



MUSKOKA OFFICIAL PLAN AMENDMENT NO 61 Overview of Proposed Changes to the Official Plan

Presentation for:

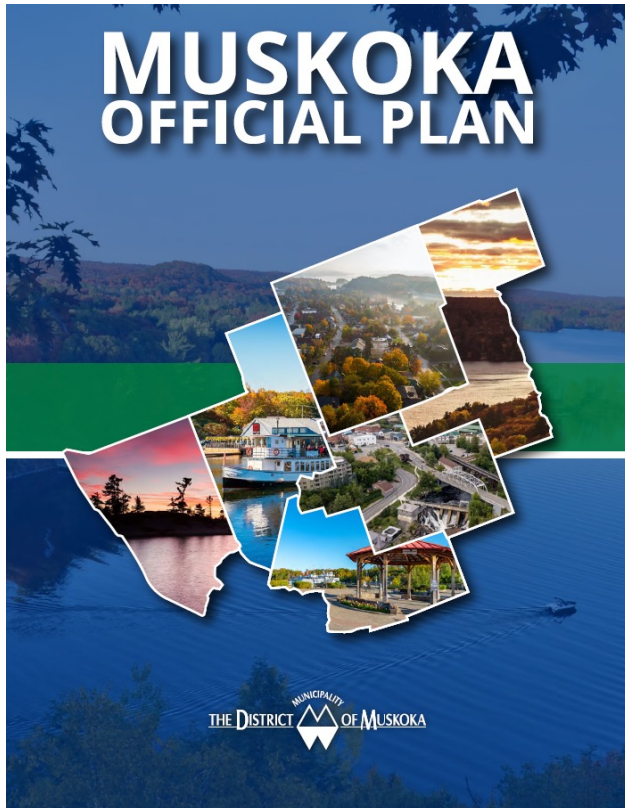
Virtual Open House: May 12, 2026 – 12:00 P.M. to 1:30 P.M.

**In-person Open House at Terry Fox Auditorium: May 12, 2026 – 5:00 P.M. to
8:00 P.M.; and**

**In-person and virtual Public Meeting at the District of Muskoka Council
Chambers: May 21, 2026 – 9:00 A.M.**



Official Plan Update Components



1. **Growth Strategy** – to ensure there is clear direction on where and how to grow in Muskoka;
2. **Resort Development** – to ensure that there are clear policies on the conditions under which resorts are developed and expanded in Muskoka;
3. **Environmental Resiliency** – to ensure that the District’s policies incorporate integrated watershed management, protect the natural environment to the extent feasible and protect public health and safety;
4. **Lake System Health** – to ensure that the lake system health policies protect water quality to the extent feasible; and
5. **Housekeeping and Provincial Policy Updates** – to ensure that the policies in the Official Plan align with Provincial policies and implement those policies in a manner that supports District interests.

Each of the above components (except the last one) has gone through public and reporting processes over the last three years – OPA 61 is the culmination of all that work



Growth Strategy

- One of the roles of the District, as required by the Province, is to identify and allocate population, housing and employment projections for the area municipalities
- The existing Official Plan already has a growth strategy and it sets out the District's growth expectations to 2036
- Watson & Associates were retained in March 2023 to update the Growth Strategy to ensure that recent provincial policy changes and directives and anticipated development trends are reflected in the Official Plan to 2051





Growth Strategy (cont'd)

Some of the Growth Strategy findings are:

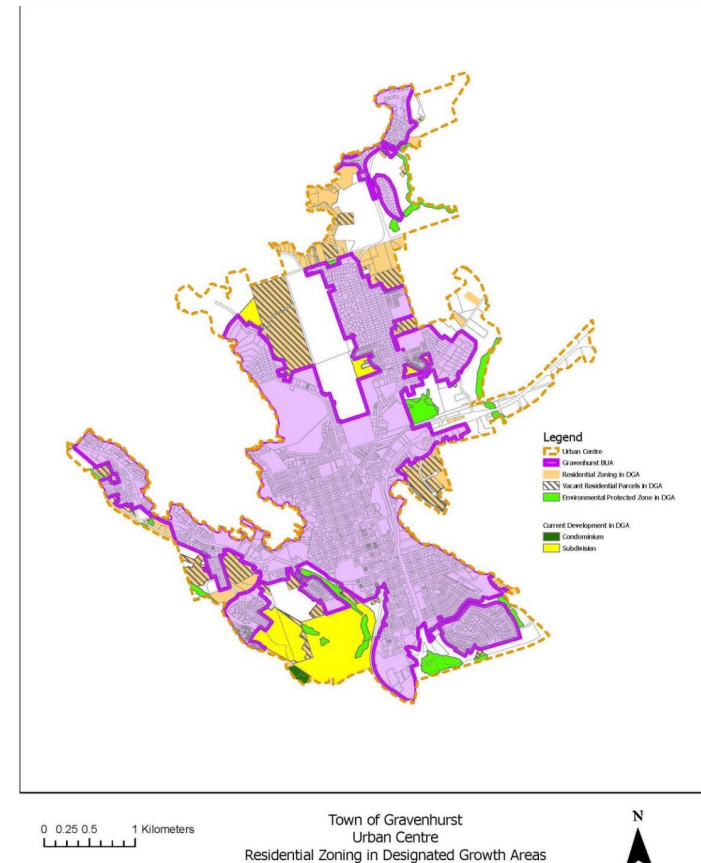
1. The District has experienced relatively strong permanent population growth over the last 7 years when compared to historical trends;
2. The pandemic has sped up economic changes that will increase housing demand and population growth across the District;
3. Much of the expected population growth in Muskoka will be driven by migration from central Ontario;
4. The District's permanent population will grow by about 1.2% annually, meaning that the 2021 population of 68,600 will increase to about 99,100 by 2051;
5. The number of new jobs created in the District from 2021 to 2051 will be about 12,700; and
6. A broad range of housing options will be needed to accommodate permanent population growth.





Growth Strategy (cont'd)

- The Growth Strategy also reviewed land needs and concluded that there was enough land available within the existing Urban Centre boundaries to accommodate growth
- It is proposed that about 75% of the population growth be directed to Bracebridge, Gravenhurst, and Huntsville, in line with existing projections
- It is also proposed that the 25% intensification target be retained, and require that a higher percentage of new housing in serviced areas be in the form of medium and high-density housing





Resort Policies

The current Muskoka Official Plan policy framework on resort development is generally designed to:

1. Ensure that resorts are and remain commercial, so that tourists continue to visit the District and contribute to the local economy
2. Ensure that appropriate safeguards are in place such that the District does not become responsible for water and wastewater servicing at resorts that are not on urban services (residential uses are not permitted) and that environmental and human health are protected
3. Limit the conversion of existing resorts to residential uses in support of the first objective
4. Ensure that new resorts are appropriately located in a manner that minimizes impacts on the environment and water quality and are compatible with the character and nature of adjacent development (local OPA required)

However, while these policies are clear on what the objectives of the District are, there was and is currently a lack of clarity on the tests for a resort to be considered a 'commercial enterprise'





Resort Policies (cont'd)



The proposed policies:

1. Continue to prohibit year-round or seasonal residential use of units outside of Urban Centres, and Minett and Hidden Valley Recreational Lifestyle and Resort Area;
2. Require that all units in a condominium outside of Urban Centres be part of a single resort entity;
3. Require that tangible resort-related amenities, services and recreational facilities be available on-site – with some required in the first phase;
4. Require in-person on site management with details left to the Area Municipalities;
5. Prohibit use of units for more than 26 weeks in calendar year and for more than 4 weeks in July and August – outside of Urban Centres;
6. Require form of tenure to be identified up front and how occupancy is proposed to be controlled – if required;
7. Identify the criteria that need to be satisfied (no adverse impacts on lake system health, high quality built form etc.);
8. Permit consideration of private communal services outside Urban Centres and Minett subject to criteria; and
9. Permit the conversion of any resort property to another use only if it is demonstrated that certain criteria are met.



Environmental Resiliency



- A main focus of this component involves updating floodplain policies and mapping
- In April 2021 the Province funded several projects referred to as 'Making Waves' – one of the reasons for doing this was the 2019 flood which was the result of several factors (heavy rain, rapid snowmelt and warm temperatures)
- One of the products of this work was Light Detection and Ranging Data mapping (known as LiDAR)
- Many of the lakes in the District now have static floodline elevations – which is the flood hazard limit on all but one of the lakes
- Floodplain mapping for rivers show two zones: the floodway and the flood fringe





Environmental Resiliency (cont'd)

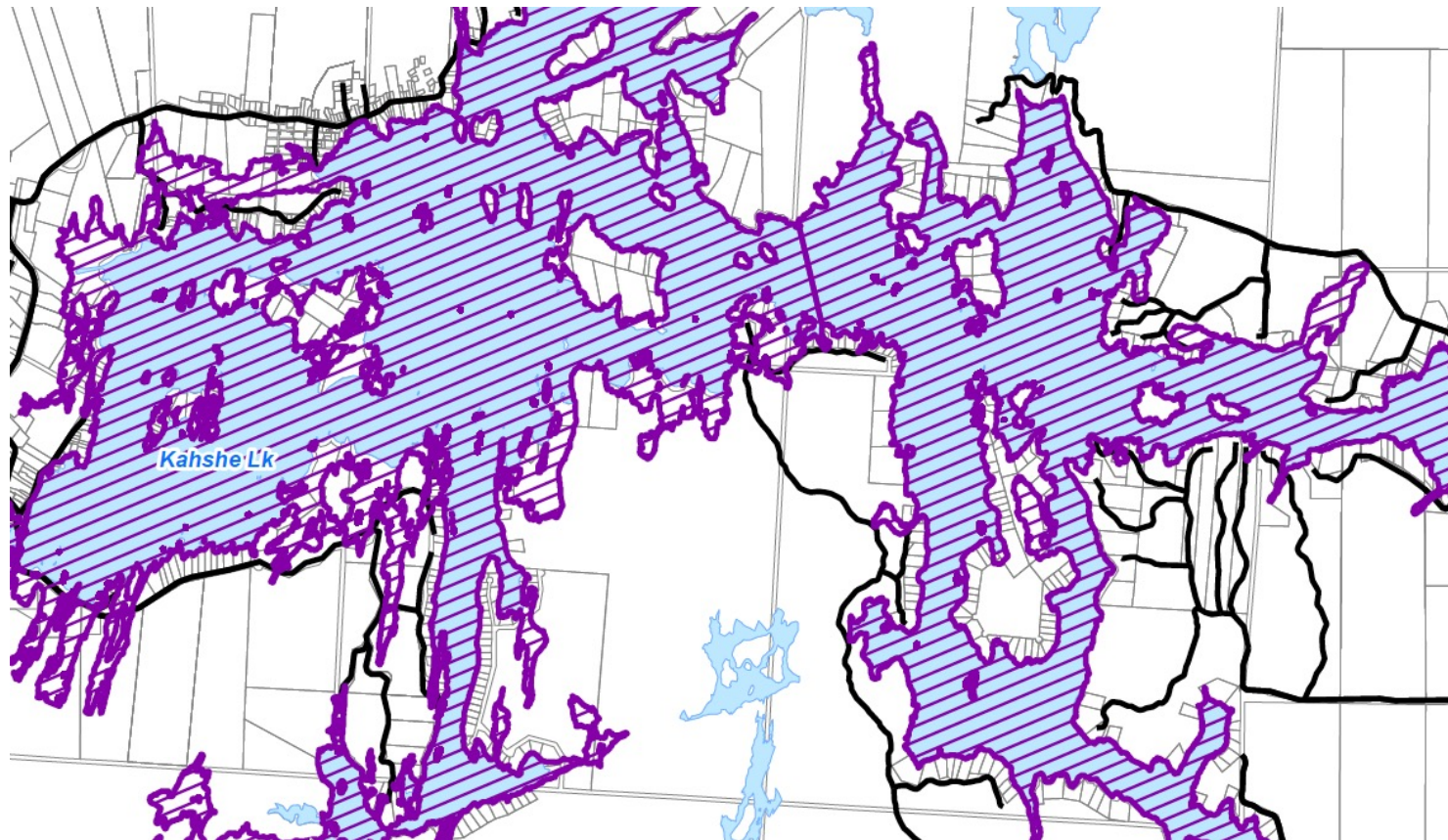
- Example of LiDAR mapping





Environmental Resiliency (cont'd)

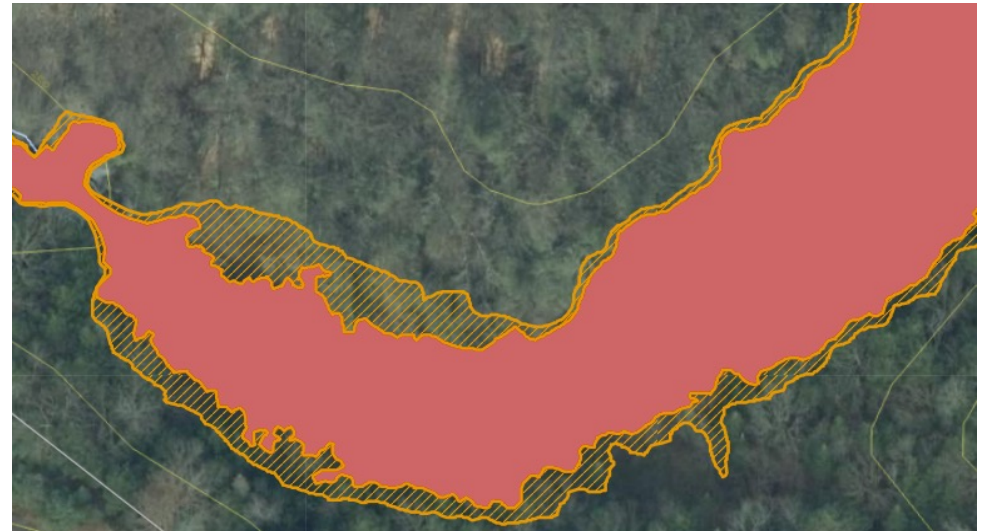
- Example of mapping showing static floodline elevation on lakes





Environmental Resiliency (cont'd)

- Example of floodway mapping on rivers





Environmental Resiliency (cont'd)

The updated policies and mapping are intended in broad terms to:

1. Minimize potential costs, social disruption, and risks to public health and safety from natural and human-made hazards; and
2. Apply the precautionary principle by minimizing the amount and type of new development permitted on lands impacted by flooding hazards





Environmental Resiliency (cont'd)



The proposed policies:

1. Establish where the flood hazard limit is on lakes and rivers and where the policies apply;
2. Direct development (including both development requiring a Planning Act approval and other development involving new buildings and structures) away from the flood hazard limit (with some exceptions);
3. Specify that while the static floodline elevation is a fixed number; individual site-specific assessments can be carried out to determine the exact location on a property;
4. Clarify that the location of the flood fringe can be refined on a site-specific basis, where necessary;
5. Prohibit the development of certain sensitive uses within the flood hazard limit;
6. Prohibit the development of new primary buildings within the flood hazard limit on all lakes or floodways on rivers;
7. Permit minor additions, reconstruction and accessory buildings or alterations to existing buildings within the flood hazard limit, subject to criteria;



Environmental Resiliency (cont'd)



The proposed policies:

9. Permit the construction of new buildings, reconstruction, minor additions or alterations to existing buildings and new accessory buildings in flood fringe, subject to criteria;
10. Require that safe access be demonstrated over any portion of driveway and/or right of way used to access residential development (new lots and development on vacant lots) in accordance with Provincial guidance;
11. Establish special policies for boathouses and permit them provided criteria can be met;
12. Encourage Area Municipalities to establish Special Policy Areas for areas that have historically existed in a floodplain; and
13. Require all Area Municipal Official Plans, Zoning By-laws and/or Community Planning Permit By-laws, along with other relevant by-laws, be updated to ensure implementation of these policies.

Other proposed policies:

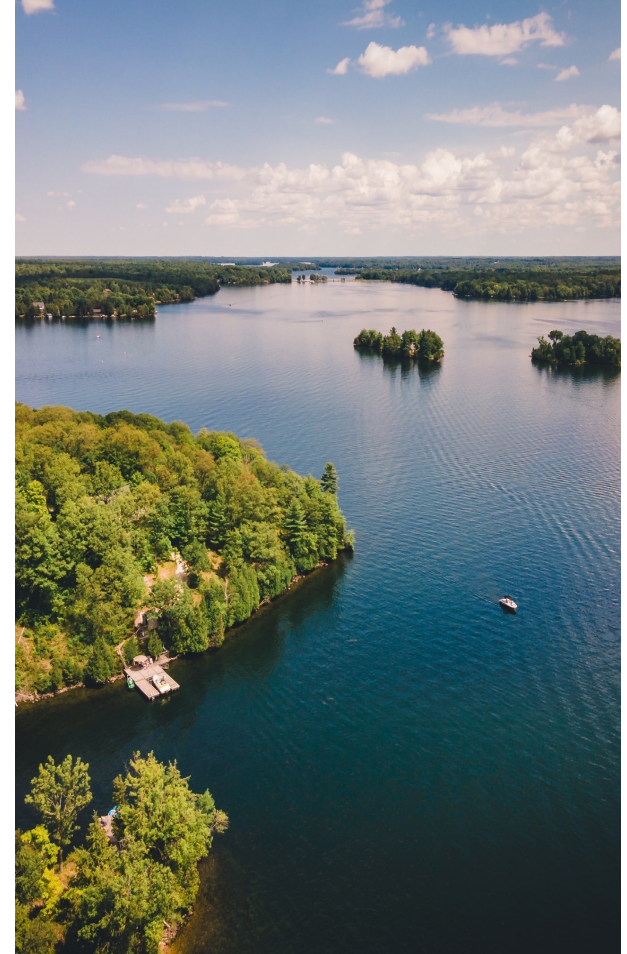
1. Incorporate integrated watershed management and climate change considerations and measures;
2. Support the establishment of a District-wide natural heritage system;
3. Support enhancements to the natural environment through planning processes; and
4. Establish a new minimum lot area requirement of 1.0 hectare for new rural lots



Lake System Health



- The District Official Plan already includes policies on lake system health that establish standard and enhanced protection policies and which require Causation Studies for certain lakes
- One of the main findings from the required Causation Studies has been that blue-green algae blooms are primarily driven by climate change and internal phosphorous release – not development – which means that policy changes were required
- A review of the Lake System Health Program and Causation Studies was completed by Hutchinson Environmental Sciences Ltd. in 2024.
- A major review of these policies has been carried out to ensure that they remain current and address emerging issues – with the main goal being to recognize that water is an essential part of Muskoka’s natural environment and a critical resource



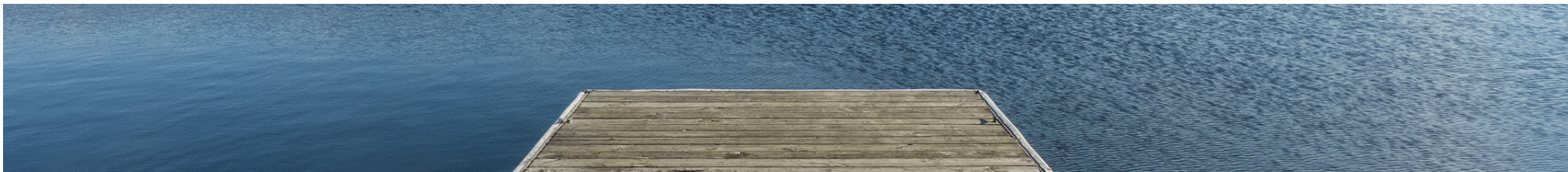


Lake System Health (cont'd)



The proposed policies:

1. Indicate that all waterbodies in the District are sensitive surface water features as defined by the Provincial Planning Statement – which reflects a precautionary approach;
2. Require that a net improvement be demonstrated through best efforts when certain types of applications are being considered – so the natural environment is left in a better ecological condition;
3. Increase the minimum lot frontage and area on waterfront properties from 60 metres to 90 metres and from 0.4 hectares to 1.0 hectare – to prevent over-development;
4. Increase the minimum vegetative buffer requirement from 15 metres to 30 metres – on lots where this can be achieved, about 85% of sediment runoff can be reduced;
5. Increase the minimum setback for new dwellings from 20 metres to 30 metres – to minimize development activities close to the shoreline;
6. Establish a new limit on impervious surfaces within 60 metres of the shoreline;





Lake System Health (cont'd)



The proposed policies:

7. Recognize that a considerable amount of existing development will not conform to these new standards and in these cases, requires that best efforts be made to minimize impacts when redevelopment occurs;
8. Identify highly sensitive waterbodies (instead of those requiring Causation Studies) and removes the requirement for Causation Studies;
9. Update the water quality indicators for highly sensitive waterbodies;
10. Strengthens the enhanced protection policies;
11. Require monitoring and reporting to the District to ensure compliance with agreements to support Area Municipalities;
12. Require the submission of Chloride Management Plans to support development with substantial impervious area;
13. Place additional emphasis on individual waterfront property owners playing an important role in maintaining and improving water quality and the health of their lake;
14. Support new and enhanced stewardship efforts and best management practices; and
15. Continue to support Area Municipal septic system re-inspection programs.

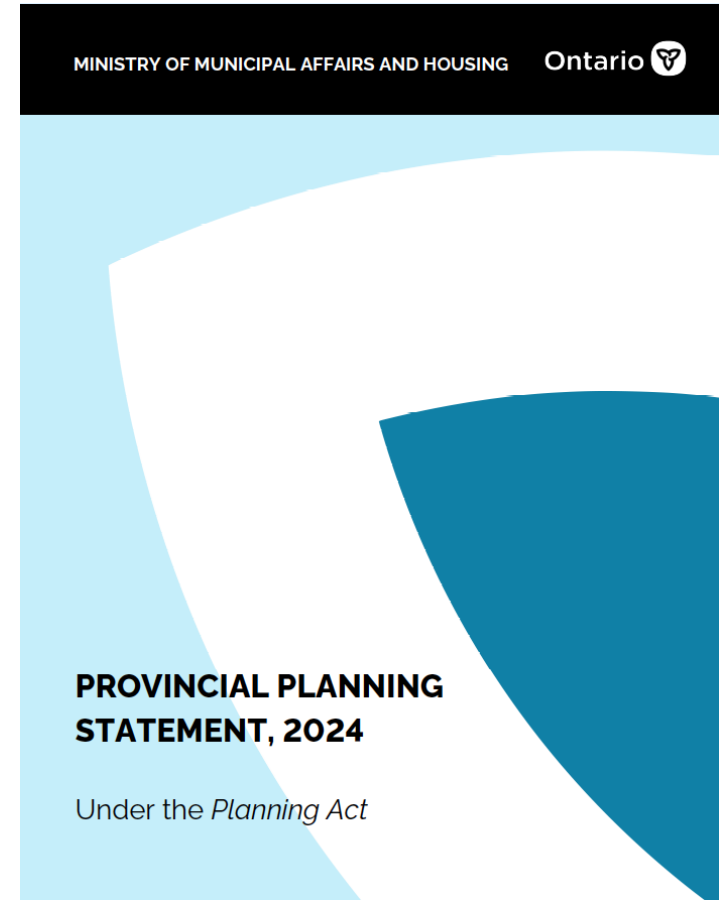


Housekeeping and Provincial Policy Updates



The proposed policies:

1. Incorporate updated settlement area expansion criteria – which is intended to simplify the process;
2. Update the policies on municipal services to ensure that they align with Provincial policy;
3. Indicate that a future Amendment will be required to designate employment areas in accordance with a revised and more narrow definition of employment areas;
4. Replace the employment area conversion policies with updated policies – intended to simplify the removal of employment areas for other uses in the future;
5. Update the policies on land use compatibility to ensure that they align with Provincial policy;



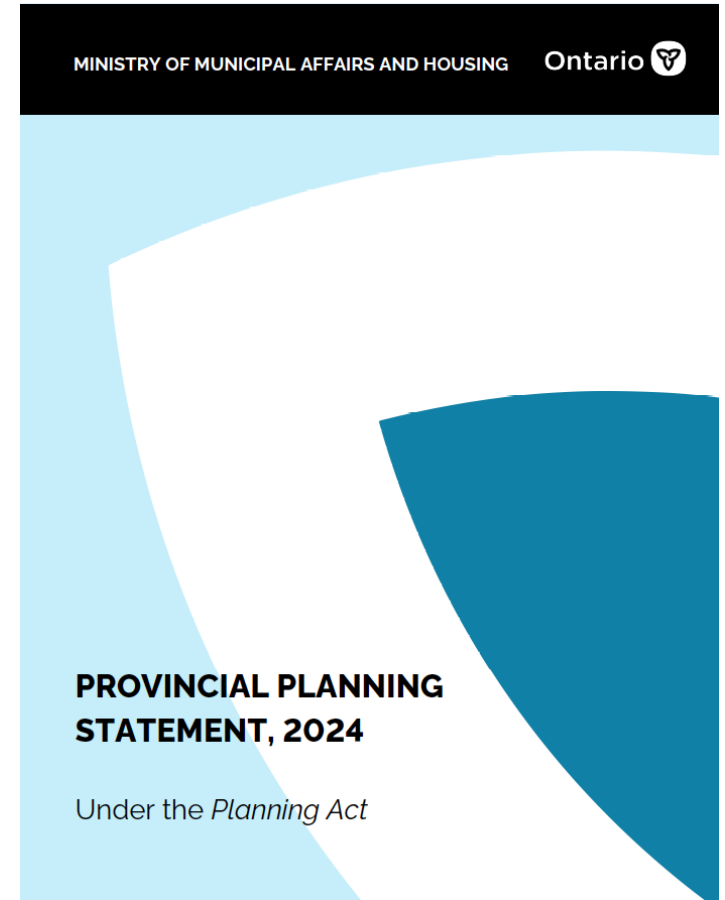


Housekeeping and Provincial Policy Updates (cont'd)



The proposed policies:

6. Remove limitations on rural residential development by removing the reference to only 'limited year-round residential development' being permitted in the Rural Area;
7. Update a number definitions/policies to reflect changes made at the Provincial level;
8. Update the Schedules and Appendices to reflect more current data and reflect development applications; and
9. Update other sections to reflect changes from Components 1-4 and clarify policies for implementation to ensure consistent use of language etc.





Next Steps



Following the Public Meeting on May 21, 2026:

- All comments will be assessed to determine if changes are necessary;
- All comments made and staff responses to those comments will be documented; and
- A recommendation report will be prepared for the future consideration of Council.

