

# Shoreline Planning and Policy in the City of Kawartha Lakes: Summary of land use policies across 22 lake based municipalities in Ontario

2020



**KAWARTHA  
CONSERVATION**

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# About Kawartha Conservation

## Who we are

We are a watershed-based organization that uses planning, stewardship, science, and conservation lands management to protect and sustain outstanding water quality and quantity supported by healthy landscapes.

## Why is watershed management important?

Abundant, clean water is the lifeblood of the Kawarthas. It is essential for our quality of life, health, and continued prosperity. It supplies our drinking water, maintains property values, sustains an agricultural industry, and contributes to a tourism-based economy that relies on recreational boating, fishing, and swimming. Our programs and services promote an integrated watershed approach that balance human, environmental, and economic needs.

## The community we support

We focus our programs and services within the natural boundaries of the Kawartha watershed, which extend from Lake Scugog in the southwest and Pigeon Lake in the east, to Balsam Lake in the northwest and Crystal Lake in the northeast – a total of 2,563 square kilometers.

## Our history and governance

In 1979, we were established by our municipal partners under the *Ontario Conservation Authorities Act*.

The natural boundaries of our watershed overlap the six municipalities that govern Kawartha Conservation through representation on our Board of Directors. Our municipal partners include the City of Kawartha Lakes, Region of Durham, Township of Scugog, Township of Brock, Municipality of Clarington, Municipality of Trent Lakes, Peterborough County, and Township of Cavan Monaghan.



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# Executive Summary

The recently completed Lake Management Plans identified that maintaining healthy shorelines within the City of Kawartha Lakes (CKL) is a priority objective for the community and recommended that enhanced shoreline planning and policy be considered to address existing and future development pressures around the lakes. To assist with these efforts, Kawartha Conservation researched 22 Official Plans, and related approaches used by 18 planning staff, of single tier, upper tier, and lower tier lake-based municipalities in Ontario. This report is a compilation of this information, which provides a range of options that could be considered by CKL planning staff when updating land use policies that seek to improve the health of lake shorelines.

Generally, shoreline related policies of the CKL are comparable with the other municipalities. There are many municipalities that have additional land use policies focused on shorelines particularly in the areas of: development requiring more detailed studies for certain instances, erosion protection, and vegetative buffers that could be considered for adoption by CKL.

The following table provides a summary of how the existing shoreline land use policies within the CKL Official Plan compare in relation to the other lake-based municipalities within scope of this project.

Development	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except many others have additional policies for requiring more detailed shoreline studies (e.g., lake impact assessment, coastal engineering study, lake capacity assessment).</li> </ul>
Septic System Setbacks	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities (e.g., 30 m setback), except CKL has additional policies for sensitive lakes (e.g., 300 m setback).</li> </ul>
Erosion Protection	<ul style="list-style-type: none"> <li>Somewhat comparable to other municipalities, except CKL has limited mention while most others have erosion protection either generally mentioned or have additional policies for erosion protection.</li> </ul>
Lakeshore Capacity	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except CKL typically defines 'At Capacity' for certain Lake Trout Lakes only whereas others broaden application of lakeshore capacity</li> </ul>
Water Quality Protection	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except CKL has additional policies for large developments (e.g., requiring phosphorus loadings), some others have additional policies to reduce lake pollution (e.g., requiring erosion and sediment control).</li> </ul>
Natural Heritage Protection	<ul style="list-style-type: none"> <li>Comparable to other municipalities.</li> </ul>
Development Setbacks	<ul style="list-style-type: none"> <li>Comparable to other municipalities.</li> </ul>
Vegetative Buffers	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except some others have additional policies to preserve vegetation (e.g., tree conservation bylaw, specified buffer widths, requirements for minimal vegetation clearing to be recommended through Environmental Impact Study).</li> </ul>

## **Acknowledgements**

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# Table of Contents

About Kawartha Conservation.....	i
Executive Summary .....	ii
Acknowledgements .....	iv
Table of Contents.....	v
1.0 Introduction.....	6
2.0 Official Plan and Zoning Bylaw Policies .....	7
2.1 Official Plan Policies – Summary Tables .....	9
2.2 Official Plan Policies – Detailed Descriptions .....	19
2.2.1 City of Kawartha Lakes .....	20
2.2.2 Durham Region.....	23
2.2.3 Scugog Township.....	25
2.2.4 Brock Township .....	29
2.2.5 Peterborough County.....	31
2.2.6 Township of Havelock-Belmont-Methuen .....	32
2.2.7 Township of Otonabee-South Monaghan.....	34
2.2.8 Municipality of Trent Lakes .....	35
2.2.9 County of Haliburton.....	37
2.2.10 Township of Algonquin Highlands.....	39
2.2.11 Municipality of Dysart et al. ....	43
2.2.12 Municipality of Highlands East .....	46
2.2.13 Township of Minden Hills.....	49
2.2.14 District Municipality of Muskoka .....	52
2.2.15 Town of Gravenhurst .....	54
2.2.16 Township of Muskoka Lakes .....	59
2.2.17 Town of Bracebridge .....	62
2.2.18 Township of Lake of Bays .....	66
2.2.19 Township of Georgian Bay .....	69
2.2.20 Town of Huntsville.....	73
2.2.21 Sault Ste. Marie .....	76
2.2.22 City of Elliot Lake .....	78
3.0 Planning Staff Survey Results .....	80
4.0 Summary and Recommendations .....	89

# 1.0 Introduction

Enhancing and maintaining the natural integrity of shorelines in the City of Kawartha Lakes is a priority objective in the recently completed Lake Management Plans, given that developments are concentrated along more than 4,800 km of shorelines within this lake-based municipality.

Shorelines are often referred to as the 'ribbon of life' and are relatively sensitive to development. They provide multiple benefits to the lake ecosystem including filtering contaminants, preventing erosion, and providing fish and wildlife habitat.

Pressures along the shoreline are expected to grow, as waterfront lots are popular retirement destinations for an aging population. Many developments are also transitioning from seasonal holiday cottages to permanent homes. In order to address development and other related land use impacts to lakes, the Lake Management Plans recommended that enhanced shoreline planning and policy be considered by the City of Kawartha Lakes.

To assist the municipality with these efforts, Kawartha Conservation is undertaking a two-part Shoreline Policy and Background project. This summary report constitutes the deliverables for part 1 of the project, which include:

- research shoreline land use related policies in comparable municipalities (Section 2.0); and,
- meet with municipal staff to discuss challenges, successes, and experiences with implementing shoreline policies (Section 3.0).

Part 2 of the project will focus on characterizing and identifying relationships between shoreline development and lake water quality, the results of which will be summarized in a separate report.

This reference information provides a suite of options for planning staff (within the City of Kawartha Lakes and other shoreline regulatory authorities), to consider when they undertake an update of their respective shoreline-based policies.

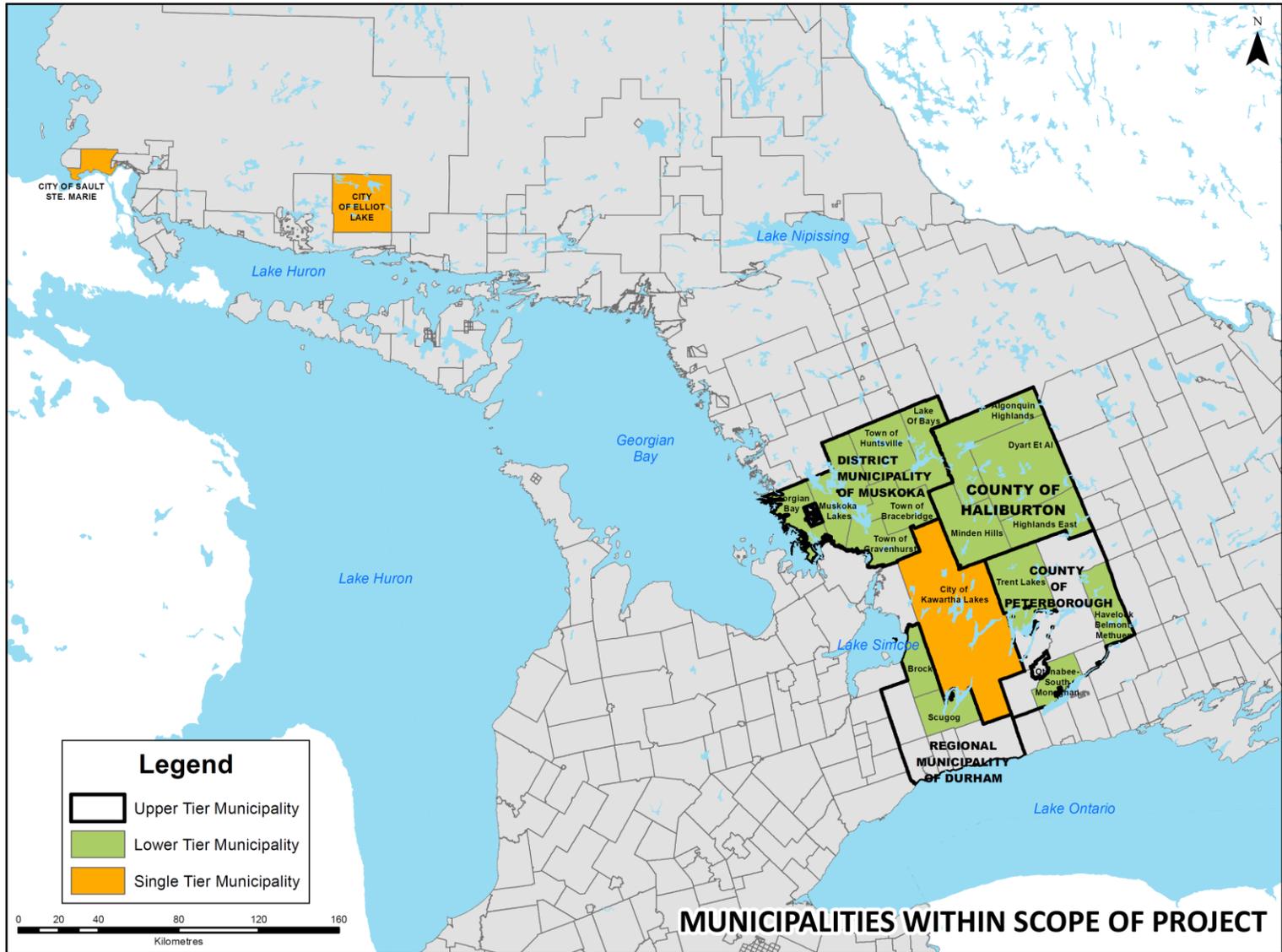
## 2.0 Official Plan and Zoning Bylaw Policies

Several municipalities across Ontario are considering or have implemented stricter or more detailed land use policy around their lakes, including: Official Plan policies, Site Alteration Bylaws, Tree Cutting/Conservation Bylaws, among others.

The following section provides a summary of Official Plan (date in brackets) and Zoning By-law policies that are related to the management of shorelines.

The following 22 single tier, upper tier, or lower tier lake-based municipalities were researched (Figure 1):

- City of Kawartha Lakes (2012)
- Durham Region (2017)
  - Scugog Township (2017)
  - Brock Township (2018)
- Peterborough County (2017)
  - Township of Havelock-Belmont-Methuen (2015)
  - Township of Otonabee-South Monaghan (2017)
  - Municipality of Trent Lakes (2014)
- County of Haliburton (2019)
  - Township of Algonquin Highlands (2011)
  - Municipality of Dysart et al. (2017)
  - Municipality of Highlands East (2013)
  - Township of Minden Hills (2014)
- District Municipality of Muskoka (2014)
  - Town of Gravenhurst (2016)
  - Township of Muskoka Lakes (2013)
  - Town of Bracebridge (2013)
  - Township of Lake of Bays (2016)
  - Township of Georgian Bay (2014)
  - Town of Huntsville (2015)
- City of Sault Ste. Marie (2012, Draft)
- City of Elliot Lake (2018)



**Figure 1. Location of other lake-based municipalities within scope of this study.**

## 2.1 Official Plan Policies – Summary Tables

The following section provides a summary of Official Plan policies for the 22 municipalities that are related to the management of shorelines (Table 1).

Existing policies have been grouped into the following themes:

- **Development**
  - Refers to policies regarding compatible development permitted near shorelines. Requirements for impact assessments are available in detail within Official Plans.
- **Septic System Setbacks**
  - The physical distance separation for the construction of leaching beds, measured from the septic system to the waterfront.
- **Erosion Protection**
  - Refers to policies regarding the protection of soil, property, etc. along the waterfront.
- **Lakeshore Capacity**
  - Refers to policies that limit or restrict development along the shoreline of lakes that have been designated as ‘at capacity’ based on a threshold being exceeded for certain lake health parameters (e.g., sensitive coldwater Lake Trout habitat).
- **Water Quality Protection**
  - Refers to policies regarding protecting the quality of water in lakes.
- **Natural Heritage Protection**
  - Natural heritage feature policies are addressed for the comparison purpose because they typically overlay waterfronts.
- **Development Setbacks**
  - The minimum physical distance separation from the edge of the property to a natural heritage feature or waterfront.
- **Vegetative Buffers**
  - The vegetation strips within the setback area to prevent stormwater runoff, minimizing soil erosion and maintain the quality of the waterbody or to protect natural heritage feature from development activities. For some of the official plans, vegetative buffers are defined and for others it is generally addressed within the policies.

**Table 1. Summary of Official Plan policies related to shorelines for 22 lake-based municipalities.**

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>City of Kawartha Lakes</b>	Various types of development and lot standards are provided in the Official plan including the provisions for shoreline activity areas	At least 300 m setback is required for all new tile fields from the shoreline of the lakes 'at capacity' or permanently flowing tributary to the lake  At least 30 m setback is required for the septic systems from high water mark	No reference	Specific Lake Trout Lakes that are 'at capacity' are listed  Setbacks are defined for development on these lakes	For large development proposals, report is required to ensure water quality protection which should consider loadings of phosphorous from septic systems, surface water run-off and nature of vegetation	Development and site alteration is not permitted in provincially significant wetlands	Minimum setback of 30 m (not for docks and boathouses) is required from the high water mark  Minimum 300 m setback is required from the shoreline of the lake for 'At Capacity' lake trout lakes	Vegetative buffer is required consisting of native vegetation without disturbing the soil
<b>Durham Region</b>	Development and redevelopment is allowed within Shoreline Residential areas	No reference	Development within Shoreline Residential Areas; minimize erosion, sedimentation and do not adversely impact the water quality of adjacent waterbody	No reference	Water quality is addressed in general within the Plan in conjunction with minimizing erosion and sedimentation	Addressed in the Plan	No Reference	Minimum 30 m wide buffer is required for intermittent streams and lakes measured from the outside boundary of the feature
<b>Scugog Township</b>	New lots are permitted by consent or subdivision at small scale plan  No expansions are permitted for the Shoreline Residential Area Boundary	No reference	No reference	No reference	No reference	Approval from MNRF is required to address the potential damage to Endangered Species on the property	Minimum setback of 30 m for buildings/ structures is required	Protection of shoreline buffers of 20 m in the Port Perry Urban Area and the Hamlet of Caesarea.  At least 3 m vegetative buffer adjacent to urban watercourses  30 m vegetative buffer adjacent to the shoreline within shoreline designation

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Brock Township</b>	Limited development is permitted which may include infill development, redevelopment and resort development	No reference	Proposals related to land use conversions, redevelopments and/or resort development within the Shoreline Residential Areas, shall minimize the erosion, sedimentation and introduction of the nutrient or pollutants to maintain the water quality	No reference	Proposals related to land use conversions, redevelopments and/or resort development within the Shoreline Residential Areas, shall minimize the erosion, sedimentation and introduction of the nutrient or pollutants to maintain the water quality	For development and site alteration within 120 m of the Lake Simcoe shoreline natural heritage evaluation is required except for certain applications	No reference	Minimum 30 m vegetative protection zone in the existing settlements and shoreline built-up areas
<b>Peterborough County</b>	Various assessments are required for the development proposals	Minimum setback of 30 m is required	No reference	Guidelines are provided for the local municipalities to consider 'At Capacity' lakes in context of development and at capacity Lake Trout Lakes	For the existing lots on highly sensitive lake trout lakes minimum setback of 30 m is required to minimize the impacts on water quality	Site assessment is required to delineate the wetland boundaries where a development proposal will extend into an area identified on the County wetland mapping	Minimum setback of 30 m is required	Vegetative buffers are required where farm related activities are adjacent to the waterbody.  Open space buffer between new development and the shoreline.  Vegetative buffer required between water's edge and development along shoreline areas

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Township of Havelock-Belmont-Methuen</b>	<p>Development standards are provided in the official Plan for residential, commercial and island development.</p> <p>This plan also addresses the provisions for the development on the existing lots including Non-Conforming Uses and extensions or enlargements and Non-complying uses</p>	Septic systems require a minimum setback of 30 m from the high water mark	No reference in context of shorelines	<p>Study is required to determine lake carrying capacity in case of major development proposals (more than 4 lots including the retained lot) adjacent to a lake or river.</p> <p>Creation of new lots within 300 m of the shoreline of an 'at capacity' lake by consent or plan of subdivision is not considered unless one or more conditions satisfied as mentioned in the policy</p>	Protection of water quality of lakes is addressed within the Plan in context of the land uses in proximity to the shoreline area of inland lakes and rivers.	<p>Development and site alteration is not permitted within a Significant Wetland.</p> <p>Report is required for development and site alteration proposals within 120 m of Significant Wetland.</p> <p>Development and site alteration not permitted within fish spawning areas except in accordance with provincial and federal requirements.</p> <p>Report is required for development and site alteration proposals within 30 metres</p>	A minimum shoreline setback of 30 m is required for any new waterfront lot or development on vacant lot from the high water mark	Importance and maintenance of vegetative buffers within the plan is mentioned
<b>Township of Otonabee-South Monaghan</b>	Residential, commercial and island development is permitted within the Shoreline Designation	No reference in context of shorelines	No reference in context of shorelines	No reference in context of shorelines	Provisions are made for the permitted uses and other standards for development proposals within or adjacent to wetlands	Recreational uses are permitted within the Shoreline designation	For all new development on lot, a minimum setback of 30 m is required from the normal high water mark of water bodies	No reference in context of shorelines

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Municipality of Trent Lakes</b>	Provisions are mentioned in terms of new development and development or redevelopment on the existing lots.	No reference in context of shorelines	No reference in context of shorelines	No reference in context of shorelines	Development or site alteration is permitted in fish habitat in accordance with provincial and federal requirements.  Within 30 m of a waterbody or watercourse, an impact assessment is required for development and site alteration proposal	Recreational dwellings are permitted within the Recreational dwelling areas adjacent to the shorelines	Set back a minimum of 30 m is required for all new development (except septic tanks, pump houses, boat houses, docks, open decks and stairs) on a lot from the established high water mark of water bodies and watercourses	No reference in context of shorelines
<b>County of Haliburton</b>	Creation of new lot is permitted under certain conditions	Minimum setback of 30 m is required	Wording to suggest that prevention of erosion, siltation and nutrient migration into the shorelines is important	Water quality and impact assessment is required for development applications within the areas of 'at capacity' lakes	Water quality and impact assessment is required for development applications within the areas of 'at capacity' lakes	No development or site alteration is permitted within provincially significant wetlands	Minimum 30 m setback is to be considered from the high watermark of a 'body of water' on all the existing and new lots	No reference in context of shorelines
<b>Township of Algonquin Highlands</b>	Provides polices in context of development within the Waterfront Designation.  Describes the provisions for the development for the shoreline activity areas	No reference in context of shorelines	No reference in context of shorelines	Lake capacity is addressed in terms of 'at capacity lake trout lakes', and lists lakes identified by province as highly sensitive to the further shoreline development	To protect the water quality of the lakes 'lake trophic state' is addressed in the Plan which is related to the phosphorus loading in the watercourses	Natural heritage evaluation is required for the development proposal within the identified wetland area.  For Development proposals within the adjacent lands to a wetland, scoped natural heritage evaluation is required to demonstrate no negative impacts to the wetland features	Minimum setback of 30 m for any development and site alteration from all water courses.  No new development is allowed within 300 metres of the high water mark of an at capacity lake trout lake without demonstration of 'no negative impact'.  At least 30 m setback is required for parking from the normal or controlled high water mark	No reference in context of shorelines

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Municipality of Dysart et al.</b>	No reference in context of shorelines	No reference in context of shorelines	No reference in context of shorelines	Lake shore capacity is addressed in the Plan in context of lake trout lakes and surface capacity for recreation	In terms of the water quality protection, addressed Lake Tropic State	Development and site alteration is not permitted in provincially significant wetlands.  Impact assessment is required for development proposals on lands adjacent (within 120 m) to provincially significant wetlands demonstrating no negative impacts on the natural features or their ecological functions	For cluster development minimum setback of 100 m is required from the high water mark	No reference in context of shorelines
<b>Municipality of Highlands East</b>	Provisions are addressed for the different types of residential and non-residential development.  There is description of the provisions for the lot standards within this Plan	Addressed in general for the development on the Cold Water Lakes	Erosion, siltation and potential nutrient migration is addressed	It describes the provision for the new lot creation, residential unit, non-residential development or expansion of the commercial development within the areas of cold water, at capacity, and near capacity	Addressed generally within plan principles.  To demonstrate no negative impact on water quality, development within 300 metres of a lake requires the impact study providing a lake impact assessment in consultation with the province	No reference in context of shorelines	At least 30 m setback for the lots located on the water body.  Minimum setback of 20 m is required from the high water mark for existing lots 30m for new lots created	Area for the setback is intended as natural buffer area

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Township of Minden Hills</b>	Describes the lot standard provisions for new recreational based development and creation of new lots, cluster lots or non-residential lots	In general; mentions that septic system maintenance is considered as a part of Lake Plan and strategies	Erosion, siltation and Potential nutrient migration is addressed and setback is considered to preserve tree cover and vegetation	Lake capacity is addressed in terms of: Development Capacity and Lake trout Lakes	Water quality is addressed in conjunction with the lakes at capacity	An impact study is required for development or site alteration within a wetland identified on County of Haliburton Wetland Mapping.  No natural heritage evaluation is required for the Moose/Deer wintering areas where 80% of the shoreline frontage to a depth of 30 m is maintained in its natural state	Minimum setback of 30 m is required from the high water mark of lakes and rivers for development and site alteration	No reference in context of shorelines
<b>District Municipality of Muskoka</b>	New residential development is permitted in the following forms: shoreline development, back lot development, cluster development	Minimum setback of 30 m is required from shorelines for leaching beds	No reference in context of shorelines	Lake system health is considered in the Plan	Water quality is addressed for the lot creation/developments/redevelopments within the lands abutting high sensitive waterbodies or Over Threshold Waterbodies.  Recreational water quality is referred in the Plan in context of the phosphorus load	No reference in context of shorelines	Minimum 20 m setback is required for development areas	8 m vegetative buffer for three quarters of the water frontage
<b>Town of Gravenhurst</b>	Describes lot creation standards for new shoreline lots and backlot development	Minimum setback of 30 m is required for septic leaching beds from any shoreline	Addressed generally within the Plan	Lot creation within 300 m of an 'at capacity' lake trout is permitted under specific circumstances	No reference in context of shorelines	Classifies fish habitat along the shoreline of waterways and fish habitat assessment is required for development application within identified Unknown or Type 1 Fish Habitat	Minimum setback of 30 m is required for development and site alteration	No reference in context of shorelines

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Township of Muskoka lakes</b>	Describes lot creation standards for new shoreline lots	30 m setback for the septic tile bed from the high water mark	Referred to generally in Section: Lake System Health	Provisions are provided for development proposals on 'at capacity' lakes	Referred to generally in Section: Lake System Health	No reference in context of shorelines	Minimum setback of 20 m is required for the land based buildings and structures from the high water mark.  At least 30 m setback is required for all buildings and structures except for the docking facilities from at capacity lakes	Restriction for the removal of natural vegetation within 30 m of at capacity lakes
<b>Town of Bracebridge</b>	Provisions for new and existing development, includes development policies for residential, island, residential cluster and marina operations	Minimum setback of 30 m is required from the water's edge	No reference in context of shorelines	Lake capacity is defined in terms of lake trout lakes	Lakes are classified according to the phosphorus loading to a waterbody and provisions are made accordingly	To protect Type 1 or Unknown Fish Habitat, impact assessment is required to demonstrate no negative impact on the environment	At least 20 m of setback is required for the development proposals other than accessory shoreline buildings	Within 15 m of shoreline, a minimum of 75% of the linear shoreline frontage of the lot needs to remain in a natural state
<b>Township of Lake Bays</b>	Lot standards are described for the island development, new residential shoreline lots or existing undersized backlots	Minimum setback of 30 m is required for new leaching beds	No reference in context of shorelines	Identifies sensitive Lake Trout lakes and lot creation is not permitted on these lakes unless one of the conditions is fulfilled in accordance to the policy	Water quality impact assessment is required for development on specific lakes mentioned	Development and site alteration not permitted in provincially significant wetlands.  For development proposals within 120 m of a provincially significant wetland, an impact assessment is required.  Development of existing lots abutting Type 1 habitat is permitted under certain conditions	For new development or the demolition and rebuilding of existing structures, at least 20 m setback is required from the normal or controlled high water mark of a lake or watercourse.  At least 30 m setback is required from the normal or controlled high water mark of an identified Lake Trout lake at capacity	A minimum 75% of the shoreline frontage of a lot needed to be maintained in a natural state to a target depth of 15 metres from the shoreline where new lots are being created and where vacant lots are being developed

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>Township of Georgian Bay</b>	Provisions are explained in context of waterfront residential development, include policies for the development of shoreline residential development, island development and tourists commercial development	A minimum setback of 30 m from high water mark is required for any individual onsite sewage service bed	No reference in context of shorelines	No reference in context of shorelines	Provisions are made for development proposals on the lakes which are: Low sensitivity waterbodies, Moderate sensitivity waterbodies, High sensitivity waterbodies and Over threshold waterbody	Development and site alteration shall not be permitted in provincially significant wetlands.  Impact assessment is required for development proposals within 120 m of Type 1 or unknown Fish Habitat.  A minimum 15 metre setback is required from warm water Fish Habitat for new Development.  A minimum 30 metre setback is required from cold water Fish Habitat for new development.	Minimum setback of 20 m is required from high water mark or all developments (except accessory shoreline structures and marine facilities)	No reference in context of shorelines
<b>Town of Huntsville</b>	Tourist commercial development, shoreline linear development, backlot development, cluster development is permitted within the designation and specific provisions are made	A minimum 30 metre setback required for septic tile beds and mantles on all lands adjacent to all lakes in Huntsville	Addressed in terms of the protection of shoreline character and appearance	New lot creation is generally not permitted within 300 m of Harp Lake or Peninsula Lake with some exceptions	To protect the quality of water, provisions are made for the development proposals on the lakes which are: Low sensitivity waterbodies, Moderate sensitivity waterbodies, High sensitivity waterbodies and Over threshold waterbody	Minimum setback of 30 m is required from a cold water stream or creek in Waterfront Designation	Minimum setback of 20 m is required from watercourses for any development or site alteration proposal.  A minimum 30 m setback is required for all buildings and structures on at capacity lake trout lakes. (except docking facilities)	A minimum 15 m of natural vegetative buffer is needed to be maintained directly adjacent to the shoreline within Waterfront Designation where fish habitat will be identified

Municipality	Development	Septic System Setbacks	Erosion Protection	Lakeshore Capacity	Water Quality Protection	Natural Heritage Protection	Development Setbacks	Vegetative Buffers
<b>City of Sault Ste. Marie</b>	<p>Development is permitted within the defined portions of the 100-year flood level (except the regulated shoreline between Huron Street and Simpson Street) if flood and erosion protection are provided to current engineering standards, including approval from the conservation authority.</p> <p>The development of new buildings or structures within the designated Tributary Flood Line is not allowed (except flood and erosion control structures and facilities which by their nature must locate near water)</p>	No reference in context of shorelines	Development proposal is permitted if flood and erosion protection are provided to current engineering standards	No reference in context of shorelines	No reference in context of shorelines	Provisions for the development and site alterations within natural heritage features	No reference in context of shorelines	No reference in context of shorelines
<b>City of Elliot Lake</b>	No reference	No reference in context of shorelines	No reference in context of shorelines	Development and site alteration is not permitted in Lake Trout lakes which are at capacity	No reference in context of shorelines	Provisions for the development and site alterations within natural heritage features	Minimum setback of 30 m is required for any development proposal except for shoreline structures	No reference in context of shorelines

## 2.2 Official Plan Policies – Detailed Descriptions

The following section provides Official Plan policies that are relevant to the management of shorelines. These have been ‘pulled’ verbatim from the most recent Official Plans of the 22 ‘lake-based’ municipalities that are within scope of this project.

For certain municipalities, and where available, descriptions are provided for applicable zoning bylaws and tree cutting bylaws.



Four Mile Lake shoreline

## 2.2.1 City of Kawartha Lakes

### Section 3.3 Water Resources

Section	Description
3.3.21 (Section under appeal)	<p>Lake Trout Lakes</p> <p>The creation of new lots, through the consent process or by plan of subdivision is not permitted within 300 metres of an “at capacity” lake trout lake except on existing lots of record and under strict conditions of demonstration of no negative impacts on lake water quality.</p> <p>At least 300m of setback is required for all new tile fields from the shoreline of the lake or permanently flowing tributary to the lake.</p>
3.3.22	<p>Crotchet Lake and other recreational lakes</p> <p>Minimum setback of 30 m is required from the high water mark of the lake with non-disturbance of the native soils and very limited removal of shoreline vegetation.</p> <p>For large development proposals (more than 5 lots) a site evaluation report is required to ensure water quality protection and to consider loadings of phosphorous from septic systems, surface water run-off and nature of vegetation.</p>

### Section 3.5 Natural Heritage System

Section	Description
3.5.4 Wetlands	Development and site alteration is not permitted in Provincially Significant Wetlands (PSW).
3.5.5	<p>To demonstrate no negative impact on the features or functions of the wetland, development and site alteration on or adjacent to a Locally Significant Wetland (LSW) is required.</p> <p>An Environmental Impact Study (EIS) is required for the development proposals within 120 m of a PSW and within 30 m of a LSW.</p>
3.5.9 Fish Habitat	For development and site alteration proposals adjacent to a lake, river or watercourse where the land is within 120 metres of the water’s edge, a review of available information from the Conservation Authority, Ministry of Natural Resources and Forestry, Trent-Severn Waterway and Fisheries and Oceans Canada needs to be undertaken to determine if the water in the area is a known fish habitat.
3.5.10	An EIS is required for development and site alteration applications within 120 metres of the fish habitat (if it is found to be).

### Section 3.11 Water setback and accessory uses

Section	Description
3.11.1	According to this section for all buildings, structures and septic systems there shall be a minimum of 30 metres setback from the high water mark (except for at capacity lake trout lakes where the setback will be 300 metres from the shoreline of the lake). A boathouse and dock is permitted within the 30 meter water setback.

Section	Description
3.11.2	<p>If there is no sufficient room to accommodate the setback to expand or reconstruct an existing building or the dwellings that are permitted uses and the existing lots of record, development is permitted within the setback if it is demonstrated that:</p> <ul style="list-style-type: none"> <li>• There is no alternative to the expansion or reconstruction</li> <li>• Development and septic system is directed away from the water mark as much as possible</li> <li>• Establishment of the vegetative protection zone to the maximum possible extent.</li> <li>• Elevation of the septic system shall be 0.9 above the water table</li> <li>• Impact of the expansion or reconstruction is mitigated to the maximum possible extent</li> <li>• Setback shall not be less than 15 m to the high water mark for any proposed development.</li> </ul>
3.11.4	Buffer consisting of native vegetation shall be maintained without disturbing the natural vegetation and soil.

### Section 20: Waterfront Designation

Section	Description
20.3.2 Permitted Uses	<p>The following are the permitted uses within the Waterfront Designation in accordance to the Growth Management policies:</p> <ul style="list-style-type: none"> <li>• Vacation single detached dwelling</li> <li>• Single detached dwelling</li> <li>• Marina</li> <li>• Municipal park</li> <li>• Tourist resort</li> <li>• Tourist camp or commercial trailer park</li> <li>• Accessory uses to the above uses</li> </ul>
20.3.3	Development or the size of lot shall not significantly alter the shoreline character nor disturb the shoreline ecosystem.
20.3.6	As per this section, new development is allowed to develop on the individual services at a low density. New multi lots and units for the residential development are permitted to the limited extent. This development shall be compatible to the neighbourhood character having no adverse environmental impacts.
20.3.7	Retention and restoration of the naturally vegetative shoreline shall be promoted.
20.3.9.	With the minimum setback of 30 meters from the shoreline, cluster residential development consisting of group of single detached dwellings per lot is encouraged. However, it shall not significantly alter shoreline character nor disturb significant shoreline ecosystems.
20.3.12	Public access points should be considered in the context of lakes.

Section	Description
20.4.2	<p>Lot creation</p> <p>Lots abutting the water of a lake or river:  Minimum Lot Frontage = 60 m  Minimum Lot Area = 4,000 m<sup>2</sup></p> <p>Infilling residential lots:  Minimum Lot Frontage = 30 m  Minimum Lot Area = 3,000 m<sup>2</sup></p> <p>Islands:  Minimum Lot Frontage = 90 m  Minimum Lot Area = 8,000 m<sup>2</sup></p> <p>Backlot development (within 3000 m of the water's edge):  Minimum Lot Frontage = 200 m  Minimum Lot Area = 2 ha</p>
20.5.2 Density and Massing	<p>The following are the provisions for the shoreline activity areas:</p> <ul style="list-style-type: none"> <li>• 25% of the shoreline frontage or up to 23 m (whichever is the lesser for residential lot).</li> <li>• 25% of the shoreline frontage of an open space block or up to 30 m</li> <li>• 33% of the shoreline frontage for resort and tourist commercial lots.</li> <li>• 50% of shoreline frontage for marinas.</li> </ul>
20.5.5	<p>Built form shall not dominate the landscape. Development shall be located and designed to protect natural landscape features which includes watercourses, significant heights of land, rock faces or cliffs, waterfalls, rapids, beaches, vistas, panoramas, landmarks, and the like, shall be conserved.</p>
20.6.1 Special Policies for Sturgeon Point	<p>New residential development is permitted with a setback of minimum 30 m from high water mark, where location is compatible with existing development.  No new commercial or marina development shall be permitted</p>

## 2.2.2 Durham Region

### Section 2: Environment

Section	Description
2.3.17	<p>Outside the Urban Areas and rural Settlements, an EIS is required for any development or site alteration within 120 m of a key natural heritage or hydrologic feature to identify a vegetative protection zone.</p> <p>Minimum 30 m wide vegetative protection zone is required for the wetlands, fish habitat and intermittent streams and lakes.</p>

### Section 9: Rural System

Section	Description
9B.2.23	<p>Infill development, redevelopment and resort development is permitted within Shoreline Residential Areas</p> <p>Development within Shoreline Residential Areas minimize erosion, sedimentation and do not adversely impact the water quality of adjacent waterbody</p> <p>Establishment or increase the extent and width of a vegetative protection zone along shoreline to minimum of 30 m</p>

### Section 10: Greenlands System

#### Subsection 10C: Waterfront Areas

Section	Description
10C.1.3	<p>According to this section Waterfront development shall not negatively affect the key natural heritage features or hydrologic features.</p> <p>As a part of any development or redevelopment plan, protection of wildlife habitat, connectivity between significant natural areas and aquatic resources shall be addressed.</p>
10C.1.4	<p>There shall be a provision for public access to the waterfront.</p>
10C2.1	<p>As per this section, Environment Impact Study for a development must address:</p> <ul style="list-style-type: none"> <li>• Impact on shoreline, creeks, and wetlands and near- shore wildlife habitat and aquatic characteristics.</li> <li>• Impact on lake water quality</li> <li>• Part of subject land to be considered in natural corridor system along the waterfront and creek valleys.</li> </ul> <p>The acceptability of the soil quality (in accordance to the Provincial or federal authority having jurisdiction) in case if the development involves lake filling.</p>
10C.2.3	<p>Development is permitted within areas designated as 'Tourist activity/ recreational nodes' according to Schedule A in accordance with the provisions of municipal official plan.</p>
10C.2.4	<p>Waterfront development proposals adjacent or in proximity to the Trent Severn Waterway need to consider the protection and enhancement of the waterway.</p>

Section	Description
10C.3.1	<p>Resort development (hotel and fractional ownership share units) is allowed on the lands located on the south side of Portview Road along Lake Scugog in accordance with the following conditions:</p> <ul style="list-style-type: none"> <li>• Submission of EIS for the Endangered Species (butternut tree) by the MNRF</li> <li>• Written approval is required from Parks Canada (Trent-Severn Waterway) before any shoreline or in-water works.</li> </ul> <p>Municipal Class EA approval for the water treatment plant and the treatment of any sewage effluent.</p>

## 2.2.3 Scugog Township

### Section 3.18 Urban Design Guidelines

Section	Description
3.18 (k)	<p>Maintenance, protection or establishment of vegetative buffers adjacent to watercourses and the shorelines of Lake Scugog and Chalk Lake in all designations.</p> <p>According to this policy, shoreline buffers of 20 metres shall be protected in the Port Perry Urban Area and the Hamlet of Caesarea.</p> <p>Vegetative buffers adjacent to urban watercourses should be at least 3 metres.</p> <p>Vegetative buffers shall include natural grasses, shrubs and other vegetation rather than maintained lawns or gardens.</p>

### Section 5.2. Shoreline Designation is identified in Schedule A

Section	Description
5.2.1 Objectives	<p>Small scale tourist establishments and resort commercial development related to Lake Scugog.</p> <p>Development conditions ensure the maintenance and improvement of the lake quality.</p> <p>Maintenance and protection of natural features consisting of fish habitat, shoreline nesting areas and indigenous vegetation of shoreline areas.</p> <p>Establishment and maintenance of a natural vegetative buffer adjacent to the shoreline areas</p>
5.2.2 Permitted Uses	<p>Recreational and tourist commercial uses.</p> <p>Indoor and outdoor recreational facilities, retail commercial uses of a convenience nature or eating establishments.</p> <p>Open space, parks and natural areas</p>

Section	Description
5.2.3.1 Residential Development	<ol style="list-style-type: none"> <li>1. New lots are permitted by consent or subdivision at small scale plan.</li> <li>2. No expansions are permitted for the Shoreline Residential Area Boundary.</li> <li>3. Development shall demonstrate the following:               <ul style="list-style-type: none"> <li>• No negative effect on key natural heritage features or hydrologic features</li> <li>• Maintenance of the connectivity between key natural heritage features or hydrologic features</li> <li>• Disturbed area of the shall not exceed 25 percent of the site whereas impervious surface shall not exceed 10 percent</li> <li>• 30 percent of the total developable area of the site shall remain naturally vegetated or returned to natural self-sustaining vegetation.</li> <li>• Minimum setback for the buildings/structures from the shoreline by 30m</li> <li>• Buildings/structures shall not occupy more than 25 percent of the total developable area.</li> <li>• Vegetative buffer including native plants shall be 30 m adjacent to the shoreline.</li> </ul> </li> <li>4. Development in the Shoreline designation shall make provision for public access to Lake Scugog by roads, water and trails.</li> </ol>
5.2.3.2 Commercial Development	<ol style="list-style-type: none"> <li>1. Commercial developments are not permitted on Chalk Lake</li> <li>2. Setbacks are mentioned in Zoning By law for the uses require proximity to the water (docks, boat houses, marina service facilities and water pumping equipment)</li> <li>3. Provision of adequate setbacks, vegetative buffers and landscaping of the open space. (no specifications are mentioned)</li> </ol> <p>Applications required</p> <ol style="list-style-type: none"> <li>1. OPA or ZBA shall be accompanied by hydrogeological report in context of the adequacy of the groundwater supplies and ability of the soil to sustain development on the basis of private services.</li> <li>2. Following approvals are required for ZBA:               <ul style="list-style-type: none"> <li>• Approval from the MNRF for potential damage to an Endangered Species being butternut trees on the property</li> <li>• Approval from Parks Canada (Trent Severn Waterway) and Ministry of Natural Resources as may be necessary to develop a waterfront boat launching and docking facility.</li> <li>• Site plan control</li> <li>• Establishment of an easement over the lands to enable public access to the waterfront.</li> </ul> </li> </ol>
5.2.4 Waterfront Design	<p>The policies under this section address the relationship between all of the elements of the built form, natural environment and the lake environment.</p> <p>90% of the front 20 m of a lot be maintained in a natural vegetative state.</p>
5.5 Mineral aggregate extraction	<p>Extractive operations will generally be prohibited within approximately 120 metres of any lands adjoining the <i>Port Perry Urban Area</i> or property designated <i>Residential Cluster</i>, <i>Hamlet</i> or <i>Shoreline</i> by the Plan.</p>

Section	Description
7 Parks and Open Space	Development adjacent to the shoreline of Lake Scugog, the Township will generally require parkland dedication adjacent to the shoreline. Minimum 10 metres of land dedication will be required, beyond the flood limits as a condition of development approval for lands adjacent to the shoreline.
7.1.3 General Development Policies	There shall be development, enhancement or restoration of natural vegetative buffers along shoreline

## Zoning Bylaw (2017)

### Section 4.29 Shoreline Buffer Areas

Vegetative Buffer of 30m shall be maintained between all Building/Structures and the Shoreline or Watercourse. Buffer may be changed for a width of 4m to provide for a pathway to the water or to provide for the expansion of an Existing Dwelling in accordance to the following:

Existing Dwelling Distance from Shoreline	Maximum Ground Floor Area Increase
Less than 5 m	none
≥ 5 m & <10 m	23 m <sup>2</sup>
≥10 m & <15 m	32.5 m <sup>2</sup>
≥15 m	46 m <sup>2</sup>

Accessory Building having a maximum Ground Floor Area of 35 m<sup>2</sup> is permitted within the Vegetative Buffer area adjacent to a Shoreline.

Also, in no case more than 25% of the required Shoreline buffer area be occupied with Buildings or Structures.

### Section 8.1 Rural Residential Zone

It further consists of the following zones:

- Shoreline Residential (SR)
- Oak Ridges Moraine Shoreline Residential (ORM-SR)

Section	Description
8.2 Permitted Uses	Shoreline Residential (SR) Bed and breakfast establishment, Single detached dwelling, Secondary dwelling units, Group home type 1, Home occupation, Public utility, Private day care  Oak Ridges Moraine Shoreline Residential (ORM-SR) Bed and breakfast establishment, Single detached dwelling, Secondary dwelling units, Group home type 1, Home occupation, Home industry (minimum lot area of 4000 m <sup>2</sup> ), Public utility, Private day care.

Minimum lot standards for Rural Residential Zones:

<b>Zone</b>	<b>Min. Lot Area</b>	<b>Min. Lot Frontage</b>	<b>Min. Required Front Yard</b>	<b>Min. Required Rear Yard</b>	<b>Min. Required Interior Side Yard</b>	<b>Min. Required Exterior Side Yard</b>	<b>Max. Lot Coverage of all Buildings</b>	<b>Max. Building height</b>
SR	3000 m <sup>2</sup>	30 m	7.5 m	12 m	3 m	12 m	30%	12 m
ORM-SR	3000 m <sup>2</sup>	30 m	7.5 m	12 m	3 m	12 m	10%	-

If dwelling has an Attached Garage, the required Interior Side Yard abutting the Attached Garage shall be 1.2 m

Maximum developable area within 30 m of shoreline for SR zone is 450 m<sup>2</sup> or 25% (whichever is less)

For ORM-SR zone; maximum net developable area of the site that is disturbed = 25%

Maximum net developable area of the site with impervious surface s= 15%

## 2.2.4 Brock Township

### Section 4.5: Recreation and Open Space

Section	Description
4.5.6	The Urban Areas and Shoreline Residential Areas are within the Lake Simcoe watershed therefore, any development or redevelopment is subject to the provisions of the Lake Simcoe Protection Plan.
4.5.8	To establish or expand a major recreational use within the Lake Simcoe Watershed, water use plan is required.

### Section 5.10 Shoreline Residential Areas

Section	Description
5.10.2.1 Limited development	Limited development is permitted in this designation which may include infill development, redevelopment and resort development. Development is to be individually serviced with the private wells and private sewage disposal systems. Following are the considerations for the development in Shoreline Residential Areas: <ul style="list-style-type: none"> <li>• No negative impact on the features and functionality of the significant natural features.</li> <li>• Maximum 3 storey building.</li> </ul>
5.10.2.3	Proposals related to land use conversions, redevelopments and/or resort development within the Shoreline Residential Areas, shall: <ul style="list-style-type: none"> <li>• Consider the establishment of minimum 30 m vegetative protection zone along shoreline.</li> <li>• Expanding fish habitat in the littoral zone.</li> <li>• Minimize the erosion, sedimentation and introduction of the nutrient or pollutants to maintain the water quality.</li> </ul> Reduction of the nutrient input to groundwater and the lake by improving sewage disposal facilities.
5.10.2.4 Natural Heritage Evaluation	For development and site alteration within 120 m of the Lake Simcoe shoreline natural heritage evaluation is required except for the applications mentioned in the policy.
5.10.2.5	Minimum 30 m vegetative protection zone in the existing settlements and shoreline built-up areas.

## Zoning Bylaw (2018)

Section	Description
4.1	Zone Classification Shoreline Residential (SR)
Plate B	Permitted Uses Permanent Family Dwelling House Seasonal Family Dwelling House) Secondary unit Bread and Breakfast Home Occupation Public Use

Some of the permitted uses have exceptions, which are described within the Zoning By law.

Specific provisions for the Residential uses and non-residential uses are provided within Plate C and D respectively.

## 2.2.5 Peterborough County

### Section 4.0 Watershed Strategic Components

#### Subsection 4.4 Shoreland Areas and the Waterfront

Section	Description
4.4.3	<p>Policies</p> <ul style="list-style-type: none"> <li>• The character of the shoreline areas is linked with the leisure, recreation, water supply, support for fisheries and wildlife habitat. Development within these areas should maintain and enhance the quality of the vegetative shorelines and soils that contribute to the area’s character.</li> <li>• Approval from the agencies such as Conservation Authority, Ministry of Natural Resources, and Trent-Severn Waterway plays important role for Shoreline alterations.</li> <li>• For a proposed development, buffer between the water’s edge and the development is to be considered having specific depth from the water’s edge. Moreover, to sustain the visual and environmental integrity of the waterfront areas, tree cover and vegetation shall be retained along the shoreline.</li> <li>• Setback of at least 30 m is required for new development and leaching beds from the ordinary high water marks of all waterbodies.</li> <li>• EIS study or boating capacity study is required for any shoreland development proposing the following developments: <ul style="list-style-type: none"> <li>○ 25 or more lots/units</li> <li>○ 50 or more tourism accommodation beds</li> <li>○ Other development proposal considered necessary by the County or local municipality.</li> </ul> </li> <li>• Official Plan provides guidelines to define the ‘At Capacity’ lakes and provide policy guidelines for the local municipalities to implement the policies regarding: <ul style="list-style-type: none"> <li>○ Highly sensitive or ‘At Capacity’ Lake Trout Lakes</li> <li>○ Moderately Sensitive Lake Trout Lakes.</li> </ul> </li> <li>• For the existing lots on highly sensitive lake trout lakes minimum setback of 30m is required to minimize the impacts on water quality.</li> <li>• EIS report is also required for the new plans of subdivision or plans of condominium proposed adjacent to any water body. The report shall address the following issues: <ul style="list-style-type: none"> <li>○ Servicing</li> <li>○ Location of septic systems</li> <li>○ Setbacks from high water mark</li> <li>○ Trees and vegetation clearance</li> </ul> </li> <li>• For the creation of new lot, Lake Capacity Assessment shall be prepared by the MOE and MNRF and approved by the local municipality. This policy is applicable to all lands within 300 m of the ordinary high water mark of the capacity reached lakes whether or not the subject lands are part of the Shoreland Areas.</li> </ul>

#### Section 6.2.15 Environmental Constraint

Section	Description
6.2.16.3	<p>Provincially Significant Wetland Policies</p> <ul style="list-style-type: none"> <li>• No development or site alteration is permitted within PSW.</li> <li>• An EIS is required for the development proposals on the lands adjacent to PSW to demonstrate no negative impact on the wetland or its ecological functions.</li> </ul>

## 2.2.6 Township of Havelock-Belmont-Methuen

### Section 3.3 Shoreline

Section	Description
3.3.3	Permitted Uses <ul style="list-style-type: none"> <li>• Residential (Permanent and recreational)</li> <li>• Sleeping Cabins</li> <li>• Commercial uses (resorts, golf courses, marinas, tent and trailer parks, institutional uses with lodging, children's camps, churches, any existing industrial uses, and related staff accommodation)</li> <li>• Open space uses including parks and recreational uses.</li> <li>• New commercial uses require ZBA</li> </ul>
3.3.4.1 (b)	(i) A minimum shoreline setback of 30m is required for any new waterfront lot from the high water mark. (ii) Structures on the vacant lot and septic systems require a minimum setback of 30 m from the HWM. EIS is required in the situations to determine the appropriateness of the reduced setback.
3.3.4.2 Marine facilities	This section includes the policies for the development of On-Water Structures and On-Land Structures. These are excluded from the minimum setback condition mentioned in the above section.
3.3.4.4 (b) Lake Capacity Studies	Submission of a study is required to determine the lake carrying capacity in case of major development proposals (more than 4 lots including the retained lot) adjacent to a lake or river.
3.3.4.5 Commercial Uses	Within Shoreline designation permitted commercial uses are limited to recreation and resort type uses. Standards for the new marina development are: Min lot area = 4 ha Min water frontage = 100 m
3.3.4.7	Backlot development is not permitted in Shoreline Designation.
3.3.4.8 Island development	Seasonal residential development is permitted in accordance to the conditions mentioned in the Plan
3.3.4.9	This section provides the general provisions for the development on the existing lots including Non-Conforming Uses and extensions or enlargements and Non-complying uses.
3.3.4.10 Lake Trout Lakes (at capacity)	For existing vacant lots minimum setback of 30 m is required with the maintenance of the vegetative buffer will be required. Creation of new lots within 300 m of the shoreline of an 'at capacity' lake by consent or plan of subdivision is not considered unless one or more conditions satisfied as mentioned in the policy

### Section 3.7 Environmental Protection

Section	Description
3.7.3.1 Wetlands	Development and site alteration is not permitted within a Significant Wetland.  EIS report is required for the development and site alteration proposals within 120m of Significant Wetland.

Section	Description
3.7.3.3. Spawning Areas	<p data-bbox="430 184 1404 252">Development and site alteration is not permitted within spawning areas except in accordance with provincial and federal requirements.</p> <p data-bbox="430 289 1469 354">An EIS report is required to demonstrate no negative impact on the natural features or ecological function, for the development and site alteration proposals within 30m.</p>

## 2.2.7 Township of Otonabee-South Monaghan

### Section 3 General Development Policies

Section	Description
3.7.3.10 Water Setbacks	For all new development on lot, a minimum setback of 30m is required from the normal high water mark of water bodies. Minimum setback of 30 m is required for the sewage system leaching beds from high water mark.

### Section 5.4 Shoreline

Section	Description
5.4.1 Residential Uses And Development	Permitted Uses <ul style="list-style-type: none"> <li>• Permanent and non-permanent single detached dwellings</li> <li>• Home occupations</li> <li>• Bed and breakfast establishments</li> <li>• Open space and parkland uses.</li> </ul> In addition to it, this section provides the lot standards for the residential development.
5.4.2 Commercial Uses and Development	Permitted uses <ul style="list-style-type: none"> <li>• Resort Complexes</li> <li>• Tourists establishments</li> <li>• Trailer camps</li> <li>• Marinas</li> <li>• Recreational establishments</li> </ul> Under this section, specific policies are described for the each permitted use
5.4.8 Islands	New permanent residential development or the conversion of non-permanent dwellings to the permanent dwellings is not permitted on islands

### Zoning Bylaw (unknown date)

Section	Description
4.29.1	Minimum setback of 30 m is required for a new building or structure, or sewage system leaching bed from the normal high-water mark of any water body and watercourse.

### Section 9: Shoreline Residential (SR) Zone

Section	Description
9.1	Permitted use: <ul style="list-style-type: none"> <li>• A single detached dwelling</li> <li>• A seasonal dwelling</li> <li>• A bed and breakfast establishment</li> <li>• A group home</li> <li>• A home occupation</li> <li>• A public park</li> </ul>
9.2	Zone Regulations Min. lot area = 0.4 ha Min. Lot Frontage = 45.0 m Max. building Height = 11.0 m

## 2.2.8 Municipality of Trent Lakes

### Official Plan of the Township of Galway-Cavendish and Harvey

Section	Description
5.1.10.7	<p>Development or site alteration is permitted in fish habitat in accordance with provincial and federal requirements.</p> <p>Within 30 meters of a waterbody or watercourse, an EIS will be required to assess the potential impact on fish habitat for development and site alteration proposal.</p>
5.1.10.8	<p>Coldwater Lake Trout Lakes</p> <p>Highly sensitive lake trout lakes and moderately sensitive lake trout lakes are identified on Schedules “B1”, “B2” and “B3” of this Official Plan following policies are applicable to these lakes:</p> <p>Creation of new lot by consent or plan of subdivision is not permitted within 300m of the normal high water mark of at capacity lakes (Highly Sensitive Lake Trout Lakes). Exceptional development proposals need to meet one of the conditions mentioned in this section.</p> <p>Site specific Lake Impact Assessment is required to demonstrate that the lake is capable of supporting a proposed development for the development proposals on the Moderately Sensitive Lake Trout Lakes</p>
5.1.10.11	<p>Set back a minimum of 30 m is required for all new development on a lot from the established high water mark of water bodies and watercourses.</p> <p>This setback condition is not applicable for the septic tanks, pump houses, boat houses, docks, open decks and stairs are permitted without minor variance if it is demonstrated that it does not negatively affect the waterfront environment.</p> <p>Sewage system leaching beds requiring replacement due to structural damage or malfunction should be set back a minimum of 30 m from the high water mark.</p>
5.1.19 Islands	<p>Following are the considerations for all lots located on islands whether created by consent or plans of subdivision:</p> <p>Minimum lot area = 0.7 ha</p> <p>Development proposal ensure an adequate supply of portable water.</p> <p>Lot size must be appropriate to maintain setback conditions.</p>
<b>5.4</b>	<b>Recreational Dwelling Area</b>
5.4.1	<p>Permitted uses:</p> <ul style="list-style-type: none"> <li>• Single unit permanent dwellings</li> <li>• Single unit recreational dwellings</li> <li>• Existing local commercial uses which are compatible with the surrounding Area</li> <li>• The conversion of recreational dwellings to permanent dwellings</li> <li>• Parkland.</li> </ul>
5.4.2	New development in the form of backlots and secondary tier development to existing development areas is not permitted.

## Zoning Bylaw (2014)

Section	Description
4.30.1	Minimum setback of 30 m is required for new building or structure or new sewage system leaching bed from the high-water mark except for marinas, docks, patios and other marine facilities

### Section 8 Shoreline Residential (SR) Zone

Section	Description
8.1	Permitted Uses <ul style="list-style-type: none"> <li>• A single detached dwelling</li> <li>• A seasonal dwelling</li> <li>• A bed and breakfast establishment</li> <li>• A group home</li> <li>• A home occupation</li> <li>• A public park</li> </ul>
8.2 Lot Regulations	Min. lot area = 0.4 ha Min. Lot Frontage = 45.0 m Max. building Height = 11.0 m

### Section 9: Shoreline Residential- Private Access (SR-PA)

Section	Description
9.1	Permitted Uses <ul style="list-style-type: none"> <li>• A single detached dwelling</li> <li>• A seasonal dwelling</li> <li>• A home occupation</li> <li>• A private or public park</li> </ul>
9.2 Lot Standards	Min. lot area = 0.3 ha Min. Lot Frontage = 45.0 m Max. building Height = 11.0 m
9.4	Where a lot is accessed by a private road and where the front lot line of the lot is deemed to be the shoreline, no building or structure may be located closer than 12.0 m (39.4 ft.) to such private road.

### Section 11: Island Residential (IR) Zone

Section	Description
11.1	Permitted Uses <ul style="list-style-type: none"> <li>• A seasonal dwelling</li> <li>• A home occupation</li> </ul>
11.2 Lot Standards	Min. lot area = 0.7 ha Min. Lot Frontage = 45.0 m Max. building Height = 11.0 m

## 2.2.9 County of Haliburton

### Section 5 Environment

#### Subsection 5.3.3 Wetlands

Section	Description
5.3.3.1	<ul style="list-style-type: none"> <li>Site assessment is required to delineate the wetland boundaries where a development proposal will extend into an area identified on the County wetland mapping.</li> <li>An EIS is required for the development proposals within 120 m of an unevaluated wetland, demonstrating that there will be no negative impacts to the wetland feature or its ecological function</li> </ul>

#### Subsection 5.3.6 Shorelines

Section	Description
5.3.6.1 Tree Preservation By-law	To maintain and enhance balance natural shoreline and built form shoreline activity should be focused within a defined shoreline frontage area of the lot. For the tree preservation and to regulate the protection, preservation and removal trees on the shoreline properties Shoreline Tree Preservation By-law must be considered.
5.3.6.2 Setbacks	<p>Lots According to the official plan 30 m setback is to be considered from the high watermark of a 'body of water' on all the existing and new lots.</p> <p>Septic Systems Development, site alteration and septic system tile beds minimum setback of 30 m is to be considered from the high water mark of lakes, rivers and streams. In addition to it, there should be no disturbance to the native soil and minimum removal of vegetation during the development.</p>
5.3.6.4 Removal of Trees	Dangerous trees (through damage or disease) can be removed by consulting the County forestry officer and reviewing the County by-laws.
5.3.6.6	Minimum 30 m Setback shall be considered during the development and site alteration from the high water mark of lakes, rivers and streams. Exemptions must be considered in compliance with the Shoreline Tree Preservation By-law.

#### Section 5.3.12 Waterbodies

Section	Description
5.3.12.6	<p>Development is not allowed on the shorelines of lakes which have been identified on Schedule L to this plan or identified as "at capacity" or "highly sensitive" in local municipalities OP without the consultation of MOECC and MNRF</p> <p>Water Quality and Impact Assessment is required for any development proposal for the following four lakes:</p> <ul style="list-style-type: none"> <li>Havelock Lake</li> <li>McFadden Lake</li> <li>Pine Lake</li> <li>South Wildcat Lake</li> </ul>

Section	Description
5.3.12.7	<p>Creation of new lot is permitted under one of the following circumstances:</p> <ul style="list-style-type: none"> <li>• There shall be a setback of at least 300 metres from the high water mark of the lake if there is tile fields on new lot or it should be such that drainage from the tile fields would flow at least 300 metres to the lake.</li> <li>• Location of the tile fields on each new lot is such that they would drain into a drainage basin, which is not at capacity.</li> <li>• The proposed development can be serviced with the municipal sewage services and appropriate SWM.</li> </ul>

### **Tree Cutting Bylaw**

County of Haliburton has its Shoreline Tree Preservation By-law to conserve, prohibit, protect, restrict, and regulate the protection, preservation and removal of trees on shoreline properties in the county of Haliburton.

## 2.2.10 Township of Algonquin Highlands

### Section 4 Environmental Management

Section	Description
4.2.1 (OPA No.2)	Schedule 'B' provides a Natural Features Overlay indicating where a number of environmental features including wetlands, fish habitat areas, potential aggregate resources, Ontario Living Legacy sites, moose and deer wintering areas, and lakes at development capacity.
4.2.5 (OPA No.2)	Development and site alteration is not permitted in: <ul style="list-style-type: none"> <li>• Significant habitat of endangered and threatened species.</li> <li>• Provincially Significant Wetlands.</li> </ul>
4.2.6 (OPA No.2)	Natural Heritage Evaluation is required for the development proposal within the identified wetland area.
4.2.7	For Development proposals within the adjacent lands to a wetland, scoped Natural Heritage Evaluation is required to demonstrate no negative impacts to the wetland features. Natural Heritage Evaluation is required for the development and site alteration within the following areas: <ul style="list-style-type: none"> <li>• Lands adjacent to significant habitat of endangered and threatened species;</li> <li>• Fish Habitat identified on Schedule "B" and adjacent lands;</li> <li>• Lands adjacent to Provincially Significant Wetlands;</li> <li>• Significant Wildlife Habitat; and</li> </ul> Areas of Natural and Scientific Interest and adjacent lands.
4.4.2 (OPA No.2)	Minimum setback of 30 m is to be considered from the high water mark for any development and site alteration from all watercourses.
4.5	Lake Capacity
4.5.2.1 Water Quality	Provincial water quality monitoring program for cold water fisheries management to determine the impact of development on water quality
4.5.2.4 (OPA No. 2)	This section provides the list of lakes identified by MOE and MNRF as highly sensitive to the further shoreline development.
4.5.2.5 (OPA No. 2)	No new development is permitted within 300 m of the high water mark of an at capacity lake trout lake unless detailed studies are conducted to demonstrate no adverse impact on the quality of lake and relate lake trout habitat
4.5.2.6 (OPA No. 2)	This section describes the requirements for the creation of new lot, cluster residential units, or any non-residential development, on the shorelines of lakes listed in Section 4.5.2.4
4.5.5 Lake Trophic State	Lake impact assessment is required prior to the approval of the development application if development has potential to impair lake trophic status. This is required to ensure that water quality of lake is protected.

### Section 5.5 Waterfront

Section	Description
5.2.1 Definition	Properties that front on, adjacent to or have an influence on any lake, river or stream and patented property within 150 metres of an accessible shoreline. These are mapped in Schedule A.

<b>Section</b>	<b>Description</b>
5.2.2	Permitted Uses <ul style="list-style-type: none"> <li>• Residential uses;</li> <li>• Commercial uses, limited to tourist, marina and waterfront contracting related uses</li> <li>• Open space and conservation uses</li> <li>• Waterfront landings.</li> </ul>
5.2.3.1	Development serviced by private individual water and sewage systems.
5.2.3.2	Development shall have frontage on public road maintained year round private road with legal right of way on infill basis or water access.
5.2.3.3	Development of shoreline lots with water access only is allowed where: <ul style="list-style-type: none"> <li>• No road access is available</li> </ul> Adequate docking and parking facilities
5.2.4 Lake Carrying Capacity	Policies of section 4 and 4.5 shall apply to any property with frontage or potential impact on a waterbody
5.2.5 Protection of the Shoreline	The extent of shoreline activity area is considered within the following targets whichever is lesser: Shoreline residential development – A maximum of 30% of the shoreline frontage or up to 15 m. Commercial development or waterfront landings – A maximum of 30% of the shoreline frontage or up to 30 m. For marinas – A maximum of 50% of the shoreline frontage or up to 45m.
5.2.5.2	The shoreline area not included in Shoreline Activity Areas should be retained as natural vegetative buffer which is at least 30 m in depth from the normal or controlled high water mark. This is important to: <ul style="list-style-type: none"> <li>• Protect the riparian and littoral zones and associated habitat;</li> <li>• Prevent erosion, siltation and nutrient migration;</li> <li>• Maintain shoreline character and appearance; and,</li> </ul> Minimize the visual impact of development
<b>5.2.6</b>	<b>Residential Land Use Policies</b>
5.2.6.2	Single detached dwellings on individual lots. Linear form of development
5.2.6.3	Minimum lot frontage for new development = 60 m Minimum lot area = 0.4 ha Except for the land uses specified elsewhere in the OP
5.2.6.8	For the development of new residential back lot: Minimum lot frontage = 90 m Minimum lot area = 2 ha
5.2.6.10	Setbacks must be considered in accordance to the zoning by law in the following context: <ul style="list-style-type: none"> <li>• Vegetative buffers for the shoreline protection and protection of habitat, wetlands or environmentally sensitive areas.</li> <li>• Maintenance of the natural areas between buildings.</li> <li>• Between the shoreline structures and neighbouring properties</li> </ul>
5.2.6.12	Minimum setback of 30m from high water mark of the lakes, rivers or streams is required (except for the shoreline structures) for development and site alteration.
5.2.6.13	This section describes the conditions for the lesser setback.
5.2.7 Commercial land use policies	1. This designation supports the tourism based commercial uses on the property. In addition to it, expansion and redevelopment is encouraged for the existing commercial properties within the waterfront within the limits of:

Section	Description
	<ul style="list-style-type: none"> <li>• Location, size, characteristics of the property.</li> <li>• Compatibility with the surrounding land use</li> <li>• Access to the water supply and waste disposal servicing.</li> </ul> <p>2. New waterfront commercial uses require amendment to the plan ensuring:</p> <ul style="list-style-type: none"> <li>• Maintenance of the intent of the plan</li> <li>• Minimum setback of 30 m from the high water mark</li> <li>• Compatibility with the surrounding land use</li> <li>• Adequate frontage</li> <li>• Portable water and sewage disposal facilities</li> </ul> <p>3. Development will subject to the site plan control</p>
5.2.8 Open Space and Conservation Uses	Recreational uses are permitted and shall be compatible to the adjacent land use. These shall have appropriate spatial separation facilities including buffers, fencing or landscaping
5.2.9 Waterfront Landings	This section describes the provisions for the waterfront landing and individual access points. Also, at least 30m setback is required for parking from the normal or controlled high water mark and maintenance of a natural vegetative buffer within setback area.

## Zoning Bylaw (2003)

Section	Description
4.30	<p>Shoreline Buffer</p> <p>The required front yard on a lot abutting a watercourse or waterbody or a shore road allowance, has to be maintained as a shoreline buffer, for the development proposals within 30 m of the HWM as follows:</p> <ul style="list-style-type: none"> <li>• Residential zone- 80% of the area shall be maintained as shoreline buffer</li> <li>• Commercial zone- 70% of the area shall be maintained as shoreline buffer.</li> </ul>
Table 1A Permitted Uses	<p>Shoreline Residential Type One (SR1):</p> <ul style="list-style-type: none"> <li>- Residential uses: Single detached dwelling</li> <li>- Accessory uses: Bed and Breakfast, Home occupation, Home industry</li> <li>- Non-residential uses: Conservation, Public use</li> </ul> <p>Shoreline Residential Type One (SR2)</p> <ul style="list-style-type: none"> <li>- Residential uses: Single detached dwelling</li> <li>- Accessory uses: Home occupation</li> <li>- Non-residential uses: Conservation, Public use</li> </ul>

**Table 2 – Lot Regulations**

	SR1	SR2
Min. Lot Area (1)(8)	0.4 ha	0.4 ha
Min. Lot Frontage (8)	60 m	60 m

	<b>SR1</b>	<b>SR2</b>
Setback form HWM	30 m	30 m
Single Detached Dwelling Unit Area	74 m <sup>2</sup>	74 m <sup>2</sup>
Landscaped Open Space	30%	30%

(1) minimum lot size is reduced to 1 acre for crown lots sold for hunt camps

(8) as existed on date of passage for lots on the following lakes: Bear Lake, Beech Lake, Clinto Lake (Hardwood Lake), Eighteen Mile Lake, Fletcher Lake, Kabakwa Lake, Kushog Lake - North and South Basins, Livingstone Lake, Lower Fletcher Lake, Maple Lake, McFadden Lake (Crozier Lake), Oxtongue Lake, Nunikani Lake

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## 2.2.11 Municipality of Dysart et al.

### Section 5.2 Lake Capacity

Section	Description
5.2.2	<p>Lake Trout Lakes</p> <ul style="list-style-type: none"> <li>This section provides a list of lake trout lakes and their sensitivity classification in the municipality, outside of Algonquin Park.</li> <li>This section also describes the conditions for any application involving the creation of new lot, new residential unit or new non-residential to be approved.</li> </ul>
5.2.3	<p>Surface Capacity For Recreation</p> <p>Creation of a new lot is not permitted where the lot to surface area ratio of a lake exceeds 1 lot for each 1.6 ha of lake surface area.</p>
5.2.5	<p>If the creation of new lot, new residential unit or new non-residential development of shorelands has the potential to increase phosphorus inputs to a lake such that water quality could be impaired, trophic state capacity study is required.</p>

### Section 9 Waterfront Areas

#### Section 9.1 Waterfront Residential Areas

Section	Description
9.1.1	<p>Definition:</p> <p>Waterfront Residential Areas consist of developed or developable portions of shorelands located within 150 metres. In addition to it lands more than 150 m from shore are also included in this designation if they are related to the shoreline physically or functionally. Moreover, Shorelands of the lake having area less than 10 ha are not designated as Waterfront Residential Area.</p> <p>Permitted Uses:</p> <ul style="list-style-type: none"> <li>Single unit dwelling</li> <li>cluster development</li> <li>Seasonal occupancy is permitted in Waterfront Residential Areas</li> <li>Parks and open space uses</li> </ul>
9.1.2 Areas of Use Limitation	<p>These are the areas of shorelands in Waterfront Residential Areas, subjected to at least one of the following constraints:</p> <ul style="list-style-type: none"> <li>Slopes of 25% or more</li> <li>Unstable slopes</li> <li>Water tables within 1.5 m of the surface (areas of organic soils and wetlands)</li> </ul> <p>For development and site alteration within these constraints application is required meeting one of the requirements mentioned in this policy.</p>
9.1.3 Lot standards	<p>Minimum lot frontage = 60 m</p> <p>Minimum lot area = 0.4 ha</p> <p>Minimum area of island = 1 ha</p>
9.1.4 Cluster development	<ol style="list-style-type: none"> <li>Minimum lot frontage= 60 m / residential unit</li> <li>Site planning and design standards: <ul style="list-style-type: none"> <li>Minimum setback of 100 m from the high water mark</li> <li>Minimum 300m of shoreline frontage maintained as communal open space</li> <li>Within the setback area, at least 80% of the shoreline frontage to a depth of 30 metres shall maintained in a natural state</li> <li>Maximum 2 storey development</li> </ul> </li> </ol>

9.1.5 Backlots	Provisions for the lot standards of backlots are: Minimum lot frontage = 100 m Minimum lot area = 12 ha
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### Section 9.2 Resort Commercial Areas

9.2.1	<p>Designation: Resort Commercial Areas consist of lands currently or formerly used for resort commercial purposes and are restricted to shorelands outside the Haliburton Village Urban Policy Area.</p> <p>Permitted uses:</p> <ul style="list-style-type: none"> <li>• retail stores and services</li> <li>• automotive and marine services</li> <li>• food, beverage, entertainment, and accommodation services</li> <li>• recreational facilities</li> <li>• places of worship</li> </ul> <p>The resort oration may include intensive facilities oriented to water and intensive or extensive use not oriented to water.</p>
9.2.2 Density	17 accommodations units per hectare are permitted in conjunction with the major land-based recreational facility provided that no resort commercial development exceed two storeys in height
9.2.3 Marinas	New marinas are not permitted within 30 of lands zoned for residential purposes.

### Section 13 Environmental Protection Areas

Section	Description
13.1.4	<p>Development restrictions: Construction of new buildings or structures, or site alteration is not permitted in Environmental Protection Areas, except for:</p> <ul style="list-style-type: none"> <li>• Flood control, other water management, or erosion control structures or works,</li> <li>• Docks and marine facilities</li> </ul>
13.2	<p>Development and site alteration is not permitted in provincially significant wetlands.</p> <p>EIS is required for the development proposals on the lands adjacent (within 120 m) to the PSW demonstrating no negative impacts on the natural features or their ecological functions of wetland.</p>

### Zoning Bylaw (2019)

Section	Description
3.1 (b)	Decks not attached to a building and are located within a minimum water setback area abutting a shoreline or high water mark are permitted provided gross floor area not exceeding 20 square meters.
3.1(g)	This section provides the provisions for the construction of the boathouse
3.7	<p>Encroachments into setbacks Decks attached to a main building are not permitted to extend more than 3 metres into a minimum setback area, unless the minimum setback area abuts an interior side lot line.</p>

Section 5 – Residential zone

Under this zone category the following zones are included:

<b>Zone Type</b>	<b>Lot Frontage</b>	<b>Minimum Water Setback</b>	<b>Shoreline vegetative buffer</b>	<b>Minimum water setback, leaching bed</b>
Waterfront Residential Type 1 Zone (WR1)	60 m	30 m	30 m	30 m
Waterfront Residential Type 2 Zone (WR2)	60 m	20 m	20 m	30 m (with exception)
Waterfront Residential Type 3 Zone (WR3)	60 m	30 m	30 m	30 m
Waterfront Residential Type 3L Zone (WR3L)	60 m	30 m	30 m	30 m
Waterfront Residential Type 4 Zone (WR4)	60 m	20 m	20 m	30 m (with exception)
Waterfront Residential Type 4L Zone (WR4L)	60 m	20 m	20 m	30 m (with exception)
Waterfront Residential Type 5 Zone (WR5)	90 m	30 m	30 m	30 m
Waterfront Residential Type 5L Zone (WR5L)	90 m	30 m	30 m	30 m
Waterfront Residential Type 6 Zone (WR6)	150 m	30 m	30 m	30 m
Waterfront Residential Type 6L Zone (WR6L)	150 m	30 m	30 m	30m

## 2.2.12 Municipality of Highlands East

### Official Plan

#### Section 2.3 Environmental and Water Quality Impact Policies

Section	Description
2.3.1	Official Plan Amendments and Plans of Subdivision needs to submit EIS report to demonstrate no negative impact on the environmental features.
2.3.3.1	To demonstrate no negative impact on water quality of lake, development within 300 metres of a lake, requires the EIS providing a Lake Impact Assessment in consultation with the MOE and MNRF
2.3.5.1	To prevent erosion, siltation and possible nutrient migration lots (located on a water body) created after this Official Plan shall have set back a minimum of 30 metres from the high water mark. This setback applies to the main buildings and the filter bed and mantle associated with a private Septic system.
2.3.7.2 Cold Water Lakes at Capacity	Any application that involves the creation of a new lot, residential units, or any non-residential development on the shorelines of lakes, which have been identified as being “at capacity” will be considered in consultation with the MOE and MNRF. One of the special circumstances is: the tile fields on each new lot are set back at least 300 metres from the highwater mark of the lake, or such that drainage from the tile fields would flow at least 300 metres to the lakes.
2.3.8.1 Cold Water Lakes Near Capacity	<ul style="list-style-type: none"> <li>• New lot creation or expanding commercial development is not permitted on The North Bay of Paudash Lake unless the EIS prepared demonstrates that such development will not compromise MOE water quality objectives.</li> <li>• A 30-metre setback is required for new development occurring on lots created</li> </ul>
2.3.9.1 Recreational Carrying Capacity	For major development proposals including such as marinas, plans of subdivision/condominium, multiple consents, resorts, and significant commercial re-development projects following lot standards are need to be considered for recreational carrying capacity on lakes: <ul style="list-style-type: none"> <li>• Ratio of one unit for each 2.5ha of surface area with over 40ha of surface area</li> <li>• One unit for each 4.0ha of surface area on lakes having less than 40ha area</li> </ul> Above these density limits Boating Impact Study is required.

#### Section 3.3 Shoreline

Section	Description
3.3.2 Permitted Uses	Areas under shoreline designation are shown on Schedule A. The following are the permitted uses: <ul style="list-style-type: none"> <li>• Parkland and trails,</li> <li>• Single detached dwellings and accessory</li> <li>• Bed and breakfasts and home occupations</li> <li>• Marinas and recreation based tourist commercial uses.</li> </ul>
3.3.3	New residential development policies are as follows: <ul style="list-style-type: none"> <li>• Single detached dwelling on separate lots.</li> <li>• New lots should have at least 60 metres of straight-line, shoreline frontage and road frontage and a lot area of 1ha.</li> <li>• All new lots on islands shall have a straight-line, shoreline frontage of 120 metres and an area of 1.2 hectares.</li> <li>• One guest cabin is permitted as an accessory use to a residential use provided that lot should have minimum area of 0.5ha.</li> </ul>
3.3.6	Site evaluation report is required for the application of new lot creation

Section	Description
3.3.7	ZBA is required for the establishment of new bed and breakfast along with the Site Plan Control.
3.3.8 Vegetation Preservation	<ul style="list-style-type: none"> <li>• Minimum set back of 20 metres is required from the high water mark for existing lots and 30 metres for new lots created after this Plan came into effect.</li> <li>• Site alteration and disturbance of vegetation within the 20 metre setback shall be limited to minor alterations to accommodate access trails, docks, water pumping equipment or restoration work.</li> </ul>
3.3.14 Shoreline Natural Area Design and Tree Preservation	<p>Maintenance of a natural vegetative state for a minimum of 90 percent of the front 20 metres of a lot.</p> <p>Landscaping must be done to screen or buffer development from adjacent uses, and mitigates the visual impact of the development, where necessary.</p>
3.3.18 Shoreline Setbacks	<p>Minimum setback of 30 metres is required for new development on vacant lots of record and redevelopment or expansions to existing buildings and structures.</p> <p>Applications required reduction in setback are considered through ZBA</p>

### Zoning Bylaw (2018)

Section	Description
3.20 Natural Vegetation Area - Shoreline	On a shoreline lot, where natural vegetation exists the use of this lot shall not result in the removal of more than 30% of such natural vegetation in the required front yard setback from the high water mark.
3.30 Setback From Rivers And Streams	No building is allowed within 20 metres of any river, stream, creek or watercourse
3.31 Setback From High Water Mark	Within 20 metres (66 feet) of the normal or maintained high water mark of any lake, river, stream or other watercourse no building or structure, including septic systems is permitted. There is exception for the setback conditions in case of docks, marine facilities, pumphouses, bridges, flood control devices or other like facilities.
<b>4.2</b>	<b>Shoreline Residential One (SR1) Zone</b>
4.2.1	<p>Permitted uses within this zone are:</p> <ul style="list-style-type: none"> <li>• Single detached dwelling</li> <li>• Home occupation</li> <li>• Marine facility</li> </ul>
4.2.2	<p>Regulations / Lot Standards:</p> <ul style="list-style-type: none"> <li>i) Min. lot area = 0.6 ha</li> <li>ii) Min. lot frontage = 45 m</li> <li>iii) Max. lot coverage = 10%</li> <li>iv) Max. height = 10 m</li> <li>v) Min. ground floor area = 65 m<sup>2</sup></li> </ul>
<b>4.2.2a</b>	<b>Special Regulations for Marine Facilities</b>
4.2.2a.1	No marine facility shall be located closer than 4.5 metres to the interior side lot line measured at the high water mark.
4.2.2a.2	<p>One marine facility is permitted for every existing lot of record.</p> <p>One additional marine facility is permitted for every additional 100 metres of frontage beyond an original 45 metre frontage.</p>

<b>Section</b>	<b>Description</b>
<b>4.3</b>	<b>Shoreline Residential Two (SR2) Zone</b>
4.3.1	Permitted Uses within the zone are: <ul style="list-style-type: none"> <li>• Single detached dwelling</li> <li>• Home occupation</li> </ul>
4.3.2	Lot regulations: Min. lot area = 0.8 ha Min. lot frontage = 60 m Min. front yard = 8 m Min. interior side yard = 6 m Min. exterior side yard = 8 m Min. rear yard = 8 m Max. lot coverage = 10% Max. height = 10 m Min. ground floor area = 65 m <sup>2</sup>
<b>4.5</b>	<b>Shoreline (S) Zone</b>
4.5.1	Permitted Uses within the zone are: <ul style="list-style-type: none"> <li>• Single detached dwelling</li> <li>• Home occupation</li> <li>• Marine facility</li> <li>• Home industry</li> </ul>
4.5.2	Lot regulations: Min. lot area = 4.0 ha Min. lot frontage = 100 m Min. lot coverage = 10% Max. height = 10 m Min. ground floor area = 65 m <sup>2</sup> Min. setback from high-water mark = 20 m
4.5.2a.1	No marine facility is permitted closer than 4.5 metres to the interior side lot line measured at the high-water mark.
4.5.2a.2	One additional marine facility is permitted for every additional 100 metres of frontage beyond an original 45 metre frontage.
4.5.2a.3	A home industry is permitted if minimum lot area of 4.0 hectares is available. Minimum setback of 150 metres from the high water mark and 150 metres from any neighbouring lot line for the home industry

## 2.2.13 Township of Minden Hills

### Section 3.2 Waterfront

Section	Description
3.2.1	Land areas within 300m of shoreline that front on, are adjacent to, or have an influence on lakes, rivers or streams are shown on Schedule A
3.2.2 Permitted Uses	<ul style="list-style-type: none"> <li>- Recreation-based residential uses (single detached dwellings in the form of shoreline/linear development or backlot development)</li> <li>- commercial uses</li> <li>- home occupations</li> <li>- open space and conservation uses</li> <li>- waterfront landings</li> </ul>
3.2.3.1	Lake Capacity
3.2.3.1.1	Water Quality
3.2.3.1.1.3	This section provides the list of lakes which are highly sensitive to further shoreline development and considered to be at development capacity.
3.2.3.1.1.4	Detailed studies are required prior to the approval of the development proposal within 300 m of the highly sensitive lake trout lake to demonstrate no negative impact on the lake quality and related lake trout habitat.
3.2.3.1.1.5	<p>This section outlines the conditions for the creation of a new lot, or new medium density, lifestyle or cluster residential units, or any non- residential development, on the shorelines of lakes at capacity. Location of the tile fields on the lots should be:</p> <ul style="list-style-type: none"> <li>• More than 300 metres from the shoreline, or</li> <li>• The drainage flow to the lake from the tile field should be greater than 300 metres; or</li> <li>• The drainage flow from the tile field is toward a lake not listed in lake capacity category.</li> </ul>
3.2.3.1.2	Surface Capacity for Recreation
3.2.3.4 Protection of the Shoreline	Boating capacity study is required if proposed shoreline development could unduly affect the water quality or recreational activities.
3.2.3.5	<p>The extent of shoreline activity areas will be considered within the following parameters:</p> <p>Development Policies for Recreation Based Residential Development</p> <ul style="list-style-type: none"> <li>• For the new recreational-based development Single detached dwelling on separate lot is permitted front on or abut the shoreline.</li> <li>• For new lots following are the lot standards: <ul style="list-style-type: none"> <li>○ Minimum 60 metres of shoreline frontage</li> <li>○ minimum lot area of 0.4 hectares</li> </ul> </li> </ul>

<b>Section</b>	<b>Description</b>
3.2.3.5.2	<p>Larger area is required for the lands if environmental or physical constraints exist on land or on narrow channels or deer wintering areas or sensitive fish habitat.</p> <p>For the applications for development within the Waterfront designation, which are subject to a Planning Act approval, need to provide site evaluation report which identifies and analyzes environmentally sensitive areas including wetlands, fish habitat, and wildlife habitat.</p>
3.2.3.6 Shoreline Setbacks	<p>Generally, minimum 30m setback is required for development and site alteration from high water mark of lakes and rivers</p> <p>Exceptions: The minimum setback is 23 metres for principle buildings and structures and 30 metres for tile fields for a vacant lot in existence on the date of approval of this Official Plan</p>
3.2.3.6.5	<p>Lake Impact Assessment is required for the major development proposals (i.e. multi-lot plan of subdivision) within 300 metres of a waterbody, other than at capacity lake trout lakes</p>
3.2.3.9 Waterfront Landings	<p>For the waterfront landings, minimum setback of 30 m is required for the parking facilities from the normal or controlled high water mark and a natural vegetative buffer will be maintained within the setback area.</p>
3.2.4.2 Waterfront Landscape, Natural Area Design and Tree Preservation	<p>Following measures will be implemented through site plan control, where a site plan agreement is required prior to obtaining a building permit:</p> <ul style="list-style-type: none"> <li>○ A minimum of 90 percent of the front 40 metres of a lot should be maintained in a natural vegetative state.</li> </ul> <p>Landscaping (native species) shall be used to screen or buffer development from adjacent uses, and mitigate the visual impact of the development, where necessary</p>

#### **Section 4.2 Significant Natural Heritage Features**

<b>Section</b>	<b>Description</b>
4.2.1	<p>Presence of different environmental features is indicated on Schedule B.</p>
4.2.3	<p>An EIS is required for the development or site alteration proposal within a wetland area identified by on the County of Haliburton Wetland Mapping to demonstrate that there will be no negative impacts to the feature or its ecological function.</p> <p>A scoped EIS is required for development or site alteration proposal is located within the adjacent lands to a wetland identified on the County of Haliburton Wetland Mapping.</p>
4.2.5	<p>Within the Moose/Deer Wintering Areas designation, development in form of creation of lots by consent, or further development on no more than four abutting lots in a Waterfront area, Natural heritage evaluation is required except for the following:</p> <ul style="list-style-type: none"> <li>○ Minimum lot frontage of 90 metres.</li> <li>○ At least 80% of the shoreline frontage to a depth of 30 metres (98 feet) will be maintained in its natural state.</li> </ul>

## Zoning Bylaw (2017)

Section	Description
5	Shoreline Residential (SR) Zone is a sub category of the Residential Zone
5.2	<p>Permitted Uses within this zone are:</p> <ul style="list-style-type: none"> <li>• Single Detached Dwelling</li> <li>• Public Use</li> <li>• Bed And Breakfast Establishment</li> <li>• Home Occupation</li> <li>• Private Home Daycare</li> </ul> <p>Lot regulations:</p> <p>Min. lot area = 4000 m<sup>2</sup></p> <p>Min. lot frontage = 60 m</p> <p>Min. front yard = 23m (except where a lot zoned Shoreline Residential does not front on a watercourse or a shore road allowance, in which case the minimum front yard shall be 15 meters)</p> <p>Min. interior side yard = 4.5 m</p> <p>Min. exterior side yard = 6 m</p> <p>Min. rear yard = 12 m</p> <p>Min setback from high-water mark = 30 m</p> <p>Max. lot coverage = 15%</p> <p>Min. landscaped open space = 30%</p>

## 2.2.14 District Municipality of Muskoka

### Section C: Strategic and general Development Policies

Section	Description
C.13	Development proposal including new or expanded golf course, water quality and protection of shorelines need to be addressed
C.26	For the development proposals related to the new, expanded or redeveloped tourist commercial development including new resorts, especially along the water need to address the maintenance of substantial natural shoreline vegetation.

### Section D: Settlement Pattern and Policy

#### Waterfront

Section	Description
D.17 Permitted uses	<ul style="list-style-type: none"> <li>• Single unit residential dwellings</li> <li>• Tourist Commercial and other commercial uses relating to the waterfront area such as resorts, camps, restaurants and attractions</li> <li>• Industrial development that services the waterfront community (Such as contractors yards, boat repair and accessories)</li> <li>• Open space uses</li> <li>• Waterfront landings.</li> </ul>
D.18	According to this section, The Waterfront is a major recreation resource area and it should be made accessible to both public and private users.
D.19	Size of the waterfront lots should be such that, there is less impact on the soil, terrain, water quality, fish habitat.
D.20 Shoreline Vegetation  Buffer	<p>To sustain the visual and environmental integrity of within the waterfront designation, tree cover, vegetation and other natural features shall be encouraged</p> <p>Moreover, buffer of width 8m for three quarters of the water frontage is recommended at the edge of water from the proposed development area.</p>

#### Residential Development Form:

Section	Description
D.23 Permitted forms of residential development	<p>Within waterfront designation, following residential development forms are permitted:</p> <ul style="list-style-type: none"> <li>• Shoreline Development</li> <li>• Back lot Development</li> <li>• Cluster Development</li> </ul>

#### Section F

Section	Description
Lake System Health	
F.20	New lot creation, development or redevelopment is only permitted where it is determined that phosphorus impacts on water quality can be effectively eliminated.

<b>Section</b>	<b>Description</b>
F.21	Where new lots being created and vacant lots being developed, 75% of the linear shoreline frontage of a lot will be maintained in a natural state to a target depth of 15 meters from the shoreline.
F.22	Setback of at least 30m is required from a shoreline for leaching beds.
F.23	Minimum 20m setback is required from the shoreline for all the developments except shoreline structures.
F.24	For development on the lots abutting low sensitivity waterbodies, Site Plan Approval or Development Permit is required.
F.25	Site Plan Control or Development Permitting is required for the development on the lot within the waterfront designation and on shoreline lots in urban centers and community designations, of moderate and high sensitivity and Over Threshold waterbodies.
<b>High Sensitivity Waterbodies – Specific Policy</b>	
F.29	No lot creation is permitted on the waterbodies identified as being of high sensitivity unless the lot is connected to municipal water and sewer services.
F.30	Lot creation on private services can be proceed by undertaking water quality impact assessment demonstrating no negative impact on water quality.
<b>Over Threshold Waterbodies – Specific Policy</b>	
F.36	No lot creation is permitted on waterbodies identified as being Over Threshold unless the lot is connected to municipal water and sewer services
F.37	Lot creation on private services is permitted on waterbodies identified as being of moderate or low sensitivity if the development proceeds through the Water Quality Impact Assessment.

**Shoreline structures and works:**

K.58	As per this section, no structure or work is to be permitted beyond the normal or controlled high water mark without the prior written approval of the Ministry of Natural Resources and other required authorized approval agencies such as, Area Municipality, Transport Canada (if a navigable waterway) and the District of Muskoka (if District property).
K.59	No dredging, filling or other alteration of the shoreline of any natural water course or waterbody is permitted without the prior written approval of the Ministry of Natural Resources and any other authorized approval agency.

**Tree Cutting Bylaw**

The District Municipality of Muskoka has a By-law to maintain and improve the forest, soil, wildlife and fisheries resources in the Muskoka District Area by conserving and improving the woodlands in the Muskoka District Area.

## 2.2.15 Town of Gravenhurst

### Section D Waterfront

Section	Description
D4	Permitted Uses <ul style="list-style-type: none"> <li>• Single-detached dwelling units</li> <li>• Recreational Uses</li> <li>• Service commercial uses related to the waterfront area</li> <li>• Tourist commercial uses</li> <li>• parkland and natural areas</li> </ul>
D5.1 Residential Development Policies	Single detached dwelling on separate lot for new development.
D5.3 Septic system	Septic leaching beds shall be located at least 30 metres from any shoreline
D5.5.1 Boathouses and boatports	One Boathouse or boatport is permitted
D5.5.2 New two-storey boathouses	The boathouse is permitted if it is located on a lot with a minimum water frontage of 90 metres.
D5.5.3 New single-storey boathouses or boatports	The boathouse is permitted if it is located on a lot with a minimum water frontage of 30 metres.  Setback has to be increased from the projected side lot line where a roof is used for a sundeck.
<b>D5.6</b>	<b>Sleeping Cabins</b>
D5.6.1	One Sleeping cabin is permitted per lot as an accessory use to a residential use in accordance to the provisions of Zoning By law
D5.6.2	A second sleeping cabin may be permitted on lots greater than 2 hectares in area.
D6.1	New tourist's commercial developments require OPA and ZBA.
D6.2	New recreational vehicle or travel trailer parks are not permitted.
D6.6	6.0 metres per unit frontage on the waterbody is required for the Tourist commercial development and a maximum density does not exceed 10 units per hectare. Unit may be a rental cottage or a camp site, or room in a hotel, motel, lodge or similar arrangement of units.
D6.8	New tourist commercial uses shall not be permitted on lakes that have a surface area of less than 20.0 hectares unless the development plan includes the entire shoreline of the lake, excluding Crown land.
D10.2	Permits are required for in-water and shoreline works along the Trent Severn Waterway meeting the Parks Canada policies.
D11.1	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

<b>Section</b>	<b>Description</b>
	migration and maintain the complex ecological functions of the shoreline and littoral zone environment.
D11.2	Setback of minimum 30m from the high water mark. In addition to it, site alteration and disturbance of vegetation within 20 metres of the shoreline shall be limited to minor alterations to accommodate access trails, marine related structures, water pumping equipment or restoration work and limited limbing of mature trees. In case of the redevelopment of existing properties where the 30 metre setback cannot be met, setback shall be as large as that it is not further reduced.
D13.1	Development is permitted if it is demonstrated that site is viable building lot where appropriate services can be accommodated. In addition to it, development is allowed if it is carried out without altering the natural features of the landscape or adversely impacting the natural environment and maintains important shoreline vegetation
D14.2	For new shoreline lots: Minimum frontage on a navigable waterway= 60.0m Minimum area= 0.8ha
D14.4	Backlot development is only permitted on a year round publicly maintained road having: Minimum frontage on public road= 150m Minimum lot area= 1.0ha
<b>D17</b>	<b>Lake specific policies</b>
D17.1	Kahshe lake and Bass lake
D17.1.15	The minimum setback for all structural development (including redevelopment on existing properties) shall be 30.0 metres from the high water mark. This provision does not apply to docks or boathouses or other approved shoreline structures.
D17.1.16	Lesser setback is permitted under following circumstances: <ul style="list-style-type: none"> <li>• Physically not possible due to terrain or lot depth features.</li> <li>• During redevelopment of the property, new setback may cause negative impact on the property. In this case it is allowed to reconstruct at the existing setback.</li> </ul>
D17.1.17 parking	Location of parking areas shall be as far as possible from shoreline. In addition to it, it should not be located between the dwelling and the shoreline.
D17.1.18 Lot standards for boathouses or boat ports	Size of the boathouse or boat ports should not exceed the: <ul style="list-style-type: none"> <li>• A maximum width of 15% of the frontage of the lot or 12.5 m (whichever is lesser).</li> <li>• Maximum projection in water = 10 m</li> <li>• One storey height and shall not include an attic.</li> <li>• Maximum height measured from high water mark to the peak of roof= 3.9 m</li> </ul>
D17.1.19	Boathouses projected into the water are not permitted if lots have less than 30.0 metres of frontage.

<b>Section</b>	<b>Description</b>
D17.1.22.1	For construction, or reconstruction, site plan must show the following construction mitigation plan: <ul style="list-style-type: none"> <li>• Description of the riparian setbacks and buffers and provisions to protect these during construction phase from mechanical damage to trees and compaction of their roots.</li> <li>• Plans to install and maintain sediment fencing, and other erosion and sedimentation controls.</li> <li>• Prevention against sedimentation by managing soils and other materials.</li> </ul>
D17.1.22.3	For existing development: The replanting of cleared or partially cleared areas with native vegetation areas within 20.0 metres of the shoreline.
D17.2	Three Mile Lake This section explains the policies applicable to the future development of Three Mile Lake in Morrison Ward
D17.3	Muldrew Lake
D17.3.2	Creation of new lot is subjected to the following policies: <ul style="list-style-type: none"> <li>• Backlot development is not be permitted on the peninsulas between parts of the lake.</li> <li>• Minimum lot frontage= 120m</li> <li>• Minimum lot frontage for the lot abutting a narrow waterway= 150m</li> <li>• Permitted uses are single detached dwellings, mainland waterfront landings for water access and existing commercial uses.</li> </ul>
D17.3.6	Lot Standards for Boathouses: <ul style="list-style-type: none"> <li>• Minimum lot frontage= 90m (not located in a narrow waterway)</li> <li>• One storey structure having no attic, dormers, or human habitation.</li> <li>• Maximum width of 15% of frontage of the lot or 10m (whichever is lesser).</li> <li>• Minimum side-yard setback= 6 m</li> <li>• Maximum height of a boathouse= 3.9m (measured from the high water mark to the roof ridge).</li> <li>• Sloped roof of structure.</li> </ul>
D17.3.7	For each property containing a principal dwelling maximum of one Sleeping Cabin is permitted.

### Section 16 – Specific Environmental Features

<b>Section</b>	<b>Description</b>
<b>16.1</b>	<b>Wetlands</b>
16.1.3	No development or site alteration shall be permitted in Provincially Significant Wetlands.
16.1.4	An EIS is required for development and site alteration proposals within other wetlands.
16.1.5	An EIS is also required for the development and site alteration proposals within 120m of any PSW or within 30m of any other wetland.
<b>16.2</b>	<b>Deer Wintering Areas</b>
16.2.5	Deer Wintering Areas restricted to a narrow fringe along the shoreline, a minimum of 120 metres of frontage is required and a minimum depth of 90 metres. In both of these areas, vegetation removal should be minimized.
<b>16.3</b>	<b>Fish habitat</b>

16.3.2	<p>Fish Habitat Classification Mapping by the MNRF identifying locations of the following types of fish habitat along the shoreline of waterways in the Town:</p> <p>Critical Habitat (Type 1):</p> <ul style="list-style-type: none"> <li>• High productive capacity</li> <li>• Highly sensitive to development</li> <li>• Have a critical role in sustaining fisheries (e.g., spawning and nursery areas for some species, and ground water discharge areas)</li> </ul> <p>Important Habitat (Type 2):</p> <ul style="list-style-type: none"> <li>• Moderately sensitive to development.</li> <li>• Important to the fish populations.</li> <li>• Considered critical (e.g., feeding areas and open water habitats of lakes and rivers).</li> </ul> <p>Marginal Areas (Type 3):</p> <ul style="list-style-type: none"> <li>• Low productive capability.</li> <li>• Highly degraded</li> <li>• Do not currently contribute directly to fish productivity, (such as a channelized stream that has been altered)</li> </ul> <p>Unknown Habitat:</p> <ul style="list-style-type: none"> <li>• No information exists currently.</li> </ul>
16.3.6(a)	Fish Habitat Assessment is required where the development would not meet applicable provincial and federal requirements where shoreline structures are proposed within identified Unknown or Type 1 Fish Habitat.
<b>16.3.7</b>	<b>Lake Trout Lakes</b>
16.3.7.1	Lake Muskoka and Clearwater Lake have been identified by the MNRF as lake trout lakes. Clearwater Lake is a lake trout lake that is considered by the MNRF to be at capacity for new development.
16.3.7.3	Lot creation is generally not be permitted within 300.0 metres of an at capacity lake trout lake except under the circumstances where the tile fields on each new lot are set back at least 300.0 metres from the shoreline of the lake, or such that drainage from the tile fields would flow at least 300.0 metres to the lake.
16.21	<p>Setback from High Water Mark</p> <p>Set back at least 30.0 metres from the high water mark of any lake or river, with the exception of permitted shoreline structures.</p>
16.22.3	<p>Stormwater Management</p> <p>Development within the Waterfront Area and Rural Settlement Area, and all shoreline development in the Urban Centre, required preparing a Stormwater Management Report prior to development proceeding and meeting the standards of the Town.</p>
16.28.1	<p>Site Evaluation Reports</p> <p>Where Site Evaluation Report for development on waterfront properties is required, it should include the information of the location of water access and all shoreline structures and pathways which limit erosion and slope instability.</p>
16.29.1	<p>Adjacent Lands</p> <p>Adjacent lands are defined as lands contiguous to a specific natural heritage feature where development or site alteration may have negative impact on the feature or area within 30.0 metres along the shoreline.</p>

## Zoning Bylaw (2019)

Section	Description
5.2.4 Shoreline Development In Residential Zones or the Recreational Institutional Zone (R- INST).	Shoreline development is permitted within Residential Community Zone, the Residential Waterfront Zones, the Residential Island Zones, the Recreational Institutional Zone, the Residential One Zone, Residential Two Zone, the Residential Three Zone, the Residential Multiple One Zone or the Residential Multiple Two Zone, in accordance with the uses and regulations explained in section 5.2.4.  This section provides the regulations for the maximum shoreline development including area and width.
5.2.4.1	This section highlights the general policies for the Docking Facilities including the side yard conditions and projection of a dock into water.
5.2.4.2 Boathouses and Boatports	This section highlights the provisions for boathouses including minimum side yards, maximum height and projection into water.
5.2.4.3, 5.2.4.4, 5.2.4.5	These sections provide Lake Specific Boathouse Provisions for Kahshe Lake and Bass Lake; Muldrew Lake and Lake Muskoka respectively.
5.2.4 Sleeping Cabin	One sleeping cabin is permitted for each property containing a principal dwelling in all the above mentioned zones.  A second Sleeping Cabin is permitted where lots are larger than 2.0 hectares.
5.23 Shoreline Buffer	75% of area of the land, 20m in width abutting and running parallel to the Optimal Summer Water Level shall contain a Shoreline Buffer.
5.25.6	Minimum setback of 30m is required from any watercourse, unless an Environmental Protection Zone has been identified on the property.

## 2.2.16 Township of Muskoka Lakes

### Section B: Waterfront

#### Section 5: General development policies

Section	Description
5.7 Permitted Uses	<ul style="list-style-type: none"> <li>Residential Uses: single detached dwelling units and home-based businesses</li> <li>Commercial uses: resorts, marinas, waterfront contractors, tent and trailer parks, children's camps, churches, institutional uses with lodging, any existing industrial uses, and related staff accommodation</li> <li>Open space uses: Parks and recreational uses (golf courses in conjunction with tourist resorts)</li> <li>Public uses.</li> </ul> <p>Accessory structures and buildings.</p>
5.10	<p>Minimum lot area= 0.4ha Minimum water frontage = 60m</p>
5.11	<p>Minimum lot requirements on Lake Joseph, unless otherwise specified: Minimum lot area = 0.8 ha, Minimum water frontage= 90 metres.</p>
5.13	<p>Land based buildings and structures (unless otherwise specified in the Plan) shall be located a minimum of 20 metres (66 feet) from the normal or controlled high water mark of a waterbody except for the - minor accessory buildings or structures and marine related facilities in accordance to the provisions of comprehensive zoning bylaw. 30 metres setback for septic tile bed and mantle.</p>
5.15	<p>All waterfront areas shall be subject to a Tree Preservation By-law and any development or redevelopment of this area may be permitted in accordance with the By-law.</p>
5.19	<p>Environmental Impact Study (EIS) is required for all major development in waterfront areas.</p>
5.20	<p>Aggregate operations are not permitted in the Waterfront designation</p>
5.21	<p>Following are the lot standards for the new lots with water access only (unless otherwise stated): Minimum lot area= 0.8 hectares Minimum water frontage= 90 metres</p>
5.22	<p>Development related to the residential purposes is not permitted on the islands less than 0.8ha in areas. However, development is limited to the picnic shelter and a dock, or existing development as of the date of adoption of this Plan.</p>
5.23	<p>Islands having area slightly less than 0.8ha in size requires Zoning By-law amendment along with the Environmental Impact Study considering:</p> <ul style="list-style-type: none"> <li>Retention of tree cover</li> <li>Protection of critical fish and wildlife habitat</li> <li>Adequate soil depth and site suitability for a septic system</li> <li>Satisfactory long term access and service delivery</li> </ul> <p>Appropriate location of building envelopes</p>
5.26	<p>Required lot standards for waterfront landings:</p> <ul style="list-style-type: none"> <li>Minimum lot area = 0.1 ha                      Maximum lot area= 1.3ha</li> <li>Minimum water Frontage = 23m</li> <li>Maximum dockage of 1 slip per 4m water frontage</li> </ul> <p>Parking: Vehicle parking of 2 spaces per boat slip with a minimum front yard setback of 15 metres.</p>

Section	Description
5.27	Accessory residential uses are permitted in accordance to the lot standards of residential development.
5.28	Public docks are not intended for the use of individuals accessing private cottages, or commercial barge operators
5.29	Boat Impact Assessments Boat impact assessments are required in the following situations: <ul style="list-style-type: none"> <li>• Accommodating fifteen (15) or more boats</li> </ul> Commercial docking or mooring facilities on a narrow waterbody

### Section 6: Lake System Health

Section	Description
6.5	For the development of new lots and vacant lots, frontage of lot is required to maintain in a natural state to a target depth of 15m from the shoreline. For the protection of water quality, natural vegetated shorelines are important in buffering waterbodies from erosion, siltation, and nutrient migration adjacent to the sensitive littoral zone.
6.8	Site Plan Control is required for all waterfront development. In case highly sensitive or over threshold waterbody, no new lot creation, re-zonings, or granting of additional development rights beyond the permitted that would further negatively impact water quality.
6.10	Preparation of Remedial Action Plans is required for all lakes and rivers listed as over threshold.
6.11	Redevelopment on the existing property on a lake or river of high sensitivity requires an EIS report to show no negative impact on water quality

### Section 7: Natural Areas

Section	Description
7.11	Cardwell Lake and Young Lake are coldwater lake trout lakes that are considered by the MNRF to be at capacity for development. Within 300m of the at capacity lakes, creation of new lot is permitted under the conditions mentioned in this section.
7.12	Removal of vegetation is restricted within 30m of the lake with some exceptions.  At least 30m setback is required for all buildings and structures except for the docking facilities.

### Zoning Bylaw (2017)

Section	Description
3.23.3 (Amended by-law 2017-17)	Minimum setback of 20.1m is required from the high water mark for the construction of building/structure.
3.28 Parking Requirements	No parking area is permitted closer than 20.1 m (66 ft.) to the high water mark
4.1.8 Shoreline Buffer	In case of waterfront zone, within the front yard setback, an area of land 15.2 m (50 ft.) wide abutting and running parallel to the high water mark shall contain a shoreline buffer. This provision applies to all lots on which development takes place within 60.1 m of the high water mark after December 21, 1998.

Section	Description
4.3 Waterfront Landing (WL) Zones	Permitted uses: <ul style="list-style-type: none"> <li>• Waterfront landing with associated parking area</li> <li>• A single storey private garage or storage shed</li> <li>• Boathouse or dock.</li> </ul>
4.3.3	Min lot frontage= 22.9 m Min lot area= 0.1 ha Max. height= 6 m

## 2.2.17 Town of Bracebridge

### Section B: General development polices

#### B9.0 Development Constraints

##### Subsection B9.3 Narrow Waterbodies

Section	Description
B9.3.2	Shoreline frontage for new lots is as follows: <ul style="list-style-type: none"> <li>• A minimum frontage of 90 metres is required, where the distance of the narrow waterbody from shore to shore is between 90 and 150 metres.</li> <li>• A minimum frontage of 120 metres is required, where the distance of the narrow waterbody from shore to shore is less than 90.</li> </ul>
B9.3.4	New development in Narrow Waterbodies may be subject to Site Plan Control.

##### B10.0 Environmental Features

Section	Description
B10.2.6	Setbacks A minimum setback of 30m will be required from a coldwater stream and a minimum setback of 15m will be required from a warm water stream.
B10.7.3	Development and site alteration is not permitted in Provincially Significant Wetlands.  EIS is required for the development proposals within 120m of the PSW to demonstrate no negative impact on PSW.
B10.7.5	EIS is required for the development proposals within 30m of wetland or within a wetland other than PSW to demonstrate no negative impact on PSW
B10.4.1	Type 1 or Unknown Fish Habitat: in or within 30m of shoreline of land containing Fish Habitat, EIS is required demonstrating no negative impact on Fish Habitat

##### Sub-section B14.0 Lake system health

Section	Description
B14.2.2	Site plan Agreement For the developments requiring Site Plan control on a shoreline lot following considerations must be taken into account:
B14.2.4	Setbacks: Except for the accessory shoreline buildings and structures, setbacks for the other development proposals is of minimum 20m. Leaching beds shall be setback a minimum of 30 metres from the water's edge. Within 15m of shoreline, A minimum of 75% of the linear shoreline frontage of the lot needs to remain in a natural state.  Where minimum set back condition is not met, following situations can be considered: <ul style="list-style-type: none"> <li>• No sufficient lot depth</li> <li>• An addition to an existing building</li> <li>• Redevelopment proposal on an existing lot</li> <li>• The lot is located within the Urban Centre or Muskoka Falls Community designations.</li> </ul>

Section	Description
B14.3 Lake classification	Lakes and rivers are classified on Schedule E of the Official Plan. Where the phosphorous loading to a waterbody exceeds 50% of the undeveloped phosphorous load, the lake or waterbody is considered as being “Over Threshold” for phosphorous loading.
B14.4	Low sensitivity waterbodies: Site Plan Control Agreements is required for all shoreline development and redevelopment and all commercial, institutional and industrial development in order to ensure that stormwater management and construction mitigation techniques to minimize the impact of stormwater on the waterbody are implemented.
B14.5	Moderate and high sensitivity and over threshold waterbodies All development and redevelopment on shoreline lots of moderate and high sensitivity and over threshold waterbodies will be subject to Site Plan Control to ensure minimal impact on recreational water quality.
B14.6	High sensitivity waterbodies
B14.6.1	Lot Creation
B14.6.1	Lot creation is not allowed on waterbodies identified as being of high sensitivity unless the lot is connected to municipal water and sewer services.
B14.6.1.2	This section outlines the policies for the lot creation on the private servicing
B14.7 Over Threshold Waterbodies	This section describes the policies for the creation of lot having access to full municipal servicing or private servicing. In addition to it describes the elements of Water Quality Impact Assessment for the development on Over threshold Waterbodies
B14.8 Lake Trout Lakes	For the development proposals within 300m on the lakes at capacity identified on Appendix 'A' requires to meet the conditions mentioned in this section.

#### Section F: Waterfront Area Policies

Section	Description
F1.1.2	Land designations within the Waterfront Area designation include: <ul style="list-style-type: none"> <li>• Shoreline</li> <li>• Open Space</li> </ul>
F2.3.1	Permitted uses in the Waterfront Area Shoreline designation are: <ul style="list-style-type: none"> <li>• Low density residential uses</li> <li>• Tourist commercial uses</li> <li>• Marinas</li> <li>• Open space</li> <li>• Waterfront landings</li> <li>• Individual access points.</li> </ul>
F2.4.2.2	Site alteration and disturbance of vegetation within 15 metres of the shoreline shall be limited to minor alterations to accommodate access trails, marine related structures, water pumping equipment or restoration work and limited limbing of mature trees.
F2.4.2.3	Public trails are permitted within vegetative buffer.
F2.4.4 Residential Development Form	For the shoreline residential development, single detached dwelling on an individual lot having fronts on the shoreline are permitted. For new lots: Minimum shoreline frontage= 60 metres Minimum lot area= 0.4 ha.

<b>Section</b>	<b>Description</b>
F2.4.4.3 Lot Creation	Submission of site evaluation report is required for lot creation in the waterfront area shoreline designation.
F2.4.5.2	<p>Criteria for Residential Cluster Development</p> <p>Official Plan amendment is required for the New Residential Cluster Development through a plan of subdivision or vacant land condominium description. It should follow the following criteria:</p> <ol style="list-style-type: none"> <li>1) Maximum 25 lots/units in one cluster are permitted.</li> <li>2) Each cluster incorporates open space so that the gross density of development is not greater than 25 lots/units in 40 hectares.</li> <li>3) Contiguous open space block with depth of at least 30m along the water frontage.</li> <li>4) At least 15m water frontage is required per dwelling unit in the cluster.</li> <li>5) Single detached dwellings on individual lots</li> <li>6) Hydrogeological assessment is required demonstrating an existence of adequate supply of portable water.</li> <li>7) Minimum lot size= 0.4ha            Minimum road frontage= 60m</li> </ol>
<b>F2.4.6</b>	<b>Island Development</b>
F2.4.6.1	<p>Residential development less than 0.8ha will be proposed where:</p> <ol style="list-style-type: none"> <li>1) Island has area greater than 0.2ha.</li> <li>2) Development and shoreline structures will not be located on a narrow waterbody.</li> </ol>
F2.4.6.2	New residential shoreline lots can have minimum lot area of 0.8 hectares provided that island, having area greater than 4 ha.
F2.4.10 Lot Creation in the Shoreline Designation	<p>Backlot development shall be subject to site plan control in order to ensure that adequate vegetation is retained and having lot standards:</p> <p>Minimum lot area= 2.0ha Road frontage= 150m</p>
F2.4.12 Tourist Commercial Development	For the new tourists commercial developments Official plan amendment is required including Site Plan Control.
F2.4.13 Marina Operations	Expansions to existing marina and development of new marina require an amendment to the Zoning By-law according to the set criteria
F2.4.14 Waterfront Landings	<ol style="list-style-type: none"> <li>1) Development or expansion of the waterfront landing in Waterfront Area Shoreline designation requires ZBA and Site Plan Agreement.</li> <li>2) Minimum lot area= 0.15ha Minimum water frontage= 30m</li> <li>3) Setback for the parking is at least 30m from shoreline including the vegetative buffer within setback area</li> <li>4) minimum of 2 vehicle parking spaces for each boat slip</li> </ol>

## Zoning Bylaw (unknown date)

### Section 3.3 – Shoreline Zone

#### 3.3.3.1. Shoreline Lot standards

Zones	SR1 Shoreline Residential	SR2 Over Threshold / Lake Trout Lakes at Capacity	SR3 Narrow Waterbody 90 to 150 m in width	SR4 Narrow Waterbody Less than 90 m in width	SR5 Water Access Residential	WL Waterfront Landing
Min. Lot Area	0.4 ha	Dimensions of that <i>lot</i> existing on the date of passage of this By-law	0.6 ha	0.8 ha	Dimensions of that <i>lot</i> existing on the date of passage of this By-law	0.1 ha
Min. Lot Frontage	60 m	Dimensions of that <i>lot</i> existing on the date of passage of this By-law	90 m	120 m	Dimensions of that <i>lot</i> existing on the date of passage of this By-law	23 m

Section	Description
4.4	Accessory Shoreline structures This section includes the provisions for the Sundecks and boathouses including the maximum height, storey and projection in waterbody.
4.21.1	High Water Mark and Coldwater Stream Minimum setback of 20m from the high water mark of any waterbody or minimum 30m setback of 20m from any cold water stream is required for buildings/structures.
4.21.2	Minimum setback of 30m is required for any septic system leaching bed distribution pipes unless the conditions mentioned

## 2.2.18 Township of Lake of Bays

### Section D: Environment

Section	Description
D.12	Minimum setback of 20m from the normal or controlled high water mark of a lake or watercourse is required for new development or the demolition and rebuilding of existing structures other than permitted shoreline structures such as accessory docks, boathouses or marina facilities and including any component of an existing private sewage disposal system
D.13	Minimum setback of 30m is required for new leaching beds or other similar devices for distributing effluent.
D.14	Site control plan is required where it is not possible to achieve the setbacks mentioned in the above sections
D.15	Technical report is required in support of any one or more of the compensating measures designed to sustain or enhance the integrity of the shoreline area.
D.16	A minimum 75% of the shoreline frontage of a lot needed to be maintained in a natural state to a target depth of 15 metres from the shoreline where new lots are being created and where vacant lots are being developed.
D.17	This is required to protect the riparian and littoral zones and associated habitat and preventing erosion, siltation and nutrient migration.
D.19	Filling, dredging and other shoreline alteration is strongly discouraged. A development permit or site plan approval may be required prior to construction One-storey boat house is permitted and dwellings or sleeping cabins are not permitted within or over boathouses.
D.25	Development permit is required for substantial development on the lots abutting low sensitivity waterbodies.
D.26	For the approval of development application on shoreline lots in the urban centre and community designations, of moderate and high sensitivity and Over Threshold waterbodies, site plan control or development permit is required.
D.62	Development and site alteration will not be permitted in provincially significant wetlands. Wetland Impact Assessment is required to demonstrate no negative impact on the natural features or ecological functions of that wetland for the development proposals within 120m of PSW.
D.113	Schedule C2 identifies: <ul style="list-style-type: none"> <li>• Type 1 fish habitat- Highly sensitive to the potential impact of development and affects fish productivity</li> <li>• Type 2 fish habitat- Moderately sensitive to the potential impacts of development and although important to fish populations, does not limit the productivity of fish</li> </ul> Unknown fish habitat.
D.120	Development of existing lots abutting Type 1 habitat is permitted under the following conditions: <ul style="list-style-type: none"> <li>• Minimum setback of 30m is required for the development proposals except for shoreline structures from shoreline in Waterfront Designation.</li> <li>• A 15 metre natural vegetative buffer is maintained directly adjacent to the shoreline within the setback area.</li> </ul> Development and site alteration is permitted within the required setbacks provided there will be no negative impacts on fish habitat.

Section	Description
D.123	Appendix “A” of this Official Plan identifies the sensitive Lake Trout lakes and lot creation is not permitted on these lakes unless the one of the conditions is fulfilled in accordance to the policy.
D.124	At least 30m setback is required from the normal or controlled high water mark of an identified Lake Trout lake at capacity

#### Section H: Waterfront

Section	Description
H.30	This section provides the guidelines and lot standards for the establishment of the waterfront landing within Waterfront Designation.
H.37	Permitted uses <ul style="list-style-type: none"> <li>• Residential uses (shoreline development and back lot development)</li> <li>• Waterfront commercial uses</li> <li>• Open space</li> <li>• Conservation</li> </ul>
H.38	Floating residences are not permitted in the Waterfront designation
H.41	Minimum Area= 0.4 hectares (1 acre) Minimum water frontage= 60 metres.
H.46	Island development: Minimum Area of Island= 0.2ha
H.47	New residential shoreline lots located on an island, which is less than 4 hectares (10 acres) in area, will have a minimum lot area of 0.8 hectares (2 acres).
H.48	Minimum water frontage required for: Category 2 lakes and Peninsula Lake – 122 metres Category 3 lakes – 152 metres These categories are identified on Schedule C3
H.52	Existing Undersized Back Lots: Development I allowed for the residential use if lot meets the following standards: Minimum lot area= 0.8ha Minimum lot frontage= 60 meters
H.54	Existing Residential Compounds: Development is permitted where more than one dwelling exists on a property in residential compound type situation. However, addition o any further dwelling on the property is not permitted. Expansion of existing buildings or structures or the addition of accessory structures should only be permitted where the intent and principles of the plan will be addressed.
H.55	Setbacks are to be established by the Development Permit By-law including vegetative buffers, maintenance of natural areas and shoreline structure establishment.
H.57	Permitted Waterfront Commercial Uses: <ul style="list-style-type: none"> <li>• Tourists commercial and cultural arts industry uses</li> <li>• Marinas</li> <li>• Waterfront contracting operations</li> </ul>
H.60	Upgrading, expansion and redevelopment of the existing commercial properties within the waterfront is encouraged within the limits in accordance to section H.61
H.63	New waterfront commercial uses compatible with the character of waterfront is needed to be proceed by OPA.

## Zoning Bylaw (unknown date)

Section	Description
4.76	Minimum setback of 30m is required from a cold watercourse and 15m of it should be maintained as natural buffer.
4.77	From other watercourses, minimum setback of 15 is required and 7.5m of which shall be maintained as a natural buffer.

## 2.2.19 Township of Georgian Bay

### Section D.1 Natural Heritage

Section	Description
D.1.4.5	Development and Site Alteration shall not be permitted in Provincially Significant Wetlands or Provincially Significant Coastal Wetlands.
D.1.6 Fish Habitat	<p>According to the Fish habitat classification mapping following types of fish habitat exists:</p> <p>Critical Habitats (Type 1):</p> <ul style="list-style-type: none"> <li>• High productive capacity</li> <li>• Rare</li> <li>• Highly sensitive to development, or have a critical role in sustaining fisheries (e.g., spawning and nursery areas for some species, and ground water discharge areas)</li> </ul> <p>Important Habitats (Type 2)</p> <ul style="list-style-type: none"> <li>• Moderately sensitive to Development</li> <li>• Although important to the fish populations, are not considered critical (e.g. Feeding areas and open water habitats of lakes)</li> </ul> <p>Marginal Areas (Type 3)</p> <ul style="list-style-type: none"> <li>• Have low productive capability or are highly degraded</li> <li>• Do not currently contribute directly to fish productivity (channelized stream that has been highly altered)</li> </ul> <p>Unknown Habitat</p> <ul style="list-style-type: none"> <li>• Areas where no information currently exists.</li> <li>• These areas should be treated in the same manner as critical habitats (type 1), until specific information is generated.</li> </ul> <p>Development and site alteration is permitted in Fish Habitat in accordance to the policies and regulations of the Province and Federal Government.</p>
D.1.6.5	An Impact Assessment is required for the development proposals within 120 m of Type 1 or unknown Fish Habitat demonstrating no negative impact natural features or ecological function of the habitat.
D.1.6.6	A Fish Habitat Impact Assessment is required to determine the adequate areas where docking and other shoreline facilities can be located for the creation of new shoreline lots.
D.1.6.7	A minimum 15 metre setback is required from warm water Fish Habitat for new Development.
D.1.6.8	A minimum 30 metre setback is required from cold water Fish Habitat for new Development.
D.2.2.4.3	A minimum setback of 20 m from High Water Mark is required for all the development proposals except for the accessory shoreline structures and marine facilities.
D.2.2.4.4	A minimum setback of 30m from High Water Mark is required for any Individual On-Site Sewage Service bed.
D.2.2.6 Low Sensitivity Waterbodies	Site Plan Control is required for substantial development on lots abutting low sensitive waterbodies. It might also be required for the commercial, industrial and institutional development

<b>Section</b>	<b>Description</b>
D.2.2.7 Moderate Sensitivity Waterbodies	Site Plan Control is required for substantial development on shoreline lots in the Urban Centre and Community designations of moderate sensitivity.
D.2.2.8 High Sensitivity Waterbodies	This section outlines the policies in context of the development proposals on a lot within the Waterfront Designation (including backlots) and on shoreline lots in the Urban Centre and Community designations of high sensitivity. These development proposals require Site Plan Control. It also includes the provisions for the creation of lot on these waterbodies.
D.2.2.9 Over Threshold Waterbodies	This section provides the policy considerations for the development on vacant lots and redevelopment proposals on the Over Threshold Waterbodies on existing lots.

### **Section F: Waterfront**

<b>Section</b>	<b>Description</b>
F.2.1.5 Waterfront Landings & Waterfront Access Points	This section provides the policy considerations for the mainland waterfront landings and Site Evaluation Report and/or Impact Assessment are required for their establishment.
F.2.1.6	ZBA is required for the new or expanded mainland Waterfront Landings or Individual Water Access Points
F.3.1.1 Land Use Policy	Following are the permitted uses within Waterfront Designation: <ul style="list-style-type: none"> <li>• Single detached dwelling, residential compound and accessory uses and structures including shore-related uses</li> <li>• Commercial Development including Marinas, existing Resort Commercial, Small Scale Tourist Commercial uses</li> <li>• Home Occupations</li> <li>• Open Space uses</li> <li>• Mainland Waterfront Landings as an accessory use</li> <li>• Individual Water Access Points</li> <li>• Public Uses.</li> </ul>
F.3.3.2.1 Waterfront Residential	Shoreline Residential Development Policies <ul style="list-style-type: none"> <li>• Minimum lot area = 0.4 hectares;</li> <li>• Minimum water frontage = 60 metres</li> </ul>
F.3.3.5.1	Island Development Policies: Lot standards for the island development are as follows: Minimum area of island= 1 ha
F.3.3.5.2	Island Policy for Inland Lakes Following the provisions for the development on inland lakes : Minimum size for the existing lots of records= 0.8 ha
F.3.3.5.3	Island Policy for Georgian Bay Following the provisions for the development on Georgian Bay : Minimum size for the existing lots of records= 0.8 ha
F.3.4.1.10	New Small Scale Tourist Commercial may be permitted by Zoning By-law Amendment under the conditions described in this section.
F.3.4.1.11	Commercial buildings or structures over three (3) storeys in height, plus a roof, is not permitted.
F.3.4.2	This section includes the requirements for the OPA
F.3.4.3	Expansion to the Waterfront Commercial uses, buildings, structures and facilities is permitted under the conditions mentioned in this section.

## Zoning Bylaw (2014)

Section	Description
4.30	Shoreline activity area and natural state shoreline area The lands within 15 m of HWM on all lots in Shoreline Residential (SR) or Shoreline Residential Island (SRI) Zone are needed to be maintained in a natural state by preserving native vegetation.
4.41	Setback from waterbodies and watercourses The minimum required setback from a waterbody or watercourse is 20m.

### Section 6 – Shoreline Residential (SR) Zone

	S1	SR2	SR3	SR4	SR5	SR6	SR7
Lot Area (min)	4000m <sup>2</sup>	10,000 m <sup>2</sup>	14,000 m <sup>2</sup>	4,000 m <sup>2</sup>	Existing	Existing or 8,000 m <sup>2</sup> for new lots	10,000 m <sup>2</sup>
Lot Frontage (min)	60m*	120m*	210m	60m per unit	Existing	Existing or 120m for new lots	180m
Building Height (max)	8m	8m	6m	8m	8m	8m	7m or one and one-half storey, whichever is lesser

\* On lots in the Wah Wah Taysee Waterfront Community, as delineated on Schedule A of this By-law, the minimum lot frontage shall be 210 m

### Section 7 – Shoreline Residential Island (SRI) Zones

Detached dwellings are permitted in all the Shoreline Residential Island Zones.

	SRI1	SRI2	SRI3	SRI4	SRI5	SRI7
Lot Area <sup>**</sup> (min)	4000 m <sup>2</sup>	10,000 m <sup>2</sup>	14,000 m <sup>2</sup>	4,000 m <sup>2</sup>	Existing	10,000 m <sup>2</sup>
Lot Frontage (min)	60 m*	120 m*	210 m	60 m	Existing	180 m
Building Height (max)	8 m	8 m	6 m	8 m	8 m	7 m or one and one-half storey, whichever is lesser

\* On lots in the Wah Wah Taysee Waterfront Community, as delineated on Schedule A of this By-law, the minimum lot frontage shall be 210 m.

\*\* All vacant lots on islands that are contemplated for development in accordance with the provisions of this Plan shall be placed in a Holding Two (H2) Zone in accordance with Section 18, and shall require the completion of a survey to confirm the lot area that is above the specified contour, and to confirm the location of the high water mark.

**Section 12 – Marine Commercial Zones**

	<b>CM1</b>	<b>CM2</b>	<b>CM3</b>	<b>CM4</b>	<b>ML</b>
Lot Area (min)	1.0 ha	1.0 ha	0.4 ha	0.4 ha	0.4 ha
Lot Frontage (min)	120 m	120 m	60 m	60 m	40 m
Building Height (max)	10 m	11 m	11 m	11 m	10 m

**Tree Cutting Bylaw**

Township of Georgian Bay has a By-law to regulate the protection, preservation and removal of Trees on private property within the Township of Georgian Bay. This By-law applies only to shoreline areas and to lands zoned Environmental Protection (EP) and Open Space (OS).

## 2.2.20 Town of Huntsville

### Section 3 Environment Policies

Section	Description
<b>3.3</b>	<b>Water Resources</b>
3.3.4	Minimum setback of 20 m is required from watercourses for any development or site alteration proposal to protect natural features and functions, provide riparian habitat, and minimize the risk to public safety and property.
<b>3.4</b>	<b>Wetlands</b>
3.4.5	Development and site alteration is not permitted within a Provincially Significant Wetland.
3.4.6	An assessment is required for development of lands adjacent to PSW
<b>3.5</b>	<b>Recreational Water Quality</b>
3.5.2.2	A minimum 30-meter setback will be required for septic tile beds and mantles on all lands adjacent to all lakes in Huntsville.
<b>3.5.3</b>	<b>Provisions Affecting High Sensitivity Lakes</b>
3.5.3.1	This section describes the provisions for the lot creation and development of shoreline lots which are not zoned for the proposed use on private services. Water quality impact assessment is required for OPA and ZBA.
3.5.3.2	This section describes the provisions for the Development of vacant lots zoned for the proposed use on private services.
3.5.3.3	This section describes the provisions for the redevelopment of lots zoned for the proposed use on private services including the requirements of buffers and septic system setbacks.
<b>3.5.4</b>	<b>Provisions Affecting Over Threshold Lakes</b>
3.5.4.1	This section outlines the policies for the creation of lots and development of lots that require rezoning.
<b>3.7</b>	<b>Fish Habitat</b>
3.7.4	Minimum setback of 30 m is required from a cold water stream or creek in Waterfront Designation.
3.7.5	A minimum 15 m of natural vegetative buffer is needed to be maintained directly adjacent to the shoreline within the above mentioned setback.
3.7.6	Harp Lake and Peninsula Lake are cold-water lake trout lakes identified by the MNRF to be at its capacity for new development. New lot creation is generally not permitted approved within 300 meters of Harp Lake or Peninsula Lake with some exceptions.  A minimum 30m setback is required for all buildings and structures on at capacity lake trout lakes. (except docking facilities)

### Section 8: Waterfront

Section	Description
8.2.4	Mixed use of land within this designation is promoted through a public process.
8.3.1	This section describes the general design considerations for the development within Waterfront Designation. It includes the maintenance of natural buffers and screening along the shoreline to maintain the character of waterbody.
8.3.3	The shallow near shore area in the water in front of lots is generally located within 20 meters of the shoreline. Development within and adjacent to the shallow near shore areas needs to be restricted and shall have minimum impact on the near shore.

Section	Description
8.3.4	<p>This policy outline the shoreline activity areas and the following targets:</p> <p>Linear shoreline residential development:</p> <ul style="list-style-type: none"> <li>- 25% of the shoreline frontage or up to 15 meters</li> </ul> <p>Residential cluster Development:</p> <ul style="list-style-type: none"> <li>- 25% of the shoreline frontage of the open space block or up to 30 meters</li> </ul> <p>Tourists commercial and institutional accommodation, waterfront landing and waterfront contracting operations</p> <ul style="list-style-type: none"> <li>- 33% of the shoreline frontage</li> </ul> <p>Marinas</p> <ul style="list-style-type: none"> <li>- 50% of the shoreline frontage</li> </ul>
8.3.8	The shoreline frontage shall be retained or restored as natural vegetative buffer if it is not required for shoreline activity area, to protect the riparian and littoral zones and associated habitat, prevent erosion, siltation and nutrient migration, maintain shoreline character and appearance, and minimize the visual impact of development.
8.3.11	Maximum height of the boathouse and boat ports shall be limited to one storey.
8.4.6	This section describes the general policies for the waterfront landings and individual access points. This includes the minimum setback of 20m for the parking facilities from shoreline and maintenance of natural vegetative buffer within the setback area.
8.8.1	<p>Following are the forms of residential developments permitted within this designation:</p> <ul style="list-style-type: none"> <li>• Shoreline linear development</li> <li>• Backlot development</li> <li>• Cluster development</li> </ul> <p>Further specific provisions are explained in this section for the above mentioned developments.</p>

## Zoning Bylaw (2008)

Section	Description
3.23.1.1	Agricultural uses shall not be located within 30 m (98.4 ft.) of any watercourse, and a physical barrier shall be provided to prevent livestock from accessing the watercourse.
3.30	Minimum setback for the woodland retreats is 100 m from a watercourse.
5.2.4	<p>Setback from streams (on site) for Residential Zone:</p> <p>Cold water = 30 m</p> <p>Warm water = 20 m</p>
5.3.4	<p>Setback from streams (on site) for Shoreline Residential Zone:</p> <p>Cold water = 30 m</p> <p>Warm water = 20 m</p>
5.5.4	<p>Setback from streams (on site) for Shoreline Commercial Zone:</p> <p>Cold water = 30 m</p> <p>Warm water = 20 m</p>
5.6.4	<p>Setback from streams (on site) for Industrial Zone:</p> <p>Cold water = 30 m</p> <p>Warm water = 20 m</p>

Section	Description
5.7.4	Setback from streams (on site) for Mixed Use Zone: Cold water = 30 m Warm water =20 m
5.8.4	Setback from streams (on site) for Tent and Trailer Park = 15 m

## 2.2.21 Sault Ste. Marie

### Section 3.4 Constraints and Hazards

Section	Description
3.4.3	<p>Great Lakes Flood Line</p> <p>The areas included in within the Regulated Shoreline are shown on Schedule B. Shoreline is divided into two regulated areas:</p> <ul style="list-style-type: none"> <li>• Lake Superior Regulated Shoreline (above the compensating gates).</li> <li>• St. Mary’s River Regulated Shoreline (below the compensating gates).</li> </ul> <p>Policies:</p> <ol style="list-style-type: none"> <li>1. Approval from the Conservation Authority and the Department of Fisheries and Oceans is required for all development or site alteration proposals (including the removal of vegetation in or abutting a Regulated Shoreline).</li> <li>2. Further development of the Areas of existing development within the Lake Superior Regulated Shoreline may be subjected to Conservation Authority approval provided that: <ul style="list-style-type: none"> <li>• Buildings and structures, including additions to existing buildings and structures are flood-proofed;</li> <li>• Erosion setbacks are used in combination with specific engineering works or studies to ensure proper protection;</li> <li>• The development is not within the Dynamic Beach Area, as defined by the Conservation Authority.</li> </ul> </li> <li>3. No development is permitted within the defined portions of the 100-year flood level (except the regulated shoreline between Huron Street and Simpson Street). However, development and redevelopment within this area may be permitted given that flood and erosion protection are provided to current engineering standards, including approval from the Conservation Authority.</li> </ol>
3.4.4	<p>Tributary Flood Line</p> <p>Lands within the Tributary Flood Line are mapped on Schedule B.</p> <p>Policies:</p> <ol style="list-style-type: none"> <li>1. The development of new buildings or structures within the designated Tributary Flood Line is not allowed (except flood and erosion control structures and facilities which by their nature must locate near water).</li> <li>2. Prior to any development or site alteration proposals within 30m of the high water mark or within 15m of the top of the stable slope, a permit from the Sault Ste. Marie Region Conservation Authority is required.</li> <li>3. Maintaining the lands and vegetation within the Tributary Flood Line in as natural state as possible is encouraged.</li> </ol>

**Section 3.2 Significant Natural Habitats, Features and Areas**

Section	Description
3.2.1	<p>Fish Habitat</p> <ol style="list-style-type: none"> <li>1. Public access to recreational fishing areas should be provided and maintained to support recreational fishing opportunities.</li> <li>2. Development and site alteration shall not be permitted in fish habitat except in accordance with Provincial and Federal requirements.</li> <li>3. No development is permitted adjacent to fish habitat unless it is demonstrated through appropriate evaluation (EIS) that there will be no negative impacts on the natural features or their ecological functions.</li> </ol>
3.2.2	<p>Wetlands</p> <ol style="list-style-type: none"> <li>1. No development is permitted within the PSW except for the proposals cannot be located outside of the wetland (such as pipelines, provincial highways, roads, electric power facilities and water treatment plants).</li> <li>2. If the size of PSW is more than 2 ha development or site alteration is not permitted within 120m of the boundary of wetland unless the demonstrated that there is no negative impacts on the wetland’s natural features or ecological functions through an EIS.</li> <li>3. 30m buffer is required if the wetland is not PSW or unevaluated wetland having area less than 2 ha.</li> <li>4. Permitted uses are: <ul style="list-style-type: none"> <li>• Passive or low intensity recreational uses</li> <li>• Fish and wildlife management and forestry</li> </ul> </li> <li>5. Development or site alteration in a wetland or within 120m of its boundary requires a permit from the Sault Ste. Marie Region Conservation Authority.</li> </ol>

## 2.2.22 City of Elliot Lake

### Section 5.7.3 – Rural Area – Shoreline Residential

Section	Description
5.7.3.1	<p>Development Concept</p> <p>The intent of shoreline residential development is to provide recreational dwelling and to make provisions to appropriate land use to meet the long-term recreational tourism needs of the community.</p>
5.7.3.2	<p>Permitted Uses:</p> <ul style="list-style-type: none"> <li>• Permanent single detached dwellings</li> <li>• Seasonal Dwellings</li> <li>• Accessory buildings, structures and associated recreational facility.</li> </ul>
5.7.3.4 Lakes at Capacity	<ol style="list-style-type: none"> <li>1. Lakeshore Capacity Assessment is required in accordance with the lakeshore Capacity Assessment Handbook 2010 to check the sensitivity of certain lakes to new development.</li> <li>2. Development on the existing lots is permitted if it is demonstrated there is no negative impact on the lake water quality.</li> <li>3. For the development proposals on 'at capacity' lakes or lakes having potential concern within 300 m of waterbodies, septic field must be located: <ul style="list-style-type: none"> <li>• More than 300 m from shoreline</li> <li>• Such that it drains at least 300 m before reaching the shoreline</li> <li>• Such that drains into another waterbody not at capacity.</li> </ul> </li> </ol>
5.7.3.5 Municipal Services	This section provides the descriptions of municipal services policies for the new development within the Shoreline Residential
5.7.3.6 Form of development	Land development shall take place by plan of subdivision. However, clusters of up to two lots may be created by Consent
5.7.3.8 Site Plan Control and Vegetation management	Minimum setback of 30 m is required for any development proposal except for shoreline structures.

### Section 6.0 Cultural Heritage, Natural Environment, and Public Health & Safety

Section	Description
6.3.3 Fish Habitat	<ol style="list-style-type: none"> <li>1. Development and site alteration shall not be permitted within 30 m of fish habitat, except in accordance with relevant provincial and federal requirements.</li> <li>2. Development in areas within 120 m of fish habitat is permitted if it is demonstrated that there is no negative impact on the habitat or its ecological function by EIS</li> </ol>
6.3.3.1 Lake Trout Lakes	<ul style="list-style-type: none"> <li>• Development and site alternation is not permitted on lake trout lakes determined to be at capacity.</li> <li>• Development and site alternation will not be permitted on lake trout lakes nearing capacity until the capacity status of the lake has been confirmed.</li> </ul> <p>A water quality study is required to be submitted as part of a complete application prior to approval of any development or site alternation on a lake trout lake (where information on the capacity of the lake does not exist).</p>

Section	Description
6.3.5 Significant wetlands	<p>1. Development and site alteration of PSWs in Ecoregion 5E is not permitted. Following are the permitted uses:</p> <ul style="list-style-type: none"> <li>• Open space and passive recreational uses (do not involve site alterations and do not adversely affect the natural features or ecological functions of the wetland)</li> <li>• Conservation uses (which improve the ecological functions of the wetland)</li> <li>• Uses of a scientific or educational nature.</li> </ul> <p>2. Development and site alteration is not permitted within 120m of the PSW unless demonstrated there is no negative impact on the wetland and its ecological functions (EIS).</p> <p>3. Development in significant wetlands in Ecoregion 4E could be considered if it is demonstrated that there will be no negative impact on the wetland and its ecological function.</p>

### 3.0 Planning Staff Survey Results

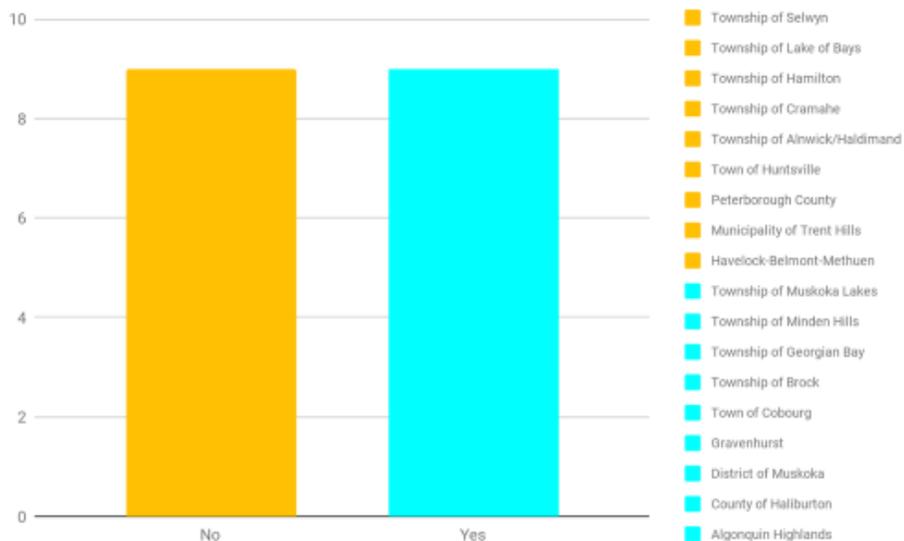
In July 2019, a short electronic questionnaire was distributed to planning staff within numerous municipalities to obtain feedback regarding their existing shoreline land use management tools (i.e. official plan policies, site alteration by-law, tree conservation by-law, etc.), or ones being considered around the lakes, that are administered in an effort to maintain healthy shorelines and lakes.

- Does your municipality have a tree preservation/conservation bylaw that applies to shoreline lands?
- Does your municipality have planning policies, zoning provisions, guidelines, etc. for shoreline hardening?
- Does your municipality implement shoreline regeneration through the Zoning By-law?
- Does your municipality use Site Plan Control for shoreline development?
- Does your municipality use Site Plan Control to regulate re-vegetation/naturalization of the shoreline?
- Does your municipality define “Lake Capacity” in the Official Plan?
- Does your municipality have any planning instruments that regulate/control recreational activities that could impact the shoreline?

Responses with applicable comments were received from the following 18 municipalities are provided below:

- County of Haliburton
- District Municipality of Muskoka
- Municipality of Trent Hills
- Peterborough County
- Town of Cobourg
- Town of Gravenhurst
- Town of Huntsville
- Township of Algonquin Highlands
- Township of Alnwick/Haldimand
- Township of Brock
- Township of Cramahe
- Township of Georgian Bay
- Township of Hamilton
- Township of Havelock-Belmont-Methuen
- Township of Lake of Bays
- Township of Minden Hills
- Township of Selwyn

**Question: Does your municipality have a tree preservation/conservation bylaw that applies to shoreline lands?**



**Township of Georgian Bay**

- Highwater setback 20 m

**Township of Minden Hills,  
Algonquin Highlands,  
County of Haliburton,  
Brock Township**

- Highwater setback 30 m

**Township of Muskoka Lakes**

- Highwater setback of 200 ft (~60 m)

**District of Muskoka**

Area Municipalities with Tree Preservation By-laws:

- Town of Bracebridge
- Town of Gravenhurst
- Township of Georgian Bay
- Township of Lake of Bays
- Township of Muskoka Lakes

**Township of Lake of Bays**

Has a Development Permit System which protects vegetation in the shoreline.

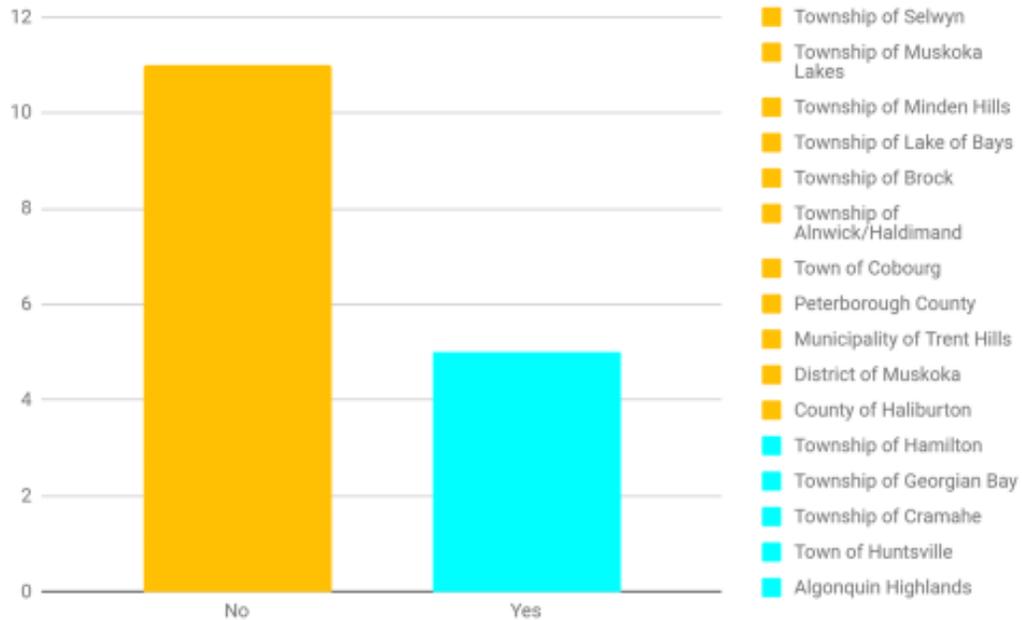
**Town of Cobourg**

Only applies to Planning Act applications as part of a re-zoning, Site Plan or Committee of Adjustment application. Each case would need to be reviewed on its own merit but maintaining a natural vegetative buffer is important. Advice would be sought from our local Conservation Authority.

**Township of Hamilton**

Relies on the Northumberland County By-law and ORM policies

**Question: Does your municipality have planning policies, zoning provisions, guidelines, etc. for shoreline hardening?**



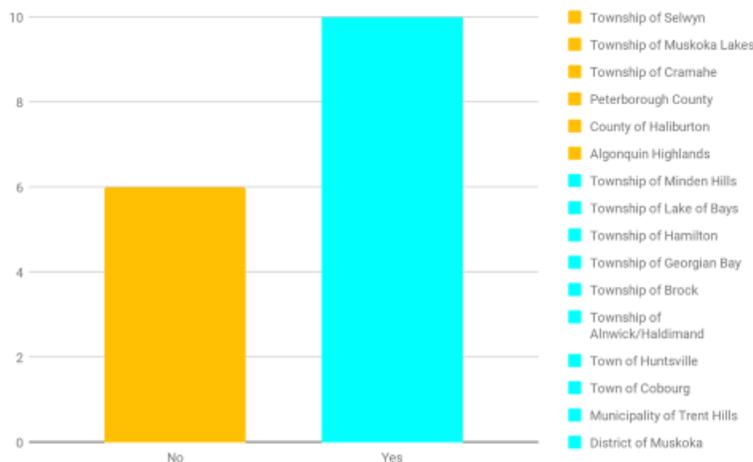
**County of Haliburton**

Shoreline vegetation is generally covered through site plan control and all of the Area Municipalities in the District of Muskoka have site plan control/development permit areas/by-laws which cover most waterfront development. You may wish to reach out to the Area Municipalities for details.

**District of Muskoka**

The zoning by-law allows only a percentage of the shoreline to be hardened: Maximum Width: The maximum cumulative width of all shoreline structures and amenity areas shall not exceed 25% of the lot frontage to a maximum of 15 metres (49.2 feet) of the shoreline. The maximum cumulative width of all shoreline structures and amenity areas in Tourist Commercial and Shoreline Commercial One and Two Zones shall not exceed 33% of the lot frontage. The maximum cumulative width in the Shoreline Commercial Four (Marina) Zone shall not exceed 50% of the lot frontage.

**Question: Does your municipality implement shoreline regeneration through the Zoning By-law?**



**Township of Brock**

Objectives (Shoreline Residential Areas) to the extent possible, the development enhances the ecological features and functions of shorelines; Policy (Shoreline Residential Area) Proposals for land use conversions, redevelopments and/or resort development within the Shoreline Residential Areas shall establish or increase the extent and width of a vegetation protection zone along a shoreline to a minimum of 30 metres

**Township of Cobourg**

Lake Ontario shoreline is zoned Environmental Protection (EP) but does not impact current landowner use. New subdivisions or site plans would include setbacks, landscaping, public land acquisition, etc. on a case by case basis with policy in the Official Plan giving us that ability

**Township of Minden Hills**

- Water setbacks

**County of Haliburton**

Yes, the Town's zoning by-law has minimum requirements for shoreline vegetation: Shoreline Buffer: A shoreline buffer shall be maintained across a minimum of 75% of a lot, and shall maintain a minimum depth of 15 metres (49.2 feet) measured from the shoreline in all zones except in Shoreline Commercial Zones. The lands located within a shoreline buffer shall be maintained in a natural state except for the removal of dead and decaying vegetation and a 2 metres (6.6 ft.) wide pedestrian pathway from the dwelling, building or structure, to the shoreline. Areas along the shoreline outside the minimum shoreline buffer that are not built on with structures will have soft landscaping.

**Township of Georgian Bay**

20-30m setback from the high water mark, site alteration by-law, shoreline activity area and natural state shoreline area; Minimum FY Setback from HWM, no shoreline structures within certain other zones (FH1, EP-PSW)

**Township of Hamilton**

- setbacks from high water mark, Environmentally Sensitive Area zone overlay.

**Township of Lake of Bays**

Conditions of planning approvals in the shoreline require reestablishment of buffers, if little to no vegetation exists in the shoreline yard. Setbacks apply to all lakes, 20m on a few lakes and 30m on lake trout lakes and where the property fronts a WEP1 zone (Type 1 fish habitat)

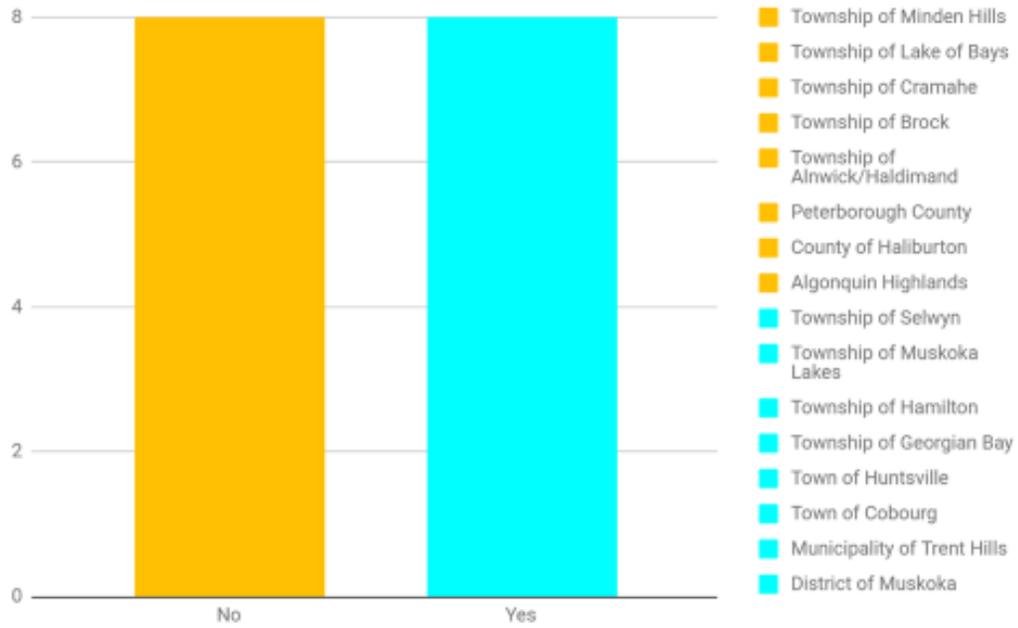
**District of Muskoka**

While landscaping cannot be dealt with through zoning, it is covered through the Area Municipal site plan/development permit by-laws. Each Area Municipality in the District of Muskoka also enforces shoreline setbacks and EP zones through their respective zoning by-laws. The Muskoka Official Plan provides the framework for these implementation tools including minimum setbacks for non-shoreline structures and minimum length and depth of shoreline vegetation

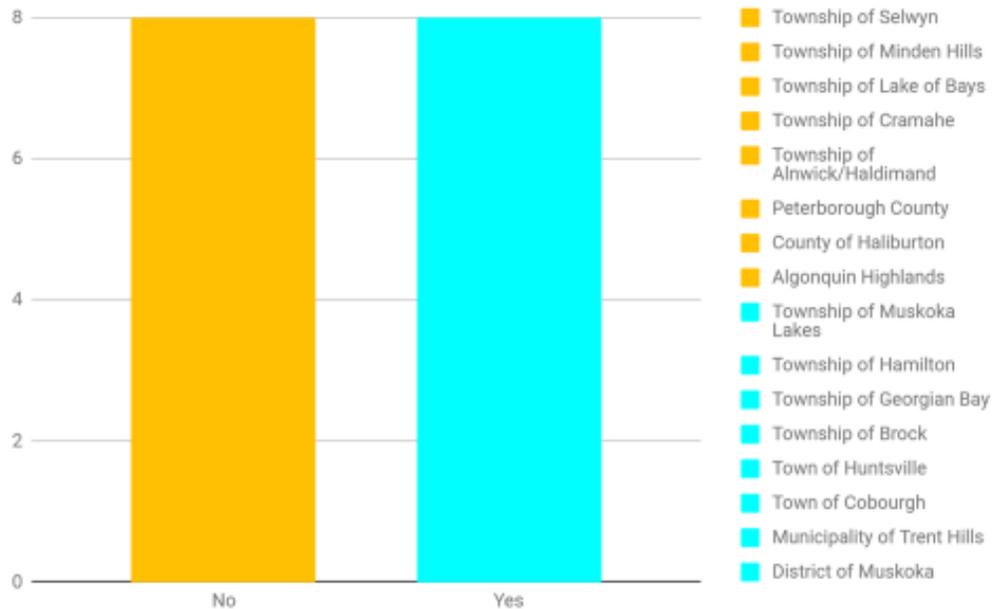
**Municipality of Trent Hills**

- through site plan control

**Question: Does your municipality use Site Plan Control for shoreline development?**



**Question: Does your municipality use Site Plan Control to regulate re-vegetation/naturalization of the shoreline?**



**Township of Brock**

Site plan control would be used to implement re-vegetation/naturalization measures or recommendations of an EIS related to mitigation measures for a shoreline development etc.

**Town of Cobourgh**

The Illahee Lodge Site Plan on Ontario Street was originally large enough to trigger Site Plan and the requirement for a Vegetation Plan and protection of the sand beach. The Town acquired a boardwalk easement for public access. When it became individual house lots, the waterfront ones still had a planting plan and grading restrictions.

**County of Haliburton**

All waterfront properties are subject to site plan control, and this includes a requirement to maintain or revegetate the shoreline buffer within 15 metres of the shoreline. Securities are collected where revegetation is required.

**Township of Georgian Bay**

Protect existing vegetation and identify areas of planting

**Township of Hamilton**

We would stress re-vegetation at the request of the GRCA.

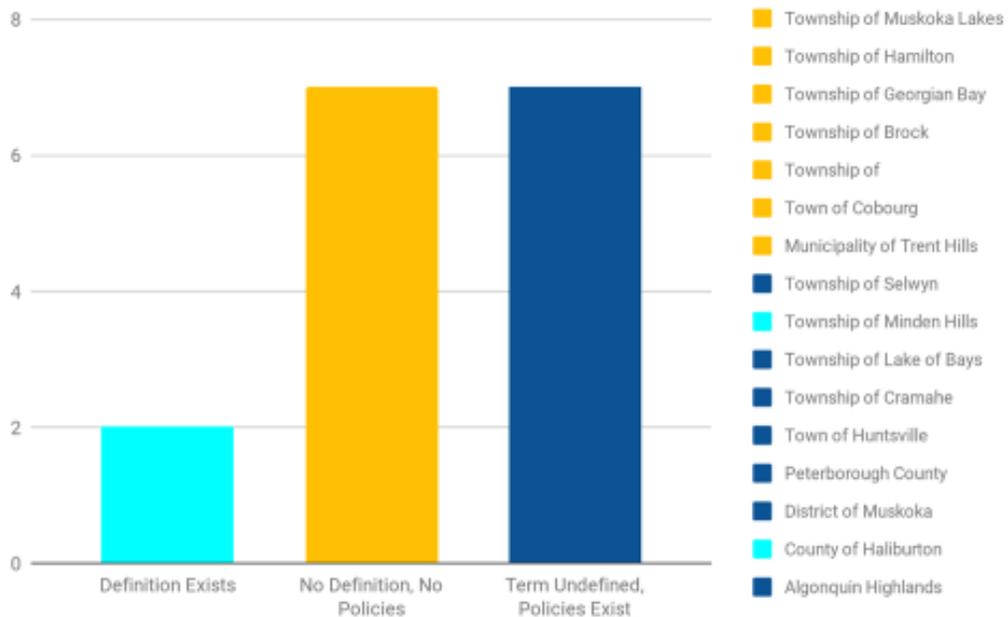
**Township of Muskoka Lakes**

Requiring re-vegetation/naturalization through the site plan process is common at the TWSP. We collect securities and return once plantings are satisfactory

**District of Muskoka**

As noted in previous questions, this is an Area Municipal responsibility and is implemented by all of the 6 Area Municipalities in the District of Muskoka. The framework for the vegetation requirements is found in the Muskoka Official

**Question: Does your municipality define “Lake Capacity” in the Official Plan?**



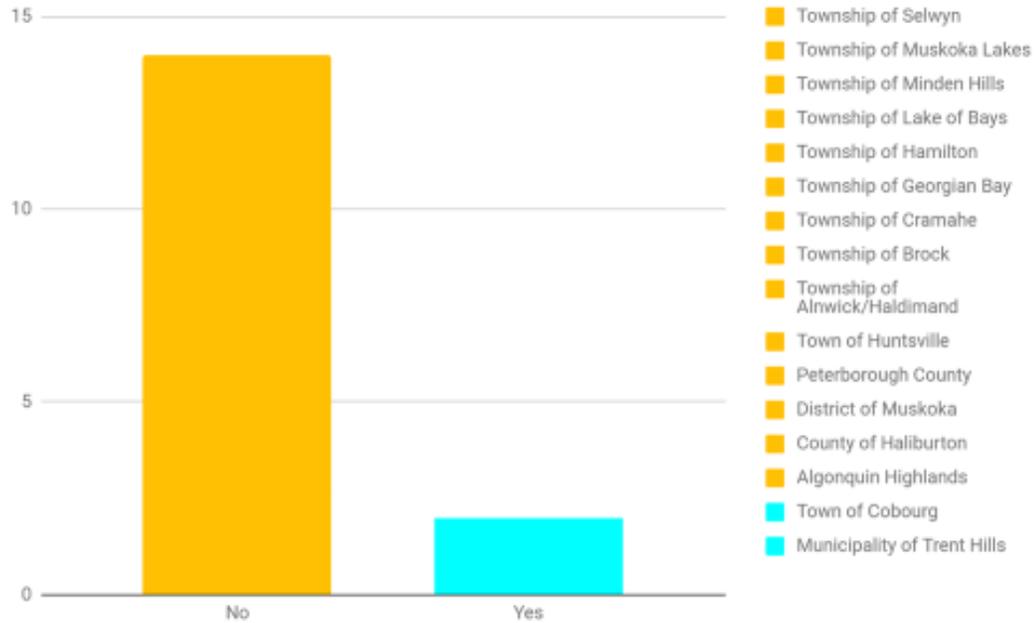
**Township of Minden Hills**

3.2.3.1.1.3 The lakes listed below have been identified by the Ministry of Environment and Ministry of Natural Resources as lakes with naturally reproducing lake trout populations. According to existing and modelled water quality conditions, these lakes are highly sensitive to further shoreline development, and considered to be at development capacity

**County of Haliburton**

Same as Lake Capacity Assessment Handbook and use similar policies

**Question: Does your municipality have any planning instruments that regulate/control recreational activities that could impact the shoreline?**



**Town of Cobourg**

Public parks and walkways for large portions of our waterfront. Given slope issues, no boat houses/private docks exist. The Town owns our Marina and main beach so policies are in place.

**Municipality of Trent Hills**

Trent River system, so regulations by Parks Canada. Plus municipal marina and parks in urban areas.

## List of Contacts:

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## 4.0 Summary and Recommendations

The policy review and survey results throughout this report show that there is a range of policies in place to regulate and protect shorelines within Ontario. Various townships have shown varying levels of regulation and policy development in relation to shorelines and it is important to note the main goal of each municipality's Official Plan.

Based on a review of 22 comparable municipalities, it was found that CKL shoreline related policies are relatively comparable. Several municipalities have additional policies related to erosion protection, vegetative buffers, tree-cutting and the requirement for specialized environmental reports in sensitive areas. The development of similar policies by CKL will likely be of benefit to help protect and enhance the city's sensitive shoreline areas.

The following table provides a summary of how the existing shoreline land use policies within the CKL Official Plan compare in relation to the other lake-based municipalities within the scope of this project:

Development	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except many others have additional policies for requiring more detailed shoreline studies (e.g., lake impact assessment, coastal engineering study, lake capacity assessment).</li> </ul>
Septic System Setbacks	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities (e.g., 30 m setback), except CKL has additional policies for sensitive lakes (e.g., 300 m setback).</li> </ul>
Erosion Protection	<ul style="list-style-type: none"> <li>Somewhat comparable to other municipalities, except CKL has limited mention while most others have erosion protection either generally mentioned or have additional policies for erosion protection.</li> </ul>
Lakeshore Capacity	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except CKL typically defines 'At Capacity' for certain Lake Trout Lakes only whereas others broaden application of lakeshore capacity</li> </ul>
Water Quality Protection	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except CKL has additional policies for large developments (e.g., requiring phosphorus loadings), some others have additional policies to reduce lake pollution (e.g., requiring erosion and sediment control).</li> </ul>
Natural Heritage Protection	<ul style="list-style-type: none"> <li>Comparable to other municipalities.</li> </ul>
Development Setbacks	<ul style="list-style-type: none"> <li>Comparable to other municipalities.</li> </ul>
Vegetative Buffers	<ul style="list-style-type: none"> <li>Mostly comparable to other municipalities, except some others have additional policies to preserve vegetation (e.g., tree conservation bylaw, specified buffer widths, requirements for minimal vegetation clearing to be recommended through Environmental Impact Study).</li> </ul>

Generally, it is recommended that CKL develop the following policies:

- Erosion and sediment control requirements for all projects near waterways and lakes. Larger projects should require comprehensive erosion and sediment control plans.
- Tree conservation bylaw and/or a requirements to maintain, create or enhance vegetative buffers adjacent to waterways and lakes. Generally, a minimum 3 metre buffer should be implemented wherever possible.
- Shoreline study requirements (e.g., lake impact assessment, lake capacity assessment, etc.) for large projects.