewed the applications and subsequently met with members of the lake planning committee to discuss the proposed lake specific policies and provisions. The applications were revised to reflect the feedback received from the Town of Gravenhurst planning staff and re-submitted in July of 2025.



2.0 Proposed Amendments

2.1 Proposed Policies and Provisions

The following section provides an overview and explanation of the proposed additions and changes to lake-specific policies for the Muldrew Lakes in the Gravenhurst Official Plan (GOP). The order of the discussion mirrors the draft Official Plan Amendment (**Appendix 6**).

2.1.1 PROPOSED AMENDMENTS TO THE GRAVENHURST OFFICIAL PLAN

The entirety of Section D17.3 (lake-specific policies for the Muldrew Lakes) is proposed to be deleted and replaced with the policies discussed below.

2.1.1.1 LAKE CHARACTER, VISION AND MAXIMUM BUILDING SIZE

2.1.1.1.1 Background and Purpose

The results of the 2020 Survey indicated that the existing lake-specific policies for the Muldrew Lakes are not serving to preserve the values and vision of the lake community. The 2020 Survey sought to determine the present values and vision of the lake community by asking respondents to rank land use pressures from issues of greatest concern to those of least concern. The top three ranked land use pressures were as follows:

1. Cottage Lot Development (setback, scale and massing);
2. Cottage Development Density; and
3. Recreational Boating.

Concerns were expressed regarding dwellings with large footprints that are out of character with more historic dwellings on the lake, as well as concerns regarding the effects of such dwellings on the natural environment and water quality. Concerns were also expressed regarding the development or redevelopment of dwellings within the required setback area (within 30 metres of the high-water mark). In terms of environmental stewardship, the top three issues that respondents indicated were important to them included:

1. Preserving Water Quality;
2. Maintaining the Natural Beauty of the Area; and
3. Maintaining a Natural Shoreline.

In the open-ended question pertaining to peoples' values, most respondents discussed valuing the natural environment and privacy, as well as the peacefulness and tranquility of the area.

2.1.1.1.2 Proposed Amendments

Proposed policy D17.3.1 aims to improve upon existing policy D17.3.1 by increasing the level of detail describing the unique qualities of the Muldrew Lakes, and to better provide a policy basis for regulating shoreline development in the implementing zoning by-law. The intent is also to provide better guidance to property owners, planning staff, and Council when considering Planning Act applications on the Muldrew Lakes. Overall, these policies help to justify why development on the Muldrew Lakes needs to be treated differently than development elsewhere within the Waterfront Area designation within the Town of Gravenhurst.

The existing Section D17.3.1 is proposed to be amended and divided into four subsections which address: 1) the physical environment; 2) narrow waterbodies and development implications; 3) permitted shoreline development; and 4) recognizing the Muldrew Lakes as "vulnerable" as defined by the Muskoka Official Plan (MOP). The proposed policies are as follows:

"D17.3.1

- a) *The shorelines of the Muldrew Lakes have historically been characterized by trees, natural vegetation and modest-sized cottages with very few boathouses. There are still many areas of the Muldrew Lakes that are characterized as such. The community envisions preserving these unique environmental and cultural qualities to the greatest extent possible, by preserving the natural environment as the dominant landscape feature. Disturbance to natural vegetation shall be minimized to the greatest extent possible to maintain and enhance the environmental health, water quality and visual character of the lakes.*
- b) *The special character of the Muldrew Lakes (North, South and Middle) as a series of long, relatively narrow channels is recognized. The confined nature of long and narrow waterbodies results in a perception of increased density on the shorelines and also provides less space, per dwelling, for recreational activities on the water. These*

factors raise compatibility issues related to the location of shoreline structures, visual impacts, noise, lighting, privacy, safety and navigation.

The narrow waterbodies of the Muldrew Lakes need to be treated differently from other lands within the Waterfront Area designation in the Town of Gravenhurst to protect the natural environment, attain land use compatibility, and retain community character.

- c) Only development in keeping with the character of the lakes, as defined in the lake-specific policies and provisions of the Official Plan and Zoning By-law shall be permitted.*
- d) Recognize the Muldrew Lakes as a “vulnerable lake”, as defined by the Muskoka Official Plan, and ensure the enhanced protection policies are applied appropriately to all lot creation, development of vacant lots, and redevelopment of existing lots.”*

In addition to enhancing the level of detail regarding the character of the Muldrew Lakes, the proposed policy aims to reduce the ambiguity associated with the current terminology used in D17.3.1, “modest development” and “reasonable redevelopment” by deleting this language and instead providing a more detailed land use planning rationale as to why a set of lake-specific Official Plan policies and zoning provisions are required to preserve the unique character of the lakes and attain the vision for the lake, as defined by the community throughout extensive public consultation. In addition, this policy serves to connect the proposed lake-specific policies in the Official Plan to a set of lake-specific provisions in the zoning by-law to regulate shoreline development. Finally, subsection (d) recognizes that the Muldrew Lakes were added to Schedule E2 of the Muskoka Official Plan (MOP) in 2023 as a vulnerable lake due to confirmed blue-green algae blooms, and that development on the lakes is subject to the enhanced protection of the MOP.

Following proposed policy D17.3.1, is a guiding policy which provides a basis for the zoning by-law to limit the maximum gross floor area of a principal dwelling on a lot. Section D17.3.2 is proposed to read as follows:

“D17.3.2 To reduce environmental impact and preserve the unique character described in the Muldrew-specific policies of the Official Plan, the implementing Zoning By-law shall limit the maximum gross floor area of the principal dwelling on a lot.”

2.1.1.1.3 Planning Justification

Most of the development over the next 20–30 years on the Muldrew Lakes is likely to be redevelopment as opposed to development on vacant lots. These lots for the most part have older, smaller cottages within 20 metres of the shoreline, and thus, these property owners have legal non-complying rights to re-develop larger buildings at the existing setback. Community members have expressed that the implications of the general policies and provisions for the Waterfront Area designation have meant that the visual character of the lakes is changing as these properties are redeveloped. Additionally, legal non-complying rights mean that a consistent development setback and vegetated buffer cannot always be depended upon to protect the ecological integrity of the lake system.

In relation to these concerns, 73% of 188 respondents on the 2020 Survey, and 74% of 176 respondents on the 2023 Survey stated that they would like to see a limit on the size of new builds as well as re-builds, add-ons, renovations, etc. As discussed above, community members are concerned about preserving natural visual character, water quality and preserving the natural shoreline environment. Currently, the GOP and GZBL do not place a universal cap on building size, and the footprint of a principal dwelling is mainly regulated by a maximum lot coverage of 13% within 60 metres of the water.

Other lakes have a maximum dwelling size enforced through Official Plan policy and Zoning By-law provisions. For example, Kahshe Lake (Town of Gravenhurst) has a maximum gross floor area of 375 square metres and the Township of Georgian Bay has placed even greater limits on shoreline dwellings in the majority of shoreline residential zones (e.g., 275 square metres or 5% of the lot area in the SR6 Zone and a maximum of 200 square metres in the SR3 Zone). Recently, through the comprehensive review of the Township of Muskoka Lakes Official Plan, Three Mile Lake revised their lake-specific policy to limit the gross floor area of a shoreline dwelling to 325 square metres. Though the plan is currently under appeal, these policies and provisions were approved by the District of Muskoka and adopted by local Council.

Enforcing a maximum gross floor area is important for preventing the creation of large building footprints that lead to large scale removal of natural vegetation and greater fragmentation of the natural environment. By removing and fragmenting habitats, development contributes to four of the most important environmental issues facing the lakes in Muskoka: 1) increased incidence and severity of flooding; 2) increased erosion and siltation;

3) existing and emerging threats to water quality (e.g., hazardous algal blooms and calcium decline); and 4) existing and emerging threats to biodiversity and natural habitat.¹

Limiting development and redevelopment with a maximum gross floor area can better maintain natural visual character as well as the ecological function of a natural shoreline when compared to an approach using percent (%) lot coverage due to the large variety in lot sizes and frontages, especially when most development is expected to be redevelopment in close proximity to the water. A set maximum gross floor area prevents very large building footprints which supports the retention of natural shoreline vegetation, which will mitigate the risk of floods and erosion, minimize disruption to native species, support biodiversity, and help to moderate the temperature of the lakes. Warmer waters contribute to many water quality problems, including harmful algal blooms (HABs). The Muldrew Lakes experienced a HAB in the summer of 2022. Therefore, it is important to take a precautionary approach to prevent future blooms.

Retaining the function of the shoreline environment supports the resilience of the lakes in the face of climate change. Thus, a policy restricting the gross floor area of principal dwellings is an essential piece of preserving and enhancing the resilience of the lakes in the face of climate change and more generally, to minimize the cumulative impacts of shoreline development.

2.1.1.2 SETBACK FROM THE OPTIMAL SUMMER WATER LEVEL (OSWL)

2.1.1.2.1 Background and Purpose

The 2020 Survey demonstrated that community members are concerned about the number of dwellings being built in close proximity to the lake despite the requirement for a 30-metre building setback. Part of the issue was identified to be the legal non-complying rights afforded to property owners to re-build larger buildings in existing footprints (addressed above). Another identified issue is the perception that minor variances and zoning by-law

¹ Report of the Muskoka Watershed Advisory Group (2020). Interim Advice and Recommendations to Address Priority Environmental Issues in the Muskoka River Watershed. Prepared for the Honourable Jeff Yurek, Minister of the Environment, Conservation and Parks. June 2020. Accessed from <https://files.ontario.ca/mecp-muskoka-watershed-advisory-group-interim-report-en-2020-10-19.pdf>

amendments for lesser setbacks are being approved with greater frequency and inadequate planning justifications, although there is no evidence to suggest that this is the case.

2.1.1.2.2 Proposed Amendments

A remedy was proposed to amend the lake-specific policies to include a new policy requiring applicants to surpass a greater threshold to be granted relief from the required setback. The 2023 Survey demonstrated that 69.3% of respondents are in favor of imposing more specific criteria in the Official Plan to determine whether relief should be granted from the 30-metre setback requirement. The proposed policy is as follows:

“D17.3.3 For new development on vacant lots, a setback less than 30.0 metres (98 ft) may be permitted on existing lots of record in circumstances such as the following:

- a) Sufficient lot depth is not available to meet the setback requirement of 30 metres; or*
- b) Terrain or soil constraints exist that physically do not allow for compliance with the 30-metre setback without significant or damaging site alteration (such as blasting or extensive removal of mature trees or other sensitive ecosystems), which make other locations on an existing lot more suitable.*

In these circumstances, or similar circumstances, a Site Evaluation Report shall be completed to demonstrate the most appropriate location for a building envelope which maximizes the setback from the lake while minimizing negative impact to the natural environment and visual impact of the dwelling. The report shall also include recommendations to preserve the remainder of the shoreline buffer area in a natural state, and wherever possible, include recommendations to achieve Environmental Net Gain, as described in the Muldrew Lakes specific policies of the Official Plan.”

2.1.1.2.3 Planning Justification

The intent of this policy is to provide more guidance to applicants and the Town better regulate applications/approvals for lesser setbacks. Additionally, the added requirement of a Site Evaluation report will ensure that the proponent contracts a qualified professional to determine the most appropriate building location on the site, which minimizes environmental disturbance and visual impact, while maximizing the setback from the shoreline. Overall, this policy is proposed to revise the lake-specific section of the GOP to better reflect the values

and vision of the lake community in maintaining a healthy natural environment as well as the natural visual character of the lake.

2.1.1.3 MAXIMUM BUILDING SIZE BASED ON PROXIMITY TO WATER

2.1.1.3.1 Background and Purpose

Currently, there are no size limitations in the GOP or GZBL for the principal dwelling on a lot, other than a maximum percentage of lot coverage, maximum height, etc. The closer to the water that a dwelling is built, the more visible it is to the lake (affecting visual character), and the more impact that dwelling may have on the ecological and hydrological function of the shoreline ecosystem. Thus, to provide a remedy for these concerns, the proposed policy provides a basis for the zoning by-law to regulate the maximum gross floor area of a dwelling based on proximity to the shoreline. The policy is intended to apply to new dwellings that cannot meet the required 30-metre setback and conform to proposed policy D17.3.3 (above). The 2023 Survey demonstrated that 64.8% of respondents prefer a smaller maximum dwelling size for new builds that cannot meet the 30-metre setback. Of those who desire a smaller maximum building size within the setback area, 71% believe that the maximum building size should be lesser with increasing proximity to the lake.

2.1.1.3.2 Proposed Amendment

The proposed policy for the lake-specific section of the GOP is as follows:

“D17.3.4 To preserve the unique character of the Muldrew Lakes and minimize negative impact to the physical, chemical and ecological function of the shoreline buffer area, the implementing Zoning By-law shall limit maximum gross floor area of the principal dwelling based on proximity to the Optimal Summer Water Level (OSWL) for all proposed development which cannot meet the required 30-metre (98 ft) shoreline setback, and are permitted pursuant to Section D17.3.3 of this Plan.”

2.1.1.3.3 Planning Justification

The current provisions limit lot coverage of the principal dwelling to 13% within 60 metres of the shoreline. However, this provision does not necessarily provide a significant limit on the size of dwellings (especially on larger lots) and is applied to all development, regardless of proximity to the lake. Due to the long and narrow nature of the Muldrew Lakes (described in D17.3.1), limiting the size of dwellings in close proximity to the water contributes towards protection of the natural environment, attaining land use compatibility and retaining community character.

2.1.1.4 REPLACING, ENLARGING, REPAIRING OR RENOVATING EXISTING DWELLINGS

2.1.1.4.1 Background and Purpose

Section K3.6.2 of the GOP currently prohibits building closer to the lake than the existing structure and the implementing zoning by-law restricts the overall width of an extension/enlargement/rebuild. Section K3.6.2 of the GOP also specifies that an enlargement, repair or renovation may be permitted if it “does not increase the amount of floor area in a required yard or setback area”. However, there is no implementing provision in the zoning by-law and it appears that this policy is not currently enforced. It is interesting to note the policy intention in this section of the GOP, which is likely rooted in the same principles for developing in a waterfront area – i.e., to preserve the natural visual character of lakes as well as the natural environment.

The proposed amendment to the GOP provides a policy basis for the zoning by-law to have lake-specific provisions for limiting the size of replacements, enlargements, repairs or renovations. The 2023 Survey demonstrated that a majority (55%) of respondents believe that the Muldrew Lakes require additional lake-specific provisions to regulate the extent to which existing legal non-complying dwellings within the 30-metre buffer area can be enlarged or replaced. Though a majority expressed this opinion, the Lake Plan Committee decided that there was not enough support to introduce an additional provision such as those currently implemented in many other jurisdictions including Trent Lakes and the Township of Georgian Bay (e.g., a provision that allows an existing non-complying dwelling to increase by a certain percentage in floor area), and instead, have proposed the same model for limiting size of extensions/rebuilds of non-complying dwellings as is proposed for new builds on vacant lots (i.e., smaller maximum gross floor area with increasing proximity to the lake). The policy also encourages landowners to: 1) be mindful of increases to existing building footprints to protect the sensitive shoreline environment; 2) to increase vegetative cover (as per existing policy D11.2) and; 3) achieve Environmental Net Gain (as defined in the proposed policy). Overall, the purpose of the proposed policy is to better support the vision and values of the lake community as expressed through public consultation.

2.1.1.4.2 Proposed Amendment

A new lake-specific policy is proposed as follows:

"D17.3.5

1. *Where an existing legal non-complying dwelling encroaches into the required setback (30 metres or 98 ft) from the Optimal Summer Water Level (OSWL), the dwelling may only be replaced, enlarged, repaired or renovated provided that the enlargement, repair, or renovation:*
 - a) *Does not further increase a situation of non-compliance;*
 - b) *Complies with all other provisions of this Plan and the implementing Zoning By-law, including the Muldrew-specific policies and provisions limiting the redevelopment of non-complying buildings and structures; and*
 - c) *Will not pose a threat to public health and safety.*
2. *Where an existing legal non-complying dwelling is being replaced, enlarged, repaired or renovated, property owners are encouraged to minimize expansions of the building footprint within the regulated setback area.*
3. *To protect the ecological function of the land and adjacent water, any development that occurs within the regulated shoreline setback area (the first 30 metres from the water), shall strive to improve vegetative cover on the site (as per Section D11.2 of the Official Plan) and achieve Environmental Net Gain (as defined below).*

Environmental Net Gain (ENG) is an approach to ensure that (re)development leaves the natural environment in a measurably improved state compared to prior conditions. ENG includes any actions that can be made on a property to improve the natural environment (namely the shoreline and lake) as a result of the development plan. This includes properties where the existing development no longer meets the legal standards of the municipality (e.g., legally non-complying buildings and structures).

This policy does not replace or remove the requirement in the Official Plan for applications associated with the redevelopment of legally non-complying structures to enhance and maintain vegetative buffers (as per Section I6.21.1 of the Official Plan).

Examples of Environmental Net Gain Opportunities:

- *Choosing permeable driveway surface and installing stormwater detention measures (e.g., rain gardens, rain barrels, infiltration pits, etc.)*
- *Restoring an area of mowed lawn with a “no-mow” area planted with native shoreline species*
- *Updated wastewater treatment system (e.g., septic system) away from the lake*
- *Replacing a hard (impermeable) surface with a curved, <1.5 metre wide, permeable path*
- *Adding native plants to increase the vegetated shoreline buffer covering at least 75% of the property frontage*
- *Adding native vegetation to an area where an existing retaining wall is deteriorating*
- *When replacing a dock, choose a design that minimizes disruption to the lakebed, shoreline habitat and fish habitat*
- *Maintain aquatic vegetation and fallen trees for wildlife habitat.”*

The proposed policy provides a basis for the implementing zoning by-law to place reasonable limits on the size of replacements/expansions to existing legal non-complying dwellings based on the feedback received through the 2020 and 2023 surveys. The current provisions limit lot coverage of the principal dwelling to 13% within 60 metres of the shoreline and do not provide adequate limitations on the size of dwellings (especially on larger lots) and are consistently applied regardless of proximity to the lake.

Due to the long and narrow nature of the Muldrew Lakes (described in D17.3.1), limiting the size of dwellings in close proximity to the water is important to attaining land use compatibility and retaining community character. The policy supports the protection of the vital functions of the shoreline buffer area as well as the natural visual character of the lake.

2.1.1.5 SITE EVALUATION REPORTS

2.1.1.5.1 Background and Purpose

The current GOP policies require a Site Evaluation report when development is proposed on steep slopes (Section I6.9b and I6.9c), and sometimes requires a report when development is proposed on narrow waterways (Section I6.10). The current lake specific policies for the Muldrew Lakes require a Site Evaluation report for an expansion of the commercial use on North Muldrew Lake (Section D17.3.4) or any expansion or change in the use of the landing/car parking area on Middle Muldrew Lake (Section D17.3.4).

Changes to the requirements for a Site Evaluation Report are being proposed for the Muldrew Lakes section of the GOP to enhance protection of the natural environment and water quality of the Muldrew Lakes. A policy is proposed to require a Site Evaluation Report for all proposed development (other than “minor” development) to ensure mitigation of impacts to the shoreline environment including the lake itself. The policy provides an opportunity for Town planning staff to waive the requirement to obtain a Site Evaluation Report where the development is minor or scope the required study where appropriate.

2.1.1.5.2 Proposed Amendment

The proposed revised policy is as follows:

“D17.3.6 In addition to the applicable policies of Section I (Natural Heritage and Environment), a Site Evaluation Report consistent with Section I6.28 and all applicable lake-specific policies and provisions for the Muldrew Lakes) is required for all development which is not considered minor (as defined below). The Site Evaluation Report shall evaluate a development proposal in the context of the site and provide appropriate recommendations to ensure that all potential on-site and off-site impacts (including to the lake itself) are minimized to the greatest extent possible (e.g., recommend the most appropriate location (and size) for a building envelope). The Site evaluation report shall include recommendations to preserve the shoreline buffer area in a natural state, and wherever possible, include recommendations to achieve Environmental Net Gain, as described in the Muldrew Lakes specific policies of this Official Plan. The Site Evaluation Report must be prepared by a qualified professional(s) and must be prepared to the satisfaction of the Town. As part of any pre-consultation, the Town and/or District may waive the requirement for a Site Evaluation Report or recommend a scoped Site Evaluation Report where the

development is considered minor. Minor residential development includes but is not limited to:

- a) Decks;*
- b) Docks;*
- c) Sheds; and*
- d) Minor renovations and extensions to existing dwelling units and accessory structures that do not exceed 37 square metres (approx. 400 square feet), in accordance with all other applicable provisions.”*

2.1.1.5.3 Planning Justification

When a property owner is planning a major development, a requirement for a Site Evaluation Report provides a practical way for Town staff as well as the lake community to understand such development, and to ensure the impact of development is minimized through proper site design and mitigation strategies/best practices as recommended by a qualified professional. Site Evaluation Reports are used by other municipalities to minimize the impact of development on shorelines. For example, the Township of Seguin requires a Site Evaluation Report for all shoreline development. The 2023 Survey demonstrated that 56.7% of respondents are in favour of a requirement for a Site Evaluation report for all development that is not minor in nature.

2.1.1.6 BOATHOUSES AND BOATPORTS

2.1.1.6.1 Background and Purpose

The lake-specific section of the GOP for the Muldrew Lakes contains a section (D17.3.6) pertaining to boathouses. Revisions to this policy are proposed below. The proposed changes mainly provide for minor changes to the current section which refers only to boathouses, whereas the general policies for boathouses in the GOP for the balance of the Waterfront Area designation refer to both boathouses and boatports. The 2023 Survey demonstrated that 72.2% of respondents are in favour of applying the current policies/provisions regarding boathouses to boatports as well. In addition, some housekeeping changes are proposed to remove provisions from the GOP that would be more appropriately located in the Zoning By-law (e.g., required frontages, widths and heights for boathouses).

2.1.1.6.2 Proposed Amendment

The proposed revised policy is as follows:

“D17.3.7 Only one (1) boathouse or boatport that conforms to the following shall be permitted on a lot:

- a) The structure is one storey with no attic, dormers, sanitary facilities or human habitation; and*
- b) The lot is not located within a narrow waterway (a waterway less than 150 metres across).*

The implementing zoning by-law may prescribe lake-specific boathouse and boatport provisions in addition to and in excess of, those found in Section 5.2.4.2 of the Zoning By-law, including but not limited to:

- a) A required minimum lot frontage;*
- b) Provisions for maximum width;*
- c) Provisions for maximum height;*
- d) Provisions for maximum projection; and*
- e) Required setbacks from the side lot line.”*

2.1.1.6.3 Planning Justification

There are no substantive changes proposed in the above policy. The current policy in the GOP for the Muldrew Lakes includes the provisions regarding prohibiting attics, dormers and human habitation, as well as the provision regarding prohibiting boathouses within narrow waterways, as defined in the GOP. Updating the terminology used in the existing policy (removing "shoreline storage building" and adding a reference to "boatports") is important to ensuring clarity for the public and Town staff and additionally, supports consistent policy application on the Muldrew Lakes.

2.1.1.7 SLEEPING CABINS

2.1.1.7.1 Background and Purpose

Currently, the lake-specific section of the GOP for the Muldrew Lakes states that a maximum of one sleeping cabin is permitted on each property containing a principal dwelling (Section D17.3.7). The proposed revised policy responds to feedback from the lake community that the existing policy encourages larger single structures that can have a more significant impact on visual character and potentially more impact on the shoreline environment.

2.1.1.7.2 Proposed Amendment

The proposed lake-specific policy for sleeping cabins provides for a maximum of two (2) sleeping cabins as well as the potential requirement for a septic suitability study to determine whether the existing septic can accommodate additional bedrooms. The proposed policy also provides a policy basis for the zoning by-law to limit the total gross floor area for all sleeping cabins on a lot. The proposed policy is as follows:

"D17.3.8 A maximum of two (2) sleeping cabins are permitted as accessory to a residential dwelling on a lot on the Muldrew Lakes. A sleeping cabin may be located on the second storey of a detached garage. The addition of a sleeping cabin(s) may constitute the requirement for a septic suitability study to determine whether an existing septic system can accommodate additional development or requires an upgrade. A septic suitability study should be considered regardless of whether the sleeping cabin(s) contain plumbing. The implementing zoning by-law shall limit the total aggregate gross floor area of sleeping cabins permitted on a lot."

2.1.1.7.3 Planning Justification

The 2023 Survey demonstrated that 70.5% of respondents are in favour of this proposed policy change. The feedback received from the community suggested that it might be more appropriate to permit more than one smaller sleeping cabin, rather than one single 500 square foot sleeping cabin. It is thought that smaller sleeping cabins are more consistent with the traditional character of the lake.

2.1.1.8 RECREATIONAL CARRYING CAPACITY

A significant number of respondents to the 2020 Survey (72%) indicated their concern regarding increasing boat traffic on the Muldrew Lakes and 90% of respondents stated that they are in support of a Muldrew-specific policy regarding the social or recreational carrying

capacity of the lake. Specific concerns include the impacts of large wakes to the shoreline and personal property, noise and overall safety given the narrow and long channels which leave little room for all recreational water activities to occur simultaneously on busy weekends and evenings. Additionally, the Muldrew Lakes experienced their first algal bloom in 2023 and large boating wakes exacerbate eroding shorelines contributing inputs of phosphorous into the lake.

There are some jurisdictions that have implemented recreational carrying capacity (RCC) through Official Plan policies to restrict the creation of new lots on waterbodies which have met or exceeded their RCC. For example, the Township of Seguin requires 1.62 hectares of lake surface area per dwelling on a lake. If this standard cannot be met, the lake is considered to be over capacity. The factor of 1.62 was derived from a combination of the results of the Lake Alert program conducted by the MNR in the 1970s and extensive public consultation within the Central Ontario region. Based on the results of the community surveys conducted, the majority of community members feel strongly that the recreational or social capacity of the lakes have been exceeded and wish to limit further development contributing to any increase in boat traffic. During pre-consultation, Town planning staff discussed RCC with a planner from EcoVue Consulting Services and stated that amending the lake-specific policies to include a limit on lot creation based on RCC would not likely be supported due to the subjective nature of the calculation.

Therefore, instead of proposing a policy to restrict the creation of any additional lots on the lake, the proposed policy includes a requirement for any development proposals for large-scale commercial or marina purposes to conduct a boating impact study.

2.11.8.1 Proposed Amendment

The proposed policy is as follows:

"D17.3.9 The Muldrew Lakes community has expressed that the current levels of boating traffic in combination with the long, narrow nature of the lakes is resulting in decreased enjoyment and safety of the recreational amenity of the lakes. There are also concerns that increased boating traffic and the resulting wakes are contributing to shoreline erosion, damaging critical shoreline wildlife habitat, and causing damage to private property (e.g., docks). From the perspective of the community, the lakes are over-capacity from a recreational or social standpoint. As such, any applications for large-scale commercial uses or marinas shall submit a boating impact study to:

- a) *Ensure that the proposed development does not contribute to the overcrowding of the lake surface area; and*
- b) *Provide mitigation measures to minimize the overall impacts resulting from the proposed development on shoreline health (e.g., shoreline habitat and erosion)”*

2.1.1.8.2 Planning Justification

The intent of the amendment is to ensure that proposed development will not further contribute to overcrowding of the lake surface area and to minimize the overall impact of development on the recreational value of the lake as well as minimize additional impacts to shoreline health from boat wakes. The 2023 Survey demonstrated that 88.6% of respondents are in favour of this proposed policy.

2.1.1.9 COMMERCIAL USES ON THE LAKES

2.1.1.9.1 Background and Purpose

The lake-specific policies for the Muldrew Lakes in the current GOP include Section D17.3.4 which reads as follows:

“The two existing commercial properties on the Muldrew Lakes have been serving the public interest for many years and are expected to continue to do so in their present form. However, any application to expand the trailer park on North Muldrew Lake will require a Site Evaluation Report (as detailed in Section 16.30) and a careful consideration of the impact of the proposal on the natural environment, character, and existing lake population. An amendment to the Zoning By-law will also be required. Any redevelopment to another form of land use will require an Official Plan Amendment” (D17.3.4).

During EcoVue’s review of the current policies, it was noted that several housekeeping changes would improve this policy. The proposed changes address the following issues:

- Only one commercial property currently exists on the lakes (not two)
- The Zoning By-law refers to the current use as a “campground” as opposed to a “trailer park”
- The location of the “trailer park” on North Muldrew is ambiguous

2.1.1.9.2 Proposed Amendment

The revised policy is as follows:

“D17.3.10 The existing commercial property on the Muldrew Lakes has been serving the public interest for many years and is expected to continue to do so in its present form.

Any application to expand the campground located at Lots 28 and 29, Concession 2 Muskoka (known municipally as 1323 North Muldrew Lake Road), will require a Zoning By-law Amendment and Site Evaluation Report (as detailed in Section 16.30), including careful consideration of the impact of the proposal on the natural environment and character of the lake. Any redevelopment to another form of land use will require an Official Plan Amendment.

Any expansion or redevelopment of the above-noted property shall also require a boating impact study to:

- a) Ensure that the proposed development does not contribute to the overcrowding of the lake surface area; and*
- b) Provide mitigation measures to minimize the overall impacts resulting from the proposed development on shoreline health (e.g., shoreline habitat and erosion).”*

2.1.1.9.3 Planning Justification

Since these changes are technical or housekeeping in nature, the 2023 Survey did not include a question related to this policy change. However, the draft policy proposal has been circulated numerous times and no opposing comments were received from the public with regards to these proposed changes.

2.1.1.10 CONSERVATION OF NATURE

The 2020 Survey highlighted issues of Cottage Lot Development, Cottage Development Density and Recreational Boating, as well as maintaining water quality, the beauty of the area, and the natural shoreline. In response to these issues, values, and vision for the lakes, a policy is proposed to encourage landowners to support protection of the shoreline environment by donating lands for long-term conservation. The proposed policy reads as follows:

“D17.3.11 The use of innovative forms of tenure, ownership and interests of properties is encouraged for their long-term conservation. These may include conservation easements and property acquisition by land trusts such as the Muskoka Conservancy.

Where a property owner proposes to convey lake front land for conservation purposes, shoreline lots with smaller frontages than those required in Section D17.3.12 may be recognized, where in exchange a significant area of land is preserved in perpetuity for conservation purposes and conveyed to a public authority or private foundation. A minimum lot frontage of 60.0 metres (197 ft) is required for any residential lot considered in this instance as long as an equal minimum 60.0 metres (197 ft) is conveyed for conservation.”

A draft of this policy was circulated numerous times to the lake community and no opposing comments were received.

2.1.1.11 LOT CREATION

The current lake-specific policies for the Muldrew Lakes include Section D17.3.2, which sets a minimum lot frontage (120 metres or 150 metres in a narrow waterway), prohibits backlot development on the main peninsula and may permit the division of existing dwellings onto separate lots. This policy is proposed to be revised slightly to include a clause (part (e)) which addresses lots created for conservation easements/donations (as per proposed Section D17.3.11) and reads as follows:

“D17.3.12 The creation of a new lot on the Muldrew Lakes is subject to the following policies:

- a) *backlot development shall not be permitted on the peninsulas between parts of the lake;*
 - b) *the minimum lot frontage shall be 120 metres;*
 - c) *where the lot is abutting a narrow waterway, the minimum lot frontage shall be 150.0 metres;*
 - d) *the creation of a new lot to divide existing residential dwellings may be permitted provided that each lot meets the requirements of Section D5 and D14;*
- and;*
- e) *Where a lot being created will be dedicated to a public authority or registered Trust (such as the Muskoka Conservancy), or where a conservation easement will be granted over otherwise developable land to ensure the land is kept in a natural state in perpetuity, lots with frontages and/or areas that are smaller than those otherwise required in Section 17.3.12 b) and c) may be permitted (as outlined in the lake-specific policies of this Plan). In these circumstances a zoning by-law amendment will be required."*

A draft of this policy was circulated numerous times to the lake community and no opposing comments were received.

2.1.1.11 OTHER TECHNICAL REVISIONS

The current lake-specific policies for the Muldrew Lakes include Section D17.3.4 regarding commercial uses on the lake. Within this existing policy is a section regarding the existing land and car park area on Middle Muldrew Lake. Since this area is not zoned commercial, it is proposed that this portion of the existing policy is moved into its own subsection and an address/location is added for clarity. The revised policy is proposed as follows:

"D17.3.13 The existing landing and car parking area located at Lot 30, Concession 12 (Morrison) on Middle Muldrew Lake (known municipally as 1160 South Muldrew Lake Road), will require a Site Evaluation Report (as described in Section I6.28 and D17.3.6) prior to any expansion or change in use because of its small size and close relation to adjacent residential development."

A draft of this policy was circulated numerous times to the lake community and no opposing comments were received.

Finally, the current lake-specific policies for the Muldrew Lakes include existing Section D17.3.5 which addresses permitted uses on the Muldrew Lakes. The current policy refers to the “Muldrew Lake designation”, which does not exist. The proposed revision includes changing “Muldrew Lake designation” to “Waterfront Area designation” on the Muldrew Lakes. The remainder of the policy is proposed to remain the same and reads as follows:

“D17.3.14 The permitted uses for lands within the Waterfront Area designation on the Muldrew Lakes shall be limited to single-detached dwellings, mainland waterfront landings for water access, and existing commercial uses.”

A draft of this policy was circulated numerous times to the lake community and no opposing comments were received.

2.1.2 AMENDMENTS TO THE GRAVENHURST ZONING BY-LAW (GZBL)

The following section provides an overview and explanation of the proposed additions and changes to lake-specific provisions for the Muldrew Lakes in the Gravenhurst Zoning By-law. The report discusses the proposed provisions in numerical order following the draft Zoning By-law Amendment (**Appendix 7**).

2.1.2.1 BOATHOUSES AND BOATPORTS

The following provisions are proposed to replace the existing lake-specific provisions (Section 5.2.4.4) for boathouses on the Muldrew Lakes. The proposed provision is intended to implement the corresponding section of lake-specific policies proposed for the GOP in Section 2.1.1.5 of this report. The following housekeeping or technical amendments are included in the proposed provision:

- Ensures terminology used is consistent (removed reference to “shoreline storage buildings” and replaced with “boatports”
- Moves the provisions regulating the height, width, required lot frontage and required side yard from the Official Plan to the Zoning By-law

A new provision is proposed to be added to this section regarding the projection of boathouses and boatports. Due to the Muldrew Lakes being a series of long and narrow channels, limiting the projection of these structures will increase safety and help to preserve the visual character of the shoreline.

Approximately 76% of respondents on the 2023 Survey are in favour of introducing a provision limiting the projection of boathouses and boatports. Of these, approximately 63.7% prefer a 10- metre maximum projection, while 12.5% prefer a 12-metre maximum projection.

The proposed provision is as follows:

“5.2.4.4 Except for the provisions indicated below, the regulations for boathouses and boatports on a lot with frontage on the Muldrew Lakes shall be in accordance with the requirements of Section 5.2.4.2:

- a) One boathouse or one boatport shall be permitted to be located on land or extend from the shoreline of each residential waterfront property with a minimum of 90.0 metres of lot frontage;*
- b) Boathouses and boatports are not permitted in narrow waterways;*
- c) Boathouses and boatports shall not exceed one storey or 3.9 metres in height and the maximum distance from the Top of Dock to the peak of the main roof shall not exceed 4.9 metres;*
- d) The maximum width of a boathouse or boatport shall be 15% of the frontage of the lot, or 10.0 metres, whichever is the lesser;*
- e) The maximum projection of a boathouse or boatport into the water shall be 10.0 metres from the OSWL;*
- f) A minimum side yard of 6.0 metres is maintained both on land and in the water when the side lot line boundaries are extended from the shore into the water; and*
- g) Boathouses and boatports shall not include human habitation, sanitary facilities, an attic, rooftop deck or dormer.”*

As mentioned in Section 2.1.1.5 of this report, 72.2% of respondents on the 2023 Survey indicated that they are in favour of applying the current provisions to both boathouses and boatports.

2.1.2.2 NON-COMPLYING BUILDINGS AND STRUCTURES

Section 5.7.2.1 of the Zoning By-law outlines provisions for the reconstruction, enlargement and extension of Non-Complying Buildings and Structures. In addition to these provisions, a set of lake-specific provisions is proposed to be added as a new subsection specific to the Muldrew Lakes. The lake-specific provision proposes the following:

- Clarifies that the width provision (5.7.2.1 (iii) (c)) shall be applied to the reconstruction, enlargement or extension of legal non-complying structures anywhere within the required setback area (i.e., 30 metres of the OSWL). The intent is to ensure that the width formula applies when the structure is moved back from the original footprint but is still within 30 metres of the OSWL).
- Introduces a new provision for maximum gross floor area (GFA) based on proximity to the shoreline
 - Any screened porch or enclosed porch should be included in the calculation of GFA.
 - Specifies that any existing legal non-complying structure that is a single storey can have a second storey added regardless of whether the max GFA is exceeded, as long as the footprint of the building remains the same (as the date of passing of the by-law) and the building does not exceed 372 square metres (and adheres to all other applicable provisions of the GZBL) – this provision was introduced as a result of public consultation whereby community members were concerned that options to expand old single-storey bungalows in close proximity to the water would be unnecessarily limited. This provision recognizes that adding a second storey to an existing footprint would have the least impact on the shoreline environment and minimal increases on visual impact.

The proposed provision is as follows:

“5.7.2.3 In addition to the provisions outlined in Section 5.7.2.1 of this Zoning By- law, the following shall apply on the Muldrew Lakes:

- a) The provision limiting width (Illustration “6”), shall apply within the required setback area (the first 30 metres from the OSWL), regardless of whether the setback of the replacement dwelling improves the situation of non-compliance as compared to the existing non-complying dwelling; and*
- b) The gross floor area (GFA) of the dwelling shall not exceed the value in square metres in Table 1 based on the setback of the dwelling in metres from the Optimal Summer Water Level.*
 - i. Notwithstanding any other provisions of this By-law to the contrary, an enclosed porch or screened porch attached to a dwelling shall be included in the maximum gross floor area for the purposes of applying the provision for Maximum Gross Floor Area in Section 5.7.2.3 (b).*
 - ii. Notwithstanding the provisions for Maximum Gross Floor Area in Section 5.7.2.3 (b) above, an existing legal non-complying dwelling located more than 10 metres from the OSWL, may be permitted to add a second storey to the footprint of the building existing on the date of passing of this By-law, as long as all other provisions of the Zoning By- law are adhered to (including maximum height for the applicable zone), and the existing footprint is not expanded upon. In no case shall any building exceed a gross floor area (GFA) of 372 square metres.”*

Table 1 – Maximum Gross Floor Area (GFA) for a Dwelling on the Muldrew Lakes based on proximity to the shoreline

Dwelling Setback	Maximum Gross Floor Area
0.0 – 4.9 metres	93 square metres
5.0 – 9.9 metres	139 square metres
10.0 – 14.9 metres	186 square metres
15.0 – 19.9 metres	232 square metres
20.0 – 24.9 metres	279 square metres
25.0 – 29.9 metres	325 square metres

The intent of this provision is to implement proposed policy D17.3.5 which was outlined in Section 2.1.1.3.1 of this report. Approximately 64.8% of the respondents on the 2023 Survey indicated that they would like to see a lesser maximum gross floor area for dwellings that cannot meet the 30-metre setback. Of this 64.8%, approximately 71% of respondents believe that the maximum building size should decrease with proximity to the lake.

2.1.2.3 REGULATIONS FOR RESIDENTIAL WATERFRONT 6B (RW-6B) ZONE

The following proposed provision intends to implement proposed Policies D17.3.2 (a maximum gross floor area for a principal dwelling on a lot) and D17.3.8 (a limit of 2 sleeping cabins accessory to a residential dwelling on a lot) of the proposed lake-specific policies in the GOP for the Muldrew Lakes. The lake-specific provision for areas zoned RW-6B proposes the following:

- A maximum gross floor area of 372 square metres (approximately 4,000 square feet)
- A maximum of two sleeping cabins on a lot with a principal dwelling with a total floor area (cumulative) of 46.5 square metres (approximately 500 square feet).

The proposed provision is as follows:

“14.4.1 Regulations for RW-6B on the Muldrew Lakes

Except for the provisions indicated below, the regulations for a RW-6B Zone on the Muldrew Lakes shall be in accordance with the requirements of Section 14.2 of this By-law:

<i>Minimum Lot Frontage</i>	<i>120.0 metres</i>
<i>Maximum Dwelling Size</i>	<i>372 square metres gross floor area</i>
<i>Maximum Number and Size for Sleeping Cabins</i>	<i>Two for each residential waterfront property which contains a principal dwelling. The total floor area in the aggregate of all sleeping cabins on a waterfront lot on the Muldrew Lakes shall not exceed 46.5 square metres (including covered decks or verandahs), all of which shall be situated at the ground floor level.</i>

- i) When a proposed dwelling cannot meet the required 30-metre shoreline setback from the Optimal Summer Water Level (OSWL), the maximum gross floor area of the dwelling shall not exceed the provisions outlined in Table 1 of the Muldrew Lakes specific provisions of this zoning by-law.*
- ii) Notwithstanding any other provisions of this By-law to the contrary, an enclosed porch or screened porch attached to a dwelling shall be included in the maximum gross floor area for the purposes of applying the provision for Maximum GFA in Section 14.4.1 (i).*

A maximum of 372 square metres (approx. 4000 square feet) is proposed for the Muldrew Lakes. This value represents the upper limit of the majority opinion expressed by respondents in the 2020 and 2023 Surveys (**Appendices 1 & 4**).

2.1.2.4 REGULATIONS FOR RESIDENTIAL WATERFRONT 6C (RW-6C) ZONE

The following proposed provision intends to implement proposed Policies D17.3.2 (a maximum gross floor area for a principal dwelling on a lot) and D17.3.8 (a limit of 2 sleeping cabins accessory to a residential dwelling on a lot) of the lake-specific policies in the GOP for the Muldrew Lakes. The lake-specific provision for areas zoned RW-6C proposes the following:

- A maximum gross floor area of 372 square metres (approximately 4,000 square feet)
- A maximum of two sleeping cabins on a lot with a principal dwelling with a total floor area (cumulative) of 46.5 square metres (approximately 500 square feet).

The proposed provision is as follows:

"14.5.1 Regulations for RW-6C on the Muldrew Lakes

Except for the provisions indicated below, the regulations for a RW-6C Zone on the Muldrew Lakes shall be in accordance with the requirements of Section 14.2 of this By-law:

<i>Minimum Lot Frontage</i>	<i>150.0 metres</i>
<i>Maximum Dwelling Size</i>	<i>372 square metres gross floor area</i>
<i>Maximum Number and Size for Sleeping Cabins</i>	<i>Two for each residential waterfront property which contains a principal dwelling. The total floor area in the aggregate of all sleeping cabins on a waterfront lot on the Muldrew Lakes shall not exceed 46.5 square metres (including covered decks or verandahs), all of which shall be situated at the ground floor level.</i>

- When a proposed dwelling cannot meet the required 30-metre shoreline setback from the Optimal Summer Water Level (OSWL), the maximum gross floor area of the dwelling shall not exceed the provisions outlined in Table 1 of the Muldrew Lakes specific provisions of this zoning by-law.*
- Notwithstanding any other provisions of this By-law to the contrary, an enclosed porch or screened porch attached to a dwelling shall be included in*

the maximum gross floor area for the purposes of applying the provision for Maximum GFA in Section 14.5.1 (i).

As stated above, a maximum of 372 square metres (approx. 4000 square feet) is proposed for the Muldrew Lakes. This value represents the upper limit of the majority opinion expressed by respondents to the 2020 and 2023 Surveys (**Appendices 1 & 4**).

2.1.2.5 REGULATIONS FOR RESIDENTIAL ISLAND 8D (RI-8D) ZONE

The following proposed provision intends to implement proposed Policies D17.3.2 (a maximum gross floor area for a principal dwelling on a lot) and D17.3.8 (a limit of 2 sleeping cabins accessory to a residential dwelling on a lot) of the lake-specific policies in the GOP for the Muldrew Lakes. The lake-specific provision for areas zoned RI-8D proposes the following:

- A maximum gross floor area of 372 square metres (approximately 4,000 square feet)
- A maximum of two sleeping cabins on a lot with a principal dwelling with a total floor area (cumulative) of 46.5 square metres (approximately 500 square feet).

The proposed provision is as follows:

"16.6.1 Regulations for RI-8D on the Muldrew Lakes

Except for the provisions indicated below, the regulations for an RI-8D Zone on the Muldrew Lakes shall be in accordance with the requirements of Section 16.2 and Section 16.6 of this By-law.

<i>Maximum Dwelling Size</i>	<i>372 square metres gross floor area</i>
<i>Maximum Number and Size for Sleeping Cabins</i>	<i>Two for each residential waterfront property which contains a principal dwelling. The total floor area in the aggregate of all sleeping cabins on a waterfront lot on the Muldrew Lakes shall not exceed 46.5 square metres (including covered decks or verandahs), all of which shall be situated at the ground floor level.</i>

- i) When a proposed dwelling cannot meet the required 30-metre shoreline setback from the Optimal Summer Water Level (OSWL), the maximum gross floor area of the dwelling shall not exceed the provisions outlined in Table 1 of the Muldrew Lakes specific provisions of this zoning by-law.*
- ii) Notwithstanding any other provisions of this By-law to the contrary, an enclosed porch or screened porch attached to a dwelling shall be included in the maximum gross floor area for the purposes of applying the provision for Maximum GFA in Section 16.6.1 (i).*

The background of the slide is a stack of books, with the pages of the books visible and slightly blurred. A semi-transparent green overlay covers the entire image. The text "3.0 Policy Review" is written in white, with "3.0" in a larger font size than "Policy Review".

3.0 Policy Review

Land use policies and regulations at the provincial level that affect the subject lands include the *Planning Act* and the associated 2024 Provincial Planning Statement (PPS). At the municipal level, the District Municipality of Muskoka (DMOP), the Town of Gravenhurst Official Plan (GOP) and the Town of Gravenhurst Zoning By-law (GZBL) are applicable. In this section of the Report, the proposed amendments (that are not technical or housekeeping in nature) are reviewed in the context of the policies and provisions contained within these documents.

3.1 The Provincial Planning Statement (2024)

The 2024 Provincial Planning Statement (PPS) came into effect on October 20, 2024 and provides policy direction on matters of provincial interest as they are related to land use planning. All planning applications that are made after that date are subject to the policies of the PPS. The PPS is issued by the Province under Section 3 of the *Planning Act*, and it is required that all decisions affecting planning matters “shall be consistent with” policy statements issued under the Act. The policies of the PPS represent minimum standards. Within the framework of the provincial policy-led planning system, planning authorities and decision-makers may go beyond these minimum standards to address matters of importance to a specific community, unless doing so would conflict with any policy of the PPS. Consideration has been given to the relevant provisions of the PPS with respect to the subject planning applications.

3.1.1 RURAL AREAS

The Muldrew Lakes are located outside of a settlement area and are thus treated as “Rural Areas” within the context of the PPS.

Section 2.5.1 states that, *“Healthy, integrated and viable rural areas should be supported by:*

- a) Building upon rural character, and leveraging rural amenities and assets...;*
- f) Providing opportunities for sustainable and diversified tourism, including leveraging historical, cultural and natural assets;*
- g) Conserving biodiversity and considering the ecological benefits provided by nature...”*

The Muskoka Watershed is a premier destination due to its well-known attributes including the beauty of its forests and lakes. The sizes and shapes of the lakes in Muskoka as well as their relative accessibility varies, and thus, many lakes have developed and retain individual character. Section 2.5.1 of the PPS states the importance of building upon rural character and leveraging rural amenities and assets. It is the individual character of lakes that brings residents and tourists back summer after summer, and though further development and change are inevitable, it would be disadvantageous to the tourism potential for the region to disregard the historical character of individual lakes (which is the basis of PPS policy 2.5.1 a) and f)). Community members describe the character of the Muldrew Lakes as predominantly natural with shoreline dwellings mainly concealed by natural forest cover or otherwise modest in size, thereby leaving the natural environment as the dominant viewscape. Community members stated an increase in the development of large homes that replace the natural landscape and threaten the historical character of the lakes. It is our opinion that retaining the overall built and natural character of a lake should be viewed with the same importance as the individual character of existing neighbourhoods within an urban setting. The proposed lake-specific policies strive to allow for development and re-development that is in line with the unique character of the Muldrew Lakes.

Additionally, Section 2.5.1 states that development in rural areas shall conserve biodiversity and consider the ecological benefits provided by nature. In addition to retaining visual and historical character of the lakes, the aim of the lake-specific policies is to retain the ecological and hydrological function of the shoreline ecosystem:

"The shoreline zone is the last line of defense against the forces that may otherwise destroy a healthy lake. A naturally vegetated shoreline filters runoff generated by surrounding land uses, removing harmful chemicals and nutrients. At the same time, shoreline vegetation protects the lake edges from the onslaught of erosion caused by waves and ice. The shoreline zone also provides critical habitat for aquatic insects, microorganisms, fish and other animals, thereby helping to maintain a balance in sensitive aquatic ecosystems...the transition from the natural high-water line to the

upland vegetation has been referred to as the 'Ribbon of Life' and is essential to the survival of the lake".²

It is generally accepted in the scientific community that a minimum buffer of 30 metres is required to retain the ecological benefits (function) provided by the buffer.^{3,4} Therefore, the proposed lake-specific policies aim to enhance the protection of this area by providing limits to development (gross floor area) within the first 30 metres from the lake, and an overall cap on building size at or beyond 30 metres to protect the overall visual character of the lakes and minimize fragmentation of the landscape. Therefore, the proposed lake-specific policies are found to be consistent with relevant sections of Policy 2.5 of the 2024 PPS.

3.1.2 NATURAL HERITAGE

Section 4.1.1 of the PPS states that, "[n]atural features and areas shall be protected for the long term", and Section 4.1.2 states that, "[t]he diversity and connectivity of natural features in an area, and the long-term ecological function and biodiversity of natural heritage systems, should be maintained, restored or, where possible, improved, recognizing linkages between and among natural heritage features and areas, surface water features and ground water features." As discussed above, the primary goal of the proposed lake-specific policies is to enhance the natural features and areas surrounding the Muldrew Lakes. Additionally, the lake-specific policies governing development in the shoreline environment aim to preserve biodiversity as well as connectivity by preventing fragmentation of the landscape. The lake-specific policy regarding environmental net gain encourages landowners to make improvements to natural features and function wherever possible. It enhances the more general policy for the Town of Gravenhurst by encouraging a variety of means to improve the ecological and hydrological function of the shoreline ecosystem. This is particularly important on the Muldrew Lakes where the shorelines can be steep and largely dominated by thin soils and large areas of bedrock (Canadian Shield), meaning that the shoreline environment is particularly vulnerable to the negative impacts of erosion, runoff, deforestation/clearing of vegetation and overall disturbance. The lake-specific policy encouraging landowners to

² Shoreline Vegetative Buffers (2003). Prepared by the District of Muskoka Planning and Economic Development Department. Accessed <https://muskoka.civicweb.net/document/4844/>

³ District of Muskoka Planning and Economic Development Department (2003). Shoreline Vegetative Buffers. Accessed from <https://muskoka.civicweb.net/document/4844/>

⁴ Shoreline Vegetative Buffers (January 2013). Prepared by Muskoka Watershed Council. Accessed <https://www.muskokawatershed.org/wp-content/uploads/ShorelineVegetativeBuffers-Jan2013.pdf>

donate land to a land trust or similar for long-term protection is another example of how the proposed lake-specific amendments are consistent with Section 4.1 of the 2024 PPS.

3.1.3 WATER

Section 4.2.1 of the PPS requires planning authorities to protect, improve or restore the quality and quantity of water by:

“a) using the watershed as the ecologically meaningful scale for integrated and long-term planning, which can be a foundation for considering cumulative impacts of development;...

...d) maintaining linkages and functions of water resource systems;

e) implementing necessary restrictions on development and site alteration to:

1. protect all municipal drinking water supplies...

2. protect, improve or restore vulnerable surface and ground water, and their hydrologic functions.”

The 2023 Muskoka Watershed Report Card states that, *“Muskoka’s watersheds stand at a crucial turning point. While currently healthy, they are gradually degrading in several ways, and our existing management systems seem incapable of halting or reversing this negative trend”*.⁵ Providing a higher degree of protection for the shorelines (a.k.a. the “ribbon of life”) on the Muldrew Lakes will contribute greatly to preserving water quality and preparing for both regional and local impacts of a changing climate.

The proposed lake-specific policies incorporate a watershed approach by focusing on the health of the lakes as a living and interconnected system. The policies recognize the interconnections between the health of the lakes and the ecological integrity of the shoreline environment with the aim of reducing the cumulative impacts of development in the sensitive riparian area between the lakes and the upland forested areas. As discussed previously, the lake-specific policies aim to protect the function of the shoreline ecosystem and protect

⁵ Muskoka Watershed Report Card 2023. Muskoka Watershed Council. Accessed from <https://www.muskokawatershed.org/2023reportcard/#:~:text=Muskoka's%20watersheds%20stand%20at%20a,or%20reversing%20this%20negative%20trend>

linkages within and between the aquatic and terrestrial ecosystems. Protecting the function of the riparian zone (a.k.a. “the ribbon of life”) will increase the resilience of the ecosystem as a whole and will aid in protecting the quality and quantity of water. This approach is also important given that the Muldrew Lakes were identified as a “vulnerable lake” (due to a confirmed harmful algae bloom [HAB]) by the District of Muskoka in 2023. Maximizing preservation of the shoreline environment helps to moderate water temperatures, slow down stormwater inputs, reduce shoreline erosion and remove contaminants from runoff. These benefits aid in the preservation of biodiversity and water quality and may help to prevent additional HABs which pose a threat to the environment as well as public health and safety. The lake-specific policies and provisions aim to implement the necessary restrictions on development and site alteration to protect, improve and restore the Muldrew Lakes and their hydrologic functions. Overall, the intent of the proposed lake-specific policies is found to be consistent with Section 4.2.1 of the 2024 PPS.

3.2 Local Planning Documents

In addition to demonstrating consistency with Provincial planning policies, it is necessary that the proposal conforms to the policies and provisions of the municipal planning documents. The Muskoka Official Plan and the Town of Gravenhurst Official Plan are reviewed in the sections below.

3.2.1 MUSKOKA OFFICIAL PLAN (MOP)

The subject lands are designated Waterfront Area on Schedule A to the Muskoka Official Plan (MOP). Section 3.2.1 will discuss the proposed policies and provisions (excluding those that are technical or housekeeping in nature) in the context the relevant MOP policies.

3.2.1.1 ECOSYSTEMS OF MUSKOKA: NATURAL HERITAGE AND WATER RESOURCES

Section C (Ecosystems of Muskoka: Natural Heritage and Water Resources) echoes the policies of Section 2.1 of the PPS discussed in Section 2 of this report. Section C1.1 (b) states that: *“It is also an objective of this Plan to:*

- i) Recognize that in Muskoka, a prosperous and vibrant economy depends on the wise stewardship of the natural environment;*
- ii) improve the ability to adapt to and mitigate climate change by fostering resilient ecosystems;*
- vii) ensure that only land uses than maintain, improve or restore the ecological and hydrological functions are permitted;*
- ix) encourage the acquisition of land that supports the conservation of significant natural heritage features and areas by public authorities or non-profit land trusts for conservation purposes;*
- xii) improve the ability to adapt to and mitigate climate change by fostering resilient ecosystems and communities...”*

As discussed above in Section 3.1.4 of this report, the proposed policies and provisions aim to enhance and preserve the aesthetics and function of the natural ecosystems which support a prosperous and vibrant economy in Muskoka. The proposed policies and provisions are found to conform to the above relevant policies of Section C1.1 (bb) of the MOP.

3.2.1.2 CONSIDERATION OF CUMULATIVE IMPACTS

Section C1.6.3 of the MOP states that:

- a) Considering cumulative effects is critical for the District of Muskoka’s environmental health and resiliency;*
- b) Multiple environmental stressors can impact environmental, social and economic systems (i.e. climate change, invasive species, habitat fragmentation, etc.) and are often dynamic and varying. Conversely, seemingly small, cumulative impacts of development can combine with other stressors to have significant negative consequences for ecosystems and environmental resilience over time. However, it is recognized that measuring and assessing cumulative impacts of development on Muskoka’s watersheds, environment and overall quality of life is challenging.*

- c) The consideration of cumulative impacts will be encouraged through the development approval process where possible...*

Section C1.6.3 of the MOP recognizes that cumulative impacts are both critical and complex. This underscores the importance of implementing precautionary and holistic measures to protect and enhance the resilience of the lake ecosystem. Though cumulative impacts are difficult to measure, the scientific literature confirms that the riparian zone (a.k.a. “the ribbon of life”) provides an array of ecosystem services that are vital to the survival of lake systems which serve to buffer the cumulative impacts of development. The intent of the proposed lake-specific policies is to minimize disturbance in the shoreline buffer area to the greatest extent possible, limit the introduction of new impervious surfaces, and maximize the ecosystem services (or ecological function) of the natural shoreline. Therefore, the proposed lake-specific policies conform to Section C1.6.3 of the MOP.

3.2.1.3 SECTION C3 (CLIMATE CHANGE)

Section C3 describes how the District of Muskoka shall work towards the implementation of a “climate change lens”. The purpose of this initiative would be “to maximize resiliency of ecosystems and communities, manage the risks associated with climate change and provide sustainable natural environmental services for future generations of residents and visitors to Muskoka”. Section C3 (d) states that: “the implementation of the climate change lens may result in:

- i) Requiring resiliency measures such as:*
 - 1. improved floodplain mapping and increased restrictions for redevelopment of existing structures;*
 - 2. Increased setbacks for development adjacent to wetlands, lakes, rivers, headwater areas and groundwater recharge areas;*
 - 3. Retention of natural vegetation...”.*

The proposed lake-specific policies conform to the above resiliency measures by:

- implementing reasonable restrictions on the redevelopment of existing structures adjacent to the lakes (including encouraging property owners to minimize expansions to existing building footprints within the required setback area);
- ensuring that requests for relief from the required building setback on vacant lots are justified from an ecological standpoint;
- requiring a site evaluation report to ensure that the building envelope is sited and sized appropriately to minimize impact on the ecology of the shoreline as well as the lake itself; and finally,
- the proposed policies all serve to increase the amount of vegetation that is retained.

Therefore, the proposed lake-specific policies conform to the relevant policies in Section C3 (Climate Change) of the MOP.

3.2.1.4 SECTION J4.2 (WATERFRONT AREA – OBJECTIVES)

Section J4.2 outlines the policy objectives for the Waterfront Area designation. These include:

- a) *Protect the ecological features and functions of lakes, rivers and shorelines;*
 - The proposed lake-specific policies establish greater restrictions on redevelopment of existing structures within 30 metres of the OSWL; require a site evaluation report for any major development on the shoreline; encourage development that includes actions to achieve environmental net gain; require boating impact studies for multi-residential development to minimize additional boat traffic and the implications of more frequent/large wakes on sensitive shoreline ecosystems.
- b) *Ensure the protection of the exceptional visual aesthetics of the lakes, rivers and shoreline areas and preserve the overall natural appearance of the Waterfront Area;*
 - The revised policies regarding lake character and vision provide a detailed description of the unique character of the Muldrew Lakes as a series of long and narrow channels dominated by a natural landscape which includes mature forests, rocky outcrops and few boathouses/cottages visible from the lake. The intent of revising this policy is to provide a solid basis for restricting the clearing of trees/vegetation for very large building envelopes within 30 metres of the OSWL. The overall limit on gross floor area

for the lakes intends to preserve the overall visual aesthetics of the lakes by ensuring that new development is reflective of existing/historical development.

- c) *Encourage the conservation of the overall landscape, including but not limited to tree cover and vegetation in order to protect the resilience and integrity of ecosystems;*
 - The revised lake-specific policies aim to conserve the aesthetics and ecological function of the overall landscape and minimize the cumulative effects of development on the lakes and watershed as a whole.
- d) *Protect the integrity of the landscape and natural environment, particularly wetland areas; shorelines and other water resources;*
 - The revised lake-specific policies aim to conserve the integrity (ecological function) of the shorelines which include many wetland areas and interconnected water resources.
- e) *Protect fish and wildlife resources in and around waterbodies;*
 - Protecting the integrity of the shorelines and minimizing disturbance will enhance the protection of fish and wildlife resources
- f) *Maintain a high standard of recreational water quality*
 - The Muldrew Lakes experienced their first harmful algae bloom (HAB) in 2023. A major impetus for developing a revised set of lake-specific policies which better protect the shoreline buffer area is to protect and improve the water quality of the lakes. There is no single cause of HABs, however the causation studies completed to date always recommend enhancing protection of the buffer area to increase the integrity and resilience of the system to reduce the likelihood or severity of HABs. As stated earlier, a natural shoreline protects the lake from the negative effects of erosion/siltation, slows down and filters stormwater, moderates temperatures, provides habitat, protects biodiversity, etc. These ecosystem services all help to maintain a high standard of recreational water quality.
- g) *Support the development and redevelopment of recreational dwellings as appropriate;*

- Though the proposed lake-specific policies place restrictions on the gross floor area of recreational dwellings, the size limit was determined by extensive public consultation which reflects the size of dwelling that community members feel would be reflective or compatible with existing development on the lake. A primary impetus for this policy was not only maintaining visual aesthetics but also protecting the shoreline environment from the impacts of development in close proximity to the lakes. Therefore, the proposed policies seek to support the development and redevelopment of dwellings in a manner that is appropriate to the Muldrew Lakes.
- h) Ensure that the character of new development is reflective of or compatible with existing development in the Waterfront Area;*
- The revisions proposed for the policies regarding lake character and vision aim to describe the character of the lake in detail so that proponents and Town staff can better consider the implications of proposed development on the character of the lakes as well as the vision and values of the lake community. The proposed provisions limiting the gross floor area of dwellings intends also to preserve the character of the Muldrew Lakes.
- i) Support appropriate economic development in the Waterfront Area;*
- The proposed policies are supportive of the continued use of the lands near the public boat launch on North Muldrew Lake as a commercial campground. The proposed policies require any expansion or redevelopment to be supported by a boating impact study and a site evaluation report.
- j) Establish limits of growth where necessary to ensure that the ecological functions of the waterbodies are managed for long-term sustainability purposes”.*
- While recreational carrying capacity was explored as a means to limit growth on the lake by prohibiting the creation of new lots, our analysis determined that very few additional lots can be created due to the requirements for minimum lot frontage. However, due to concerns expressed by the community regarding very large dwellings being built very close to the water, the community consultation sought to determine whether the majority of the community was in favour of limiting the size of dwellings on the lake. The majority of those who participated in the lake planning process were in favour of imposing a maximum gross floor area for new builds on vacant lots as well

as redevelopment of legal non-complying structures. In addition to a desire to maintain the natural aesthetic of the lakes, the community voiced concern regarding the negative effects of this development on the natural environment and the overall health of the waterbody. Thus, it was decided that strict limits to GFA would be proposed to protect the integrity of the shoreline environment.

The proposed lake-specific policies conform to all the above policy objectives for the Waterfront Area designation.

3.2.1.5 J4.3 (WATERFRONT AREA – GENERAL POLICIES)

Section J4.3 (k) states that *“individual lake plans and lake stewardship programs will be encouraged as a method to identify important values, features and individual lake character. In addition, these programs can be used to monitor water quality, social carrying capacity and general lake management and lake plans may be incorporated into Area Municipal Official Plans”*.

The proposed lake-specific policies conform to the above policy which encourages the development of individual lake plans that address important values and individual lake character, as well as water quality and social carrying capacity.

3.2.2 TOWN OF GRAVENHURST OFFICIAL PLAN (GOP)

The Town of Gravenhurst Official Plan (GOP) provides detailed policies that govern development within the Town. The Plan provides a number of schedules (maps) that identify land use designations. Each land use designation has a corresponding set of policies that must be consulted when determining the type of uses and development that may occur within that particular designation. The lands surrounding the Muldrew Lakes are designated as the Waterfront Area designation. The Waterfront Area designation is defined as those lands *“generally extending 150.0 metres from any standing waterbody greater than 8 hectares in area or any substantive river”* (GOP, s. D1.1).

3.2.2.1 GROWTH MANAGEMENT (GOALS AND OBJECTIVES)

The following policies are relevant to the subject applications:

- Section B1.2 (Objectives) states: “(j) To encourage growth in Waterfront Areas that maintains and enhances the environmental qualities and character of the Waterfront Areas”.
- Section B2.2 (Objectives) states: “...(c) to protect and improve water quality and hydrological characteristics, functions, and processes of watercourses, lakes, aquifers and wetlands that have been impacted by human activity”, and...“(j) encourage the protection of Gravenhurst’s natural attributes, such as its rural character, water quality of its lakes and rivers as well as other natural heritage features in order to ensure that the recreational and tourism uses that rely upon these attributes continue to thrive”.

3.2.2.2 WATERFRONT AREA – POLICY GOALS

Section D2.1 of the GOP describes the goal of the Waterfront Area designation policies: “To ensure sustainable development practices and maintain and enhance where possible water quality, protect the ecological, natural, visual and aesthetic character of the lake and shoreline and protect the recreational, social, accessible and environmental qualities of the lakes and rivers”.

As discussed previously in this report, the Muldrew Lakes would benefit from a lake-specific set of policies to regulate development within the required building setback to maintain and protect the visual and ecological character of the lakes. This need is driven by the fact that the majority of development on the lakes in the next 20 years will be through the redevelopment of legal non-complying dwellings within 30 metres of the OSWL. There are very few vacant lots remaining on the lake that can benefit from the current required building setback of 30 metres. Therefore, the proposed amendments help to ensure sustainable development practices to protect the recreational, social, accessible and environmental qualities of the lakes and downstream creeks, streams and lakes within the watershed. Overall, the proposed amendments conform to the overall goal of the Waterfront Area designation.

3.2.2.3 WATERFRONT AREA – POLICY OBJECTIVES

Section D3 of the GOP outlines the policy objectives for the Waterfront Area designation. The following objectives were found to be relevant to the proposed OPA and ZBA:

- a) *To protect the visual qualities of the lakes and rivers and to protect or enhance the natural shoreline character.*
- b) *To protect wetlands, wildlife habitat areas and fish habitat from incompatible development.*
- c) *To maintain or improve the ecological, scenic or recreational character of the Town's lakes and rivers and those lands that are visually connected to the shoreline.*
- d) *To ensure that shoreline development does not have an adverse impact on the quality of lake water and, wherever possible, to rehabilitate and naturalize shoreline areas that are currently developed.*
- e) *To encourage an increased awareness of the sensitivity of the environment and environmental stewardship of lands in the Waterfront Area.*
- f) *To ensure that development, redevelopment and the increasing use of shoreline properties does not result in additional environmental impacts or increase municipal servicing costs.*
- g) *To promote the maintenance and enhancement of native vegetation buffer areas in all shoreline areas of the Town.*

...

- k) *To encourage and support the development of lake management plans that identify and protect the unique social, cultural and ecological values of different lakes in the Town."*

Previous sections of this report have discussed how the proposed amendments conform to the above policy objectives. Section D3 (h through j) were found to be less applicable to the proposed amendments.

3.2.2.4 WATERFRONT AREA – PRESERVATION OF VEGETATION AND PROVISION OF SHORELINE SETBACKS

Section D11.1 states that *"Development in the Waterfront Area shall be sensitive to the preservation of tree cover and native vegetation so as to prevent erosion, siltation and possible nutrient migration and maintain the complex ecological functions of the shoreline and littoral zone environment"*. As discussed previously in the report, the intent of restricting the size of building footprints within the required setback area is to preserve the complex ecological functions of the shoreline environment which ultimately offer protection to the lake and ecosystem as a whole by enhancing the resilience of the system.

3.2.2.5 WATERFRONT AREA – CHARACTER OF THE SHORELINE ENVIRONMENT

Section D12.1 states that *“Buildings in the Waterfront Area will be designed and constructed to blend into the natural environment and preserve the historic architectural characteristics of the area.”* Based on the results of the public consultation conducted, there is a perception that the existing provisions do not adequately achieve the desired policy outcome discussed herein. The proposed amendments provide a lake-specific policy basis with accompanying provisions in the Zoning By-law to better ensure that new development and re-development blends into the natural environment and preserves the character of the area. Therefore, the proposed policies all serve to help ensure development on the Muldrew Lakes conforms to Section D12 of the GOP.

3.2.2.6 WATERFRONT AREA – LAKE MANAGEMENT PLANS AND STRATEGIES

Section D15.1 encourages the preparation of Lake Management Plans and Strategies, conforming to the policies of the MOP discussed earlier in this report. Section D15.2 provides some examples of the issues that lake management plans can address including shoreline development, lake level management, fisheries, vegetation retention and health, shoreline erosion and septic system maintenance as well as any other issues important to lake communities. Section D15.3 also encourages lake management plans to address the identification of natural features, landscape character sites, cultural and historic features, detailed environmental features such as nesting sites and other habitat areas, as well as the density of development in relation to lake surface area and shoreline.

Many of the above components are better suited to a stewardship document for the Muldrew Lakes which will be completed at a later date. However, the proposed amendments conform to the above policies regarding individual lake plans and include policies regarding shoreline development, vegetation retention and health, shoreline erosion, as well as the density of development in relation to lake surface area.

3.2.2.7 NATURAL HERITAGE AND ENVIRONMENT

Section I establishes a series of policies related to the protection of the natural and man-made environment and affect all the lands within the Town of Gravenhurst (GOP, s11.2). The goals of the policies affecting the natural environment include fulfilling an “environment-first” principle as well as ensuring that new development that has or may have a detrimental

impact on the environment is not be permitted (GOP, s 12.3). Section I3 outlines the policy objectives for the natural environment which include:

“b) to minimize changes to or improve the water quality and hydrological characteristics of watercourses, lakes, aquifers and wetlands resulting from human activity.

c) To minimize the significant loss or fragmentation of significant woodland features and the habitats and ecological functions they provide.

d) To restrict new development that will result in a significant negative impact to the ecological functions and processes of watercourses, lakes, aquifers and wetlands.

g) To provide buffers and connectivity between significant habitat and other environmental features to preserve the ecological functions of those areas.”

In order to attain the goals and objectives of Section I discussed above and more generally in this report, it is imperative to maximize protection of the shoreline. The proposed lake-specific policies will help to minimize changes to water quality and the hydrological characteristics of the shoreline, watercourses and wetlands as well as help to restrict development that negatively impacts the ecological functions of the shoreline. Finally, the proposed lake-specific policies and provisions will help to ensure that buffers and connectivity between the lake and upland ecosystems are maximized which will help to preserve the ecological function of features and areas. The current policies and provisions require maintaining the first 20 metres from the shoreline in a naturalized state, but this is challenging when an application involves the redevelopment of an existing dwelling within 20 metres of the water and the size of the dwelling is limited by lot coverage alone.

Overall, the proposed amendments will help to bring development applications on the Muldrew Lakes into better conformity with the vision, goals and objectives of the GOP.



4.0 Summary

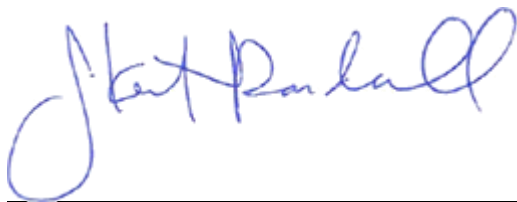
This planning report describes the proposed Official Plan and Zoning By-law Amendments to revise and update the lake-specific policies and provisions for the Muldrew Lakes in the Town of Gravenhurst Official Plan and Zoning By-law. The report provides an analysis of the proposed amendments in the context of the Provincial Planning Statement, the District of Muskoka Official Plan, the Town of Gravenhurst Official Plan and Zoning By-law.

It is the opinion of the author that:

- The proposed amendments are consistent with the applicable provisions of the 2024 Provincial Planning Statement.
- The proposal conforms to the purpose and intent of the applicable policies of the District Municipality of Muskoka Official Plan and Town of Gravenhurst Official Plan.
- The proposed amendments represent good planning and is in the public interest.
- The application should be approved.

Respectfully submitted,

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