MAHAT Meeting No. MAHAT-4- 2012
Thursday, May 17, 2012
10:00 a.m.
Birch Room, 70 Pine Street, Bracebridge, Ontario

Fran Coleman, Co-Chair

1. Welcome

2. Identification of Additional Agenda Items

3. Review Draft Minutes of MAHAT Meeting No. MAHAT-3- 2012
   a) Review Action Items

4. Presentations;
   a) Top Hat House for Youth – Nancy Warren
   b) Canadian Passive House Institute – Greg Knight, Passive House Project in Huntsville


6. MAHAT Draft Vision Statement – Francis Cadeau

7. Update on IAH Roll-out to Area Municipalities – Heather Moore

8. Surplus Properties:
   a) Huntsville – Fran Coleman
   b) Potentially Others – Heather Moore

9. Discussion on Sub-Committees
   a) What
   b) Who
   c) When

10. Distributed Resources:
    a) Email links provided by Francis Cadeau
       • Global Age-friendly Cities: A Guide – World Health Organization:


Ontario Non-Profit Housing Association 2012 ONPHA Conference and Trade Show: http://www.onpha.on.ca/AM/Template.cfm?Section=2012_Conference

Ontario Non-Profit Housing Association, Policy and Government Relations: http://www.onpha.on.ca/AM/Template.cfm?Section=Policy_and_Advocacy&Template=/CM/HTMLDisplay.cfm&ContentID=12318

Where’s Home? The Need for Affordable Rental Housing in Ontario, Ontario Non-Profit Housing Association and the Co-operative Housing Federation of Canada Ontario Region: http://www.onpha.on.ca/Content/ONPHA/About/ResearchReports/WheresHome/WheresHome_2011.pdf

Ontario Non-Profit Housing Association, Funding Sources for Affordable Housing Development: , http://www.onpha.on.ca/AM/Template.cfm?Section=Funding#top

Ontario Non-Profit Housing Association, How to Handle Nimby: http://www.onpha.on.ca/AM/Template.cfm?Section=NIMBY&Template=/CM/HTMLDisplay.cfm&ContentID=12022

b) In the zone: Housing, human rights and municipal planning, Ontario Human Rights Commission – booklet to be distributed at the meeting. Electronic version: http://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning-0

11. Upcoming Events:
   a) Muskoka Age Friendly Communities Project Invite

12. Meeting Schedule: Meeting invitations for the dates below have been sent through Microsoft Outlook.

<table>
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<tr>
<td>Thursday, June 28, 2012</td>
<td>10:00 a.m.</td>
<td>Pine Room, District Office</td>
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<tr>
<td>Thursday, August 9, 2012</td>
<td>10:00 a.m.</td>
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<tr>
<td>Thursday, September 20, 2012</td>
<td>10:00 a.m.</td>
<td>Oak Room, District Office</td>
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<tr>
<td>Thursday, November 1, 2012</td>
<td>10:00 a.m.</td>
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<tr>
<td>Thursday, December 13, 2012</td>
<td>10:00 a.m.</td>
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13. Adjournment
MAHAT Meeting No. MAHAT-3-2012
Monday, March 19, 2012
10:00 a.m.
Pine Room, 70 Pine Street, Bracebridge, Ontario

ATTENDING

- Ellen Frood (MAHAT CO-CHAIR, Community Member)
- Nancy Alcock (MAHAT CO-CHAIR, Community Member)
- Karen Cassian (Community Member)
- Francis Cadeau (Community Member)
- Sherry Rondeau (Community Member)
- Shelly Raymond (Community Member)
- Ruth-Ellen Nishikawa (Township of Muskoka Lakes)

REGRETS

- Sharron Verch (Community Member)
- John Klinck (DMM)
- Jim Green (DMM)
- Greg Knight (Community Member)
- Paul Connelly (Community Member)
- Mike Kennedy (Township of Georgian Bay)

MEETING MINUTES

1. Welcome

Community Co-chair Ellen Frood called the meeting to order at 10:03 a.m. and welcomed everyone.

2. Review Minutes of MAHAT Meeting No. MAHAT-2-2012

Items to be added to agenda, following item #7:

- Top Hat for future deputation
- Draft Vision Statement by Francis Cadeau.

Agenda was approved
Ellen Frood reviewed the Action Items and the status of each were discussed.

- Surplus municipal properties:
  - Fran Coleman provided an update on surplus properties in the Town of Huntsville. Surplus properties had been identified at the Committee level, and a recommendation was hoped to be presented to Council towards the end of April regarding tax sale properties. Staff had been asked to flag properties which may be suitable for attainable housing. Fran advised that the Committee was receptive.
  - Sandy Cairns provided maps with information regarding surplus properties in the Town of Gravenhurst.
  - Bob Lacroix noted that in the Township of Lake of Bays there were 6 surplus properties, however, 3 sold last term, 2 others are located on islands, leaving only one potential opportunity.
  - Lori-Lynn Giaschi-Pacini advised that she had maps which identified 8 urban and some rural properties, however, she recognized that several would not be suitable for attainable housing. She advised that she would be requesting staff to provide specifics regarding properties suitable for attainable housing and would bring these back to MAHAT for further discussion.

- Rick Williams advised that there was little discussion at Muskoka District Council as a result of the IAH proposal. The recommendation went forward as part of the minutes, and Council was advised that the proposal was the result of discussions at the MAHAT meetings.

- Heather Moore advised that the MAHAT sub-committee had not yet had a chance to review the minutes of their last meeting and that there would be more information to move forward with at the subsequent MAHAT meeting.

Minutes were reviewed and received for information.

Moved by Nancy Alcock. Seconded by Sherry Rondeau.

3. Investment in Affordable Housing for Ontario (IAH) PDFP

Heather Moore explained the change from Housing Allowances to Rent Supplement which was updated in the Recommendation to Committee, in the submitted documents and technical submission included in the package.

Staff attended a MMAH information session following the MAHAT meeting and Community Services Committee meeting. Information was presented about the new features of housing allowances. It was explained that you cannot pay landlords directly and must provide T5s for recipients who receive payments. While she acknowledged the benefits of empowering tenants, it was also acknowledged that they would not benefit from receipt of T5’s (more administratively burdensome and potentially less attractive for landlords than knowing they would not receive payment monthly directly from the District). As a result, it was determined that we would switch to fixed Rent Supplements. Heather Moore explained that this change is essentially a name change as the subsidy
works the way that the housing allowances were thought to work and will mimic the previously successful Housing Allowance program. The two page written plan highlights the balanced approach to capital and operating with strong home ownership, while it also noted the potential need for adjustment between the programs within the capital and operating components.

A discussion took place regarding the $50,000 incentive for new rental housing and whether or not it would be a strong enough incentive. Fran Coleman advised that the builders she spoke to were indicating $65,000 would be required to make it work. Heather Moore suggested that perhaps rent supplement could be stacked with a new building for guaranteed income, aiming for 85% of market rent and then building in a rent supplement.

A discussion also took place regarding the rate per sq.ft. to build new, especially with higher building costs, higher insulation costs, more stringent building codes etc. Francis Cadeau indicated the cost was about $200/sq.ft. Ellen Frood stated that with donations to Habitat for Humanity they build for about $90 / sq.ft. Sherry Rondeau advised that she believes most are using $175 / sq.ft. for a 3 bedroom bungalow with unfinished basement.

Rick Williams advised that the rationale for the $50,000 incentive is the value of the deferral of income and the 20% reduction of market rent is $35,000 over that period of time. There is value over time with the asset. He believes there is a benefit of getting subsidy of any amount over 30%.

Ellen Frood suggested that part of the benefit is the deferral of fees and that it would be beneficial to go back to Council to request an increase.

4. Presentation: Solterra Co-Housing

Shelley Raymond presented a presentation on Solterra Co-Housing, cooperative home ownership. A general discussion highlighted nimbyism issues, the need for further education, that low income or being a member of a disadvantaged group should not be a barrier to housing. It was noted that providing seniors an opportunity to live in homes while they can, takes pressure off of our hospitals and long-term care facilities while increasing their sense of independence. In addition, the cooperative housing environment has additional supports they would not have if they lived on their own.

Heather Moore advised that an order for the Human Rights booklet had been placed and they would be distributed at the next meeting.

5. Housing Affordability and Choice: A Compendium of ACT Solutions

Heather Moore advised that this document is an excellent resource for MAHAT, and that others will also be brought forward over time to help generate discussion and identify what the members want to pursue. Heather advised that the Ryerson Report “Moving Toward Attainable Housing in Muskoka” includes a number of possible options and case studies as well.
The ACT program was launched in January 1990, is funded by CMHC, and was delivered by Federation of Canadian Municipalities in collaboration with the Canadian Home Builders’ Association and the Canadian Housing and Renewal Association. It provides information to help modify planning and building regulations that can improve housing affordability and choice.

Individual case studies, solution sheets and guides are available on the ACT website www.actprogram.com, to help housing stakeholders understand, emulate and adapt solutions undertaken by others – The Compendium only includes 32 examples, out of 215. The examples in the Compendium contain a cross-section of project summaries of the most innovative ACT solutions. Some of them may be an excellent resource for MAHAT’s review regarding potential options for Muskoka.

ACT also published a guide on alternative development standards (ADS) called Alternative Development Standards: A Guide for Practitioners, and a guide on how to respond to NIMBY called Housing in My Backyard: A Municipal Guide for Responding to NIMBY.

Heather Moore highlighted the following and provided examples of each:
- Broadening Housing Options
- Intensification and Redevelopment
- Alternative Development Standards
- Innovative Strategies, Policies and Guidelines
- Streamlining Approvals

**ACTION:** Marg French will bring forward alternative development standards to next meeting.

Heather Moore noted that it was MAHAT’s responsibility to review various models, research how they could be applied to Muskoka and make recommendations to the Area Municipalities and District.

Rick Williams stated that the idea of MAHAT was to bring together expert community members and councillors from each municipality to look at options for policy, funding and innovation issues. He advised that the District was putting more money into Development Charge Waivers and Reserves. He reflected that there is $1.7 million for the IAH program and we have a three year mandate to complete it. It is a huge agenda. Rick advised that staff can provide a work plan approach and suggest options, however, the MAHAT members must review the options and make recommendations to Council.

Education is important at the local level:

Discussion took place regarding the Area Municipality budgeted amounts for affordable housing. Fran suggested looking at the ODSP uploading as an option for funding rather than focusing it on dept reduction. It was noted that one municipality was having discussions regarding development charges as a fees discussion. It was agreed that in order to increase Municipal budgeted amounts in the future, that education was critical and that examples need to be worked through with Councils. Members agreed that through human rights legislation there is responsibility. In addition, it was noted, each home owner becomes a rate payer.
It was suggested that each Councillor be provided with a link to or a copy of the publication “In the Zone: Housing, human rights and municipal planning booklets” [http://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning-0].

Marg French advised that at the District level, staff are policy led. The Planning Department is currently needing to update housing policy to address second unit legislation, and they will be working with the Area Planners as zoning is a Local Municipality responsibility. Marg also noted that subdivision applications are being presented which are being blocked at the local level.

Sandy Cairns noted that John Klink and Rick Williams were going to attend a Gravenhurst Council meeting to increase awareness.

Shelley Raymond mentioned the “Yes in My Backyard” community coalition group concept, starting with staff to ensure the right information is conveyed in a positive manner which then needs endorsed by Council.

Heather Moore advised that the sub-committee was looking at a two-phase approach to promote attainable housing and would have more information for the next meeting.

**ACTION:** Sub-committee to prepare approach and present to MAHAT at next meeting.

6. **Provincial Housing and Homelessness Plan Requirements**

Heather Moore noted that the document was included with the Agenda package and suggested that members also refer to “The Affordable Housing Toolkit” published by Alberta Urban Municipalities Association (AUMA).

**ACTION:** For next meeting, members are requested to:
- review each section of the Provincial Housing and Homelessness Plan Requirements,
- determine MAHAT’s role, if any in each section,
- discuss the need for sub-committee(s), and
- discuss next steps.

7. **Distributed Resources**

    a. **The Case for Habitat Toronto Housing as an Explicit Section 37 Benefit**

Ellen Frood briefly highlighted the document and its focus on the positive, and noted that Toronto is a leader in many areas and we may see this shift in thinking but likely several years from now.
b. **Ontario Housing Policy Statement**

   This document is referred to in the Housing and Homelessness Plan Requirements and will be addressed at the next meeting. Nancy Alcock noted that this is another one of many documents which members should read along with the Human Rights document.

c. **Canada Mortgage and Housing Corporation Project Profile, Homegrown Homes**

   Heather Moore advised that information regarding this project came from the 2010 Housing Forum. Reversionary interest in property. An example of what could be done with surplus property – the Municipality retains a say in what happens and is on title.

   Ellen Frood advised of a property donated by Parry Sound to Habitat for Humanity which tied in construction deadline expectations for affordable housing.

8. **Top Hat Deputation**

   Nancy Alcock advised that this group has a house in Huntsville and has some funding. They want to create a house for youth who need a roof over their heads so that they can continue high school. They are looking for guidance as to how to move forward and would like to address the MAHAT members at a future meeting.

   **ACTION:** Nancy Alcock to invite members from Top Hat to make a deputation at the next MAHAT meeting.

9. **Draft Vision Statement**

   Francis Cadeau consolidated information forwarded and from other strategies into a high level to do list.

   **ACTION:** Leanna Kerswell to circulate document to MAHAT members. Discussion will take place first with sub-committee and then with larger group.

10. **Confirm next meeting dates**

    Members agreed that they would meet every six weeks, preferably on a Thursday, with sub-committees focused on detailed working agendas and reporting back to the MAHAT meetings.

   **ACTION:** Thursday, May 17th at 10am. Every 6 week cycle after this.
   **ACTION:** Sub-committees to be established at next meeting.

8. **Adjournment**

   The meeting adjourned at 12:03 p.m.

   The Muskoka Attainable Housing Advisory Table adjourns to meet again on Thursday, May 17, 2012 at 10:00am or at the call of the Co-Chairs.
Alternate Standards for Urban Subdivisions

The District Municipality of Muskoka

March 1994

Prepared for the District Planning and Economic Development Committee by the Committee on Alternative Urban Development Standards

Prepared for information purposes only
Executive Summary

The District Chair and the Planning and Economic Development Committee have identified home ownership as being a fundamental component of vibrant, safe and healthy communities. To that end, a working committee comprised of District and Local, planning and engineering staff was established by District Council to consider the feasibility of using alternate development standards to reduce the cost of developing a plan of subdivision, on full urban services and consequently to facilitate the provision of affordable, non-subsidized, low density housing within Muskoka.

The review of urban subdivision standards for low density, residential development undertaken by the Working Committee found that it would be feasible to reduce housing costs by implementing alternate development requirements that would be appropriate for Muskoka. Savings can be found in reducing various servicing standards, but the bulk of the cost impact can be derived from reducing minimum lot standards, such as frontage, area and setbacks. By reducing the lot frontage requirement within a full service subdivision from 18 metres (60 ft.) to 9 metres (30 ft.) a saving of approximately $7,394 per lot could be achieved. Elimination of the sidewalk and the introduction of an asphalt curb, would result in an additional saving of approximately $784 per lot. Further savings could be attained through a reduction in the roadway and right of way widths. However, the concurrence of the Ministry of Transportation for such a reduction would have to be obtained in order to ensure that maintenance subsidies would continue. Other opportunities exist to realize cost savings and although limited on an individual basis should not be dismissed since often a incremental cost impact can be achieved.

The application of alternate development standards would be at the discretion of the local municipality and would depend on the objectives of that municipality as well as the individual development circumstances. In addition, the general implementation of alternate development standards in all situations would not be appropriate, but rather reduced urban subdivision standards should be applied in low traffic volume situations such as cul-de-sacs or crescents.

The alternate standards lots would provide housing opportunities for the first time buyer and the "move down" buyer which currently appear to be an active force in the real estate market. The success of alternate standard subdivisions however, will be dependant on the design of both the subdivision and the dwelling units. For example, innovative design concepts such as the use of "0" lot lines could be implemented in some subdivisions. This area of design presents an issue that has not often been addressed in Muskoka and will present a challenge to any local municipality that pursues the implementation of alternate subdivision standards.
In the absence of legislative change, coordination of application review appears to present the most effective tool in improving the efficiency of the approval and development process. Representatives of the development industry have also suggested that local municipal requirements could be more consistent within Muskoka and that additional "up front" planning such as secondary plans showing development patterns and master storm water management plans for urban areas could be undertaken in order to facilitate development, reduce the service infrastructure and individual processing costs as well as to reduce time delays.

The implementation of the identified alternate subdivision standards, in appropriate circumstances within Muskoka appear to be feasible and could serve to promote affordable, non-subsidized, low density housing within Muskoka. Discussions with representatives of the development industry have indicated that the potential for pursuing various demonstration projects exists within Muskoka.
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A. Background

Introduction

The District Chair and the Planning and Economic Development Committee have identified home ownership as being a fundamental component of vibrant, safe and healthy communities. To that end, a working committee comprised of District and Area, planning and engineering staff was established by District Council to consider the feasibility of using alternate development standards to reduce the cost of developing a plan of subdivision and consequently to facilitate the provision of more affordable, non-subsidized, low density housing within Muskoka. If feasible, the District of Muskoka in partnership with the Area Municipalities that contain serviced, urban communities, could promote the reduction of low density housing costs through the implementation of alternate development standards. Ultimately, it is hoped that the results of the review can be implemented in various demonstration projects within Muskoka.

Review Objectives

The review of alternate subdivision standards was initiated with the objectives of:

- identifying the costs, including servicing, design and processing that are associated with the development of fully serviced, low density, residential lots in a plan of subdivision
- determining the feasibility of using alternate development standards to reduce housing costs
- identifying any measures for streamlining application review processes associated with the approval and development of a plan of subdivision.

Scope

The review of subdivision standards was limited to low density, residential subdivisions provided with full municipal services. The examination of standards was primarily concentrated on those matters within the jurisdiction of either the District and Area Municipalities.

Many of the local municipal standards and costs cited in the review have been provided with the assistance of the staff of the Town of Bracebridge and consequently are based on the experience of that municipality. Initial consultation with the other urban municipalities indicates this experience would generally be representative of the urban communities in Muskoka and where possible the specific standards used in each urban municipality have been identified.
The range of alternate standards which have been identified by the working committee are those which would be appropriate for implementation within Muskoka. However, it is recognized that the authority for most of the matters addressed in this review lie with the Area Municipalities. The alternate subdivision standards identified are intended to provide information and serve as guidelines for implementation by local municipalities in situations which are considered appropriate and desirable.

**Working Committee**

The Committee on alternate subdivision standards was composed of a small working group of District and Area Planning and Engineering staff representatives. The findings of the Working Committee were to be reported to District Council through the District Planning and Economic Development Committee.

In exploring the feasibility of revised subdivision standards, the committee consulted with representatives of the local municipalities, the development industry, the school board, the real estate industry, the utility companies (telephone, gas and cable), the Ministry of Transportation and fire fighting officials.

The participation of the Town of Bracebridge representatives and the assistance of the agencies and individuals contacted (Appendix A) was appreciated. The response and enthusiasm provided by the private sector contacts was extremely helpful and encouraging.

The Working Committee reviewed the existing subdivision standards and processing requirements and identified a range of alternate lot standards and servicing options which would be appropriate for Muskoka. The financial impact of implementing the range of reduced standards has also been identified. Finally, the Committee reviewed processing requirements related to the approval and development of a plan of subdivision with a view to identifying any measures for promoting a more effective and efficient application review process.

**Current Market Conditions in Muskoka**

According to the provincial definition, affordable housing is defined as housing which can be afforded by households that have an income at or below the 60th income percentile. In Muskoka, this would currently represent housing priced at or below $118,500.1 A recent Royal LePage survey of housing prices, undertaken for the winter of 1993, indicates that the median price of a three bedroom bungalow in Ontario, excluding the cities of Toronto, Hamilton and Ottawa, is

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According to the survey, the median price for a three bedroom, single storey home (approximately 1200 square feet) with 1½ baths and a one car garage in Bracebridge during the winter of 1993 was $127,500. The median price of the same unit during the same period of time, in Huntsville was $118,000. For a three bedroom, standard two story home (approximately 1500 square feet), with a detached garage, the median price was $146,000 in Bracebridge and $147,000 in Huntsville. Figures were not available for Gravenhurst or Port Carling.

The following chart indicates the percentage of total residential sales for Bracebridge, Huntsville and Gravenhurst which were at a purchase price that was at or below the affordable price as defined by the Ministry of Municipal Affairs. These figures which were provided by Royal LePage include both urban and rural dwelling units as well as all dwelling types.

Chart 1
TOTAL M.L.S. RESIDENTIAL SALES
1991 and 1992

<table>
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<th>Municipality</th>
<th>1991</th>
<th></th>
<th>1992</th>
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<tr>
<td></td>
<td>Total Sales</td>
<td>Sales less than $116,000*</td>
<td>% of Sales less than $116,000*</td>
<td>Total Sales</td>
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<tr>
<td>Huntsville</td>
<td>128</td>
<td>59</td>
<td>46%</td>
<td>199</td>
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<td>Bracebridge</td>
<td>86</td>
<td>36</td>
<td>41%</td>
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<td>Gravenhurst</td>
<td>63</td>
<td>37</td>
<td>48%</td>
<td>86</td>
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<tr>
<td>Total</td>
<td>277</td>
<td>132</td>
<td>48%</td>
<td>452</td>
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*Affordable Price for households at or below the 60th income percentile as established by the Ministry of Municipal Affairs

This information indicates that residential sales increased in 1992 and that a larger percentage of those sales were for prices considered affordable for households at or below the 60th income percentile. This seems to indicate a strong "first time" buyer or "move down" market. However, it does not provide an indication that the housing needs of the various income levels below the 60th income percentile are being satisfied or to what degree the supply of housing priced below that level is in fact satisfying annual demand.

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B. Standards Review

Criteria for the Application of Alternate Standards

Safety was a critical factor that could not be compromised when evaluating reduced standards. Also, any alternate subdivision standards considered feasible had to maintain basic planning and engineering principles.

The Working Committee felt that the general application of reduced urban subdivision standards in all circumstances would not be appropriate but rather should be applied in areas such as cul-de-sacs, crescents or minor residential streets which have low traffic speeds and volumes. The application of reduced standards on collector, arterial or streets with high traffic generators such as schools, churches or community centres was not considered appropriate.

In addition, difficult terrain which is prominent in Muskoka often makes larger lot sizes necessary and increases the cost of development. In order to realize the greatest return and provide for suitable lot sizing, reduced standards should be applied in areas which do not present difficult terrain.

The working committee felt that a reduction in standard should not significantly increase long term maintenance costs to the municipality and that customer service expectations should also be taken into consideration.

Finally, although development trends are changing in order to meet housing needs and to promote efficient use of services, the character of Muskoka was also a vital consideration. Therefore, the alternate standards and densities being proposed elsewhere in Ontario, for more urbanized municipalities, might not be appropriate for application in the Muskoka setting.

Current Servicing Standards

Road Requirements
The current standards for municipal roads are primarily established by "Directive B-36" issued by the Ministry of Transportation of Ontario. That document establishes a minimum right of way width of 20 metres (66 ft.) and a minimum pavement width of 8.5 metres (28 ft.) for local residential streets. In a 40 to 50 kph situation with a design for less than 1000 annual average daily traffic (A.A.D.T.), the following minimum standards are required:

- 2 lanes
- 8.5 metre (28 ft.) curb to curb (pavement distance)
- 2.75 metre (9 ft.) lane width
• 2.5 metre (8.2 ft.) parking lane width
• curb clearance of 0.25 metres (0.8 ft.)

These standards are shown below on diagram 1, within the 20 metre (66 ft.) right of way. The Ministry directive also provides a minimum standard of 1.5 metres (5 ft.) for boulevards where they are provided and recommends a sidewalk width of 1.5 metres (5 ft.).

Diagram 1
STANDARD 20 METRE ROW AND UTILITY LOCATION

Although municipalities are responsible for selecting their own design criteria, where minimum standards are not maintained, Ministry subsidies for maintenance would not be available. In Muskoka, the Ministry standards have been implemented by each of the Area Municipalities. However, in some instances smaller rights of way or road pavement widths exist in the urban areas.

The directive does provide for specific approval of alternate design standards by the Ministry of Transportation where there is a good reason. If a municipality wished to pursue a reduction to these standards, the agreement of the Ministry of Transportation would be necessary in order to obtain maintenance subsidies. The Town of Huntsville is currently discussing such a reduction with the Ministry for implementation in one particular situation.

3 Adapted from the "Ontario Provincial Standard Drawing, Utility Location for a Local Road with a 20 metre Road Allowance"
Ministry staff have indicated that they are currently reviewing their standards and subsidy requirements. Several demonstration projects are now in progress which use pavement widths of less than 8.5 metres (28 ft). Although the Ministry is not currently willing to encourage any general reduction in the existing standards, as part of their review, they will entertain innovative urban proposals on the condition that the municipality is in agreement and prepared to undertake a monitoring program.

Requirements for Utilities and Municipal Services
The most appropriate location for utilities within the road right of way is identified in the "Ontario Provincial Standards for Roads and Municipal Services". As shown on Diagram 1, sanitary and storm sewers are commonly located between the curbs under the roadway while watermains and the other utilities are located within the boulevard. This allows for the 2.4 metre (8 ft.) separation required by the Ministry of the Environment and Energy between the watermain and sewer to prevent cross contamination in the event of a leak.

Joint utility trenches are encouraged and this reduces servicing costs particularly in Muskoka where the rock often increases the cost of trenching. A 1 metre (3 ft.) separation between a natural gas line and any other utility is required. Similarly, a 1 metre (3 ft.) separation between the watermain and the other utilities is typically required. Curb stops (turn off valves) are normally located at the property line. The agencies responsible for the provision of utilities discourage the location of such services under the sidewalk due to the associated costs should maintenance of the lines be required.

Either overhead or underground, hydro and telephone lines are permitted. Although underground hydro service is usually more expensive for the developer, it is recommended by Ontario Hydro and Bell in areas of higher density due to the visual impact of the over head service. In addition, a lower level of repair service is generally required for underground utilities.

Other factors, such as the existence of a pipeline or railway line adjacent to the property to be divided will also influence subdivision design. Additional setbacks or other requirements will likely be imposed in those situations.

Alternate Servicing Standards

ROW and Pavement Width
The 20 metre (66 ft.) standard road right of way is sized to accommodate:

- pavement and curbing
- sidewalks
- street utilities (overhead or underground utilities)

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Within this right of way, as previously noted, two lanes of pavement and one parking lane are required for any local street. This requirement is designed to provide for safe driving lanes and overflow parking as well as provision for occasional vehicle breakdowns or standing vehicles.

In reviewing these standards, the Working Committee felt it would be possible, in low traffic volume situations to reduce the road pavement width from the normal 8.5 metre (28 ft.) to 7.3 metres (24 ft.). This would eliminate the parking lane but some additional pavement width would remain to avoid the perceptual driving problems with too narrow a pavement width and any associated capacity problems as well as to provide for the occasional standing vehicle. Also, roll-over or mountable curbs could be provided in order to facilitate vehicular movement around a standing vehicle. Currently, in many instances in Muskoka, on-street parking is not permitted during the winter for snow clearance purposes and with the elimination of the parking lane this practice would extend to the summer season. The 7.3 metre (24 ft.) road width would also satisfy the National Fire Prevention Association standards which recommend a minimum road width of 7.3 metre (24 ft) provided that no parking is permitted.  

Reductions in the standards regulating the construction of the actual roadway were not considered feasible primarily due to the increased long term associated maintenance and replacement costs which are the responsibility of the municipality.

With the elimination of the parking lane, the Committee felt that it would be possible to reduce the right of way width to 16.5 metres (54 feet) from the standard 20 metres (66 ft.). Assuming a 7.3 metre (24 foot) pavement width, a 4.6 metre (15 foot) boulevard would remain on either side of the paved roadway for the placement of utilities and snow storage. This area was considered suitable for snow storage purposes but where necessary, additional storage space could be provided by securing easements on the abutting front yards. There was some concern expressed that trees or vegetation on a private property easement would be damaged by the snow load or road salt. For this reason, the use of the easements for snow storage would need to be detailed in the local subdivision agreement.

Should the 8.5 metre (28 foot) roadway be placed within a reduced right of way, it may be necessary to eliminate sidewalks. Also, the placement of utilities would require close cooperation between utility providers in order to establish a utility location within a reduced right of way that would allow for proper plant maintenance and replacement. In some cases, it may be necessary to secure easements for the placement of utilities. The use of easements for these reasons would not result in a major surveying expense for the proponent.

The reductions in right of way and roadway widths considered feasible for application in Muskoka are similar to the minimum street design standards currently recommended by the

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Roads and Transportation Association of Canada. For a crescent, p-loop or a cul-de-sac with a maximum of 100 units and a volume of 1000 A.A.D.T., a road allowance of 15 metres (49 ft.) and a minimum pavement width of 7.5 metres (25 ft.) is recommended.\(^6\)

The reduction in the right of way would reduce the door to door separation between homes along a street and the amount of land consumed by roadway. Consequently, in an overall plan of subdivision, a greater residential lot yield could be achieved and the per lot cost would be reduced.

**Drainage**

In reviewing urban drainage standards, the working committee concluded that the return which could be realized from any reduction would not outweigh the long term maintenance or environmental costs. It is important to ensure proper storm drainage to protect the road from moisture retention and any associated frost action as well as for general protection of the environment.

The provision of ditching in urban subdivisions requires a greater right of way width and typically results in a high degree of maintenance for the municipality. The option of swales and storm sewers could provide a potential reduction in the standard which would realize a cost saving. This type of drainage system however, often results in long term maintenance problems with erosion of the pavement edge. With the lack of clear definition of the roadway edge, maintenance problems are also often experienced due to car parking within the grassed boulevard.

Development industry representatives consulted suggested that any measures for natural infiltration of storm water should be encouraged. It was also suggested that storm sewers be designed to accommodate 2 rather than 5 year storms. However, the long term problems associated with a system that would accept flooding on a two year basis may not be acceptable.

**Sidewalks**

In local, low volume, residential streets, it would be feasible to eliminate the sidewalk from the subdivision. Often in Muskoka, it is currently not possible to clear snow from sidewalks in this type of circumstance. The elimination of a sidewalk on collector and arterial streets or streets that contain a high traffic generator, such as a school or community centre, would not be recommended. Where higher density development is proposed, the elimination of the sidewalk may not be appropriate. The Working committee felt that alternate subdivision designs which would promote pathways through subdivisions rather than sidewalks along every roadway should be encouraged.

The reduction in the size of the sidewalk or the placement of the sidewalk directly beside the roadway did not appear to be options which would provide significant cost savings.

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\(^6\) "Residential Site Development Advisory Document" (NH18-2/SE), Canadian Mortgage and Housing Corporation. p.76.
Since the elimination of sidewalks is not recommended on streets which have a speed limit greater than 50 km per hour or a high traffic generator, the transportation requirements for the Muskoka Board of Education should not be affected. In this regard, the Board policy requires that bus transportation be provided where "safe continuous passage" is absent along a street which has a speed limit, greater than 50 km per hour or where students must cross a road with a greater speed limit if there is no traffic light or crossing guard.7

Curbs
The use of vertical, barrier curbs in urban subdivisions is usually encouraged for the following reasons:

- reduction of vehicle encroachment on the boulevard area and the possibility of vehicles sliding off the road in inclement weather
- identification and protection of the boulevard area and the utilities located there
- clear identification of driveways through depression of the curb
- protection, stabilization and definition of the roadway

The alternative of a mountable asphalt curb offers a less expensive option which can also facilitate driveway construction without curb depressions.8 The Canadian Mortgage and Housing Corporation (C.H.M.C.) guidelines for residential development recognize the total elimination of the curb or the use of a roll type curb in minor residential situations with a low traffic volume.9 However, the total elimination of the curb could result in the erosion of the roadway and consequently, in long term maintenance costs for the Municipality. The elimination of a curb may be of particular concern where a reduced pavement width is introduced and the edge of the roadway is exposed to traffic and parked vehicles.

Trenching
Joint trenching of utilities, as shown on Diagram 2, provides cost savings particularly in Muskoka. However, the total elimination of the curb could result in the erosion of the roadway and where terrain often results in higher development costs. The controlling factor is the 1 metre separation requirement between the gas line and the other utilities. Joint trenching should continue to be encouraged for primary service lines.

7 "Policies and Regulations 7310", Muskoka Board of Education. October 1, 1991. p.2


9 "Residential Site Development Advisory Document", Canadian Mortgage and Housing Corporation. p.76.
In Muskoka, it is common practice to have one water line run along the property boundary between two lots and then split in a "Y" configuration in order to serve two dwellings on adjoining properties. This option was investigated in order to determine whether joint lines for the other utilities would be feasible and cost effective. With respect to sanitary sewer service, the Committee found that joint lines are not advisable due to the potential for blockage and back up of sewage into an adjoining home. As an alternative, a recent study undertaken by the Region of Ottawa-Carleton respecting alternate development standards, suggests that a common trench serving two dwelling units could contain parallel sewer lines. A common trench, such as that suggested, would be located along the property line, as shown in diagram 3. This would require a reduction in the separation distance between the watermain and the sewer line which could be permitted provided that a vertical separation between the lines was implemented with the sewer line being located below the watermain.

The utility providers felt that common secondary trenches to two dwellings would be possible. Since meter location is usually on the side wall of the dwelling, the use of a common trench could require mirror image house designs. Meters could be located on the front facades of the dwellings, however, this is not normal practice for aesthetic reasons. In Muskoka, the dwellings within a subdivision are not constructed at the same time and joint trenching to the dwelling may not be practical. In addition, the utility providers indicated that joint service lines to dwellings in some cases can be a point of dispute between property owners.

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The use of joint trenching for service lines to dwellings on adjoining properties would result only in negligible cost savings to the home owner according to the utility providers and would require additional planning in terms of design and the timing of construction.

Diagram 3

JOINT PROPERTY SERVICE LINES

Street Lighting
For safety reasons, the elimination of street lighting was not considered a feasible option. Generally, street lights in residential areas are located at a spacing of 60 to 80 metres (200 to 263

Increased spacing between lights was considered by the Working Committee but would result in uneven lighting which could be a safety hazard for pedestrians as well as a driving hazard.

Current Lot Standards

With a few exceptions, the lot requirements for single family residential development are relatively standard within the urban areas of Muskoka. These standards are detailed on Chart 2 below.

Chart 2
MINIMUM ZONING BY-LAW REQUIREMENTS FOR FULL SERVICE LOTS IN MUSKOKA

<table>
<thead>
<tr>
<th></th>
<th>Bracebridge 73-60</th>
<th>Gravenhurst P484, P3-72</th>
<th>Huntsville 86-124P</th>
<th>Muskoka Lakes 87-87</th>
</tr>
</thead>
<tbody>
<tr>
<td>Min. Lot Frontage</td>
<td>18 m (60 ft)</td>
<td>15 m (50 ft)</td>
<td>18 m (60 ft)</td>
<td>15 m (50 ft)*</td>
</tr>
<tr>
<td>Minimum Lot Area</td>
<td>557 m² (6,000 ft²)</td>
<td>465 m² (5,000 ft²)</td>
<td>669 m² (7,200 ft²)</td>
<td>650 m² (6,997 ft²)</td>
</tr>
<tr>
<td>Maximum Lot Coverage</td>
<td>30%</td>
<td>30%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td>Min. Front Yard</td>
<td>7.6 m (25 ft)</td>
<td>6 m (20 ft)</td>
<td>7.6 m (25 ft)</td>
<td>7 m (23 ft)</td>
</tr>
<tr>
<td>Min. Interior Side Yard</td>
<td>3 m (10 ft)</td>
<td>3 m (10 ft)</td>
<td>1.2 m (4 ft)</td>
<td>1.5 m (5 ft)</td>
</tr>
<tr>
<td></td>
<td>plus .6 m (2 ft)</td>
<td></td>
<td>plus .6 m (2 ft)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>on narrow side for each additional storey above first.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Min. Exterior Side Yard</td>
<td>7.6 m (25 ft)</td>
<td>7 m (20 ft)</td>
<td>7.6 m (25 ft)</td>
<td>7.6 m (25 ft)</td>
</tr>
<tr>
<td>Min. Rear Yard</td>
<td>7.6 m (25 ft)</td>
<td>10.7 m (35 ft)</td>
<td>1/4 lot depth</td>
<td>10 m (33 ft)</td>
</tr>
<tr>
<td>Max. Height</td>
<td>9.1 m (30 ft)</td>
<td>7.9 m (26 ft)</td>
<td>11 m (36 ft)</td>
<td>9.1 m (30 ft)</td>
</tr>
<tr>
<td>Floor Area</td>
<td>83.6 m² (900 ft²)</td>
<td>70 m² (750 ft²)</td>
<td>95 m² (1,023 ft²)</td>
<td>70 m² (750 ft²)</td>
</tr>
</tbody>
</table>

Although the lot frontage requirements vary slightly, the existing comprehensive zoning by-laws applicable to the urban areas in Muskoka for the most part establish 18 metres (60 ft.) as the minimum lot frontage requirement. Within the urban core of the Town of Gravenhurst, a 15

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12 "Municipal Servicing Standards By-Law, By-Law 82-34, as amended", Town of Bracebridge. p.25.
metre (50 ft.) frontage is permitted whereas the minimum lot frontage for a full service lot permitted by the Township of Muskoka Lakes By-law is 20 metres (66 ft.). The existing policy requirements in the Area Official Plans, with the exception of the Township of Muskoka Lakes, would permit a minimum frontage of 15 metres (50 ft.) for a fully serviced lot in an urban area. Many of the existing lots within the urban core of the Town of Huntsville have a frontage of 15 metres (50 ft.) and several of the newer subdivisions have also been developed with frontages of 15 metres (50 ft.). Similarly, newer subdivisions in Bracebridge have contained areas with 15 metre (50 ft.) frontage lots. The lot frontages currently required in Muskoka are generous and consequently housing prices are comparable with those in urban areas to the south such as Barrie or Orillia.

Lot area requirements vary from 465 square metres (5,000 square ft.) to 697 square metres (7,500 square ft.). The various lot setbacks also vary slightly and are identified on Chart 2. The comprehensive by-laws for each of the municipalities establish minimum dwelling sizes but do no establish a maximum dwelling size. However, maximum dwelling size has been established on a site specific basis, in several instances in the Town of Bracebridge.

Alternate Lot Standards

A study undertaken in 1976 by the Ministry of Housing entitled "Urban Development Standards, A Demonstration of the Potential for Reducing Costs", suggested that the Ontario conventional single family, residential lot of 15 metres (50 ft.) by 33.5 metres (110 ft.) (511 square metres or 5500 square ft.) could be reduced to a size of 9 metres (30 ft.) by 30 metres (100 ft.) (279 square metres or 3000 square ft.). The lot size suggested for metropolitan areas was smaller. That study also recommended a reduction in the front yard from 7.6 metres (25 ft.) to between 3 and 6 metres (10 to 20 ft.) depending on the room located adjacent to the street. A rear yard reduction to 5.5 metres (18 ft.) from 7.6 metres (25 ft.) was recommended for single family residential lots. In addition, interior side yards of 1.2 metres (4 ft.) with an additional 0.6 of a metre (2 ft.) for each partial or full storey above the first were recommended.

A more recent study of alternate subdivision standards in the Region of Ottawa Carleton has proposed a reduction in lot standards to a frontage of 7.9 metres (26 ft.) and a depth of 23 metres (75 ft.) resulting in a lot size of 181.7 square metres (1,955 sq. ft.). This study assumed a house length of 11 metres (36 ft.), a rear yard setback of 6 metres (20 ft.) and a front yard setback of 3 metres (10 ft.) as well as side yard setbacks of 1.2 metres (4 ft.). In reviewing current standards as they apply to Muskoka, the Working Committee felt that the reductions being proposed in Ottawa-Carleton would present a significant change in character of the residential areas of the urban communities of Muskoka and would not be appropriate.


Although the 9 metre (30 ft.) by 30 metre (100 ft.) lot proposed in the Ministry of Housing study would present a feasible option for Muskoka, it is possible that 12 or 15 metre (40 or 50 ft.) frontage lots would gain more community acceptance. Currently, 15 metre (50 ft.) frontage lots are generally permitted by Muskoka planning policy and have been created on a limited basis within urban communities in Muskoka. The introduction of smaller frontage lots would require increased attention to site design and building location. For instance, should a 9 metre (30 ft.) frontage lot be introduced, joint or shared driveways may be necessary to allow for proper utility servicing of individual units.

On a 12 metre (40 ft.) lot, retention of the current setback requirements would limit house width to between 7.3 and 7.9 metres (24 and 26 ft.). However, the Committee felt that reductions could be made to the yard requirements, particularly the front and side yards. In some cases, where a sidewalk is not provided and front yards are reduced, parking for a second car in the driveway could extend into the boulevard area. Apparently, this situation is not uncommon in many areas. Reductions to the front yard setback, however, would be limited by the location of hydro transformers. A 6 metre (20 ft.) setback of a dwelling from a hydro transformer is required unless a blast wall is constructed. The construction of such a wall would add an additional cost to construction and often detracts from the streetscape.

Although no standard minimum building separations exist in the Building or Fire Codes for single family dwellings, a side yard setback of less than 1.2 metres (4 ft.) would not be recommended by fire authorities. Where side yard setbacks are reduced, finishes such as brick may be necessary to eliminate fire concerns. Sprinkler systems could also be implemented to address fire safety concerns.

The 1.2 metre side yard setback would also be consistent with the Ministry of Housing study. According to the representatives of the utility companies, this minimum side yard area would also provide sufficient area for the location and future maintenance of service lines and associated meters which are most commonly located on the side wall of a dwelling. This side yard width would also provide for the location of gas venting at the side of the house which requires a clearance of 0.9 metres (3 ft.) from a property line.

**Design**

The Working Committee recognized the importance of urban design and landscaping where alternate subdivision standards are being considered, particularly a reduction in lot frontage. The representatives of both the Muskoka real estate industry and the developers who were consulted, also emphasized the importance of good design of both the subdivision and the individual dwellings. The following items were identified:

- where reduced frontages are used, the yard setbacks should also be reduced to ensure that garages do not dominate the frontage
- garages and driveways could be "twinned" to reduce their prominence and the visual impact of vehicles
single units could be developed with characteristics like semi-detached units (wider setbacks on one side) to retain a feeling of space

front yard setbacks should be reduced to create a greater feeling of community and to improve the visual streetscape

controls can be implemented by the developer in an agreement to impose architectural and other control aimed at producing a coordinated appearance within a subdivision (this approach is used in Florida but the developer must enforce the agreement)

use of rear lanes for the provision of utilities and access

In addition, the introduction of innovative, subdivision and unit design was suggested such as the use of "0" lot line lot line projects. Consideration of quadruples was also suggested. It was felt that alternative designs could address the perceptual issues related to smaller dwellings on reduced lot sizes. The creation of a subdivision with dwellings designed to contain a second unit was suggested to accommodate extended families or to defray the costs of the first time buyer.

In order to address the matter of design with respect to their alternate subdivision standards, the Region of Ottawa Carleton engaged an architectural firm to investigate and illustrate concepts for small house design based on their recommended standards. The concepts identified by the firm of Nicholas Vandenburg Architects, included the use of "0" lot lines for small bungalows providing for ownership of a wider opposite side yard, and a two bedroom expandable home. Several of the concepts presented by Nicholas Vandenburg Architects are included in Appendix B. The C.M.H.C. "Residential Site Planning Development Advisory Document" also identifies a number of alternate residential designs such as "0" lot lines, wedged-shaped lots, angled lots, off-set lots or checkerboard housing but recognizes the need for comprehensive planning which relates the individual dwellings to their outside space and the neighbouring buildings.15

Housing design presents an issue that has not often been addressed in Muskoka but will present a challenge to any Area municipality that pursues the implementation of alternate subdivision standards.

C. Cost Impact of Alternate Standards

Servicing Costs

The Committee estimated the cost of servicing per lineal metre (and foot) of a subdivision road based on current standards and the experience of the Town of Bracebridge as detailed in Chart 3. This chart identifies the individual servicing components currently expected in a plan of subdivision.

15 "Residential Site Development Advisory Document", Canadian Mortgage and Housing Corporation. p.35.
Chart 3

**MUNICIPAL SUBDIVISION SERVICING COMPONENTS**

<table>
<thead>
<tr>
<th>ITEM</th>
<th>UNIT COSTS</th>
<th>URBAN STANDARD</th>
<th>URBAN STANDARD</th>
<th>URBAN STANDARD</th>
<th>SUBURBAN STANDARD</th>
<th>UPGRADED OF SUBSTANDARD ROAD TO RURAL SEA'L STD.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearing &amp; Grubbing</td>
<td>2.15 m³</td>
<td>43.00</td>
<td>43.00</td>
<td>43.00</td>
<td>43.00</td>
<td>13.98</td>
</tr>
<tr>
<td>Earth Excavation</td>
<td>7.25 m³</td>
<td>36.25</td>
<td>34.44</td>
<td>30.81</td>
<td>39.88</td>
<td>21.75</td>
</tr>
<tr>
<td>Rock Excavation</td>
<td>40.00 m³</td>
<td>8.00</td>
<td>8.00</td>
<td>8.00</td>
<td>8.00</td>
<td>80.00</td>
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<tr>
<td>Storm Sewers</td>
<td>300.00 m</td>
<td>300.00</td>
<td>300.00</td>
<td>300.00</td>
<td>18.00</td>
<td>18.00</td>
</tr>
<tr>
<td>Subdrains</td>
<td>11.75 m</td>
<td>23.50</td>
<td>23.50</td>
<td>23.50</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Granular A (150mm)</td>
<td>4.35 m³</td>
<td>41.33</td>
<td>39.15</td>
<td>33.93</td>
<td>41.76</td>
<td>41.76</td>
</tr>
<tr>
<td>Granular B (450mm)</td>
<td>4.89 m³</td>
<td>48.41</td>
<td>44.01</td>
<td>38.63</td>
<td>53.79</td>
<td>9.78</td>
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<td>Concrete Curb</td>
<td>35.00 m</td>
<td>70.00</td>
<td>70.00</td>
<td>70.00</td>
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<td>n/a</td>
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<tr>
<td>Asphalt</td>
<td>10.50 m³</td>
<td>94.50</td>
<td>89.25</td>
<td>76.65</td>
<td>78.75</td>
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<td>Double Surface Treatment</td>
<td>2.24 m³</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
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</tr>
<tr>
<td>Concrete Sidewalk</td>
<td>36.00 m³</td>
<td>54.00</td>
<td>54.00</td>
<td>54.00</td>
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<td>Street Lights</td>
<td>2200.00 ea</td>
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<td>36.67</td>
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<tr>
<td>Asphalt Pathways</td>
<td>.00 m</td>
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<td>.00</td>
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<td>.00</td>
<td>n/a</td>
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<tr>
<td>Topsoil &amp; Hydro Seed</td>
<td>2.00 m³</td>
<td>17.00</td>
<td>17.00</td>
<td>17.00</td>
<td>17.00</td>
<td>4.25</td>
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<tr>
<td>Underground Servicing</td>
<td>3.00 m</td>
<td>3.00</td>
<td>3.00</td>
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<tr>
<td>- Water Servicing</td>
<td>246.06 m</td>
<td>246.06</td>
<td>246.06</td>
<td>246.06</td>
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<tr>
<td>- Sanitary Sewers</td>
<td>328.08 m</td>
<td>328.08</td>
<td>328.08</td>
<td>328.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub Total</td>
<td>1349.79</td>
<td>1336.15</td>
<td>1309.33</td>
<td>1336.15</td>
<td>189.52</td>
<td></td>
</tr>
<tr>
<td>Contingency 10%</td>
<td>134.98</td>
<td>133.62</td>
<td>130.93</td>
<td>133.62</td>
<td>18.95</td>
<td></td>
</tr>
<tr>
<td>Engineering 10%</td>
<td>148.48</td>
<td>146.98</td>
<td>144.03</td>
<td>146.98</td>
<td>20.84</td>
<td></td>
</tr>
<tr>
<td>Total Cost ($) (Lt.m)</td>
<td>1633.25</td>
<td>1616.75</td>
<td>1584.29</td>
<td>1616.75</td>
<td>229.31</td>
<td></td>
</tr>
<tr>
<td>Total Cost ($) (Lt.ft.)</td>
<td>497.94</td>
<td>492.91</td>
<td>483.02</td>
<td>492.91</td>
<td>69.91</td>
<td></td>
</tr>
</tbody>
</table>

*New construction - based on Town of Bracebridge By-law 82-34 for January 1993*

Chart 3 indicates that for an 8.5 metre (28 ft.) residential roadway, the cost of servicing would be $1,616.75 per lineal metre ($492.91/lineal ft.). On a reduced roadway of 7.3 metres (24 ft.), the cost of services would be $1,584.29 per lineal metre ($483.02/lineal ft.). The difference in servicing costs as a result of a reduction in the roadway width would be $32.46 per lineal metre ($9.89 per lineal foot).
Lot Frontage Costs

The impact of lot frontage reductions is identified in Chart 4 below:

### Chart 4
FRONTAGE OPTIONS AND ASSOCIATED COST SAVINGS

<table>
<thead>
<tr>
<th>LOT FRONTAGE</th>
<th>8.5m (28 ft.) Urban Standard Roadway</th>
<th>cost saving compared to *current standard lot</th>
<th>7.3m (24 ft.) Urban Standard Roadway</th>
<th>cost saving compared to *current standard lot</th>
<th>Difference between roadway widths</th>
</tr>
</thead>
<tbody>
<tr>
<td>18m (60 ft.)</td>
<td>$14,787 (current standard lot)</td>
<td>nil</td>
<td>$14,490</td>
<td>$297</td>
<td>$297</td>
</tr>
<tr>
<td>15m (50 ft.)</td>
<td>$12,322</td>
<td>$2,465</td>
<td>$12,075</td>
<td>$2,712</td>
<td>$247</td>
</tr>
<tr>
<td>12m (40 ft.)</td>
<td>$9,858</td>
<td>$4,929</td>
<td>$9,660</td>
<td>$5,127</td>
<td>$198</td>
</tr>
<tr>
<td>9m (30 ft.)</td>
<td>$7,393</td>
<td>$7,394</td>
<td>$7,245</td>
<td>$7,542</td>
<td>$148</td>
</tr>
</tbody>
</table>

* current standard lot which is an 18 metre (60 foot) frontage lot with the standard services (those municipal services identified in chart 3) which would cost $14,787 to service

As identified, the cost of providing standard services to a lot with 18 metres (60 ft.) of frontage, which represents the normal single family lot within Muskoka, is $14,787. As the lot frontage is reduced by 3 metres (10 ft.), a cost saving of $2,465.00 is realized. Where the lot frontage is reduced to 9 metres (30 ft.) a cost saving of $7394.00 would be realized. A reduction in the roadway width would realize an additional maximum saving of $297.00 per lot. As was found in the 1976 provincial study, savings can be found in reduced servicing standards but the bulk of cost savings would result from changes in planning standards. That study found that approximately 75% of the cost savings could be attributed to changes in lot standards while 25% of the savings would result from a change in servicing standards. A similar relationship between lot standards and servicing standards was found by the review undertaken by the Working Committee.

### Options for Standards Reduction

In residential subdivisions which have a low traffic volume, the servicing reduction options which seemed to be most viable were the elimination of sidewalks and the elimination of curbs or the substitution of mountable, asphalt curbs for concrete curbs. The following charts illustrate the cost impact of the various service standard reductions when combined with a number of lot frontage reductions. The option of a reduced pavement width is included and would seem a
reasonable option in appropriate circumstances. However, that option would require the agreement of the Ministry of Transportation in order to ensure that maintenance subsidies would be maintained.

SERVICING OPTIONS AND ASSOCIATED COST SAVINGS

Chart 5
18 m (60 ft.) FRONTAGE LOTS

<table>
<thead>
<tr>
<th>SUBDIVISION SERVICES</th>
<th>8.5 m (28 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
<th>7.3 m (24 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>18m (60 ft.) lot with *standard services</td>
<td>$14,787 (current standard)</td>
<td>nil</td>
<td>$14,490</td>
<td>$297</td>
</tr>
</tbody>
</table>

SERVICE OPTIONS

<table>
<thead>
<tr>
<th>SERVICE OPTIONS</th>
<th>8.5 m (28 ft.) Urban Standard Roadway</th>
<th>7.3 m (24 ft.) Urban Standard Roadway</th>
</tr>
</thead>
<tbody>
<tr>
<td>asphalt curb substituted for a concrete curb</td>
<td>$14,208</td>
<td>$13,911</td>
</tr>
<tr>
<td>asphalt curb &amp; no sidewalk provided</td>
<td>$13,220</td>
<td>$12,924</td>
</tr>
<tr>
<td>no sidewalk provided</td>
<td>$13,799</td>
<td>$13,503</td>
</tr>
<tr>
<td>no curb or sidewalk provided</td>
<td>$13,159</td>
<td>$12,862</td>
</tr>
</tbody>
</table>

Chart 6
15m (50 ft.) FRONTAGE LOTS

<table>
<thead>
<tr>
<th>SUBDIVISION SERVICES</th>
<th>8.5 m (28 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
<th>7.3 m (24 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 m (50 ft.) lot with *standard services</td>
<td>$12,322</td>
<td>$2,465</td>
<td>$12,075</td>
<td>$2,712</td>
</tr>
</tbody>
</table>

SERVICE OPTIONS

<table>
<thead>
<tr>
<th>SERVICE OPTIONS</th>
<th>8.5 m (28 ft.) Urban Standard Roadway</th>
<th>7.3 m (24 ft.) Urban Standard Roadway</th>
</tr>
</thead>
<tbody>
<tr>
<td>asphalt curb substituted for a concrete curb</td>
<td>$11,840</td>
<td>$11,593</td>
</tr>
<tr>
<td>asphalt curb &amp; no sidewalk provided</td>
<td>$11,017</td>
<td>$10,770</td>
</tr>
<tr>
<td>no sidewalk provided</td>
<td>$11,499</td>
<td>$11,252</td>
</tr>
<tr>
<td>no curb or sidewalk provided</td>
<td>$10,966</td>
<td>$10,719</td>
</tr>
</tbody>
</table>

* combined cost saving of lot frontage and service reduction as compared to the current standard lot which is an 18 metre (60 foot) frontage lot with the standard services (those municipal services identified in chart 3) which would cost $14,787 to service.
### Chart 7
#### 12m (40 ft.) FRONTAGE LOTS

<table>
<thead>
<tr>
<th>SUBDIVISION SERVICES</th>
<th>8.5m (28 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
<th>7.3m (24 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>12m (40 ft.) lot with *standard services</td>
<td>$9,858</td>
<td>$4,929</td>
<td>$9,660</td>
<td>$5,127</td>
</tr>
</tbody>
</table>

### SERVICE OPTIONS

- asphalt curb substituted for a concrete curb: $9,472, $5,315, $9,274, $5,513
- asphalt curb & no sidewalk provided: $8,814, $5,974, $8,616, $6,172
- no sidewalk provided: $9,199, $5,588, $9,002, $5,785
- no curb or sidewalk provided: $8,773, $6,014, $8,575, $6,212

### Chart 8
#### 9m (30 ft.) FRONTAGE LOTS

<table>
<thead>
<tr>
<th>SUBDIVISION SERVICES</th>
<th>8.5m (28 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
<th>7.3m (24 ft.) Urban Standard Roadway</th>
<th>*cost saving compared to current standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 foot lots *standard services</td>
<td>$7,393</td>
<td>$7,394</td>
<td>$7,245</td>
<td>$7,542</td>
</tr>
</tbody>
</table>

### SERVICE OPTIONS

- asphalt curb substituted for a concrete curb: $7,104, $7,683, $6,955, $7,832
- asphalt curb & no sidewalk provided: $6,610, $8,178, $6,462, $8,327
- no sidewalk provided: $6,899, $7,888, $6,751, $8,036
- no curb or sidewalk provided: $6,579, $8,208, $6,431, $8,356

*combined cost saving of lot frontage and service reduction as compared to the current standard lot which is an 18 metre (60 foot) frontage lot with the standard services (those municipal services identified in chart 3) which would cost $14,787 to service.*

The development option with the greatest cost saving would be achieved by reducing the minimum lot frontage requirement to 9 metres (30 ft.), eliminating the curb and sidewalk and reducing the roadway to 7.3 metres in width. In this scenario, a per lot saving of $8,356 would be realized compared to a subdivision with 18 metre (60 ft.) lots and the current standard standard.
services. If the roadway were to remain at its current width in order to maintain Ministry of Transportation subsidies and an asphalt curb were to be provided to prevent long term maintenance problems, the saving in a subdivision with 9 metre (30 ft.) lots would be $8,178 per lot. A subdivision with similar standards but with 12 metre (40 ft) frontage lots would realize a saving of $5,974 per lot.

**Other Factors**

**Parkland and Landscaping**

The Planning Act, R.S.O 1990 provides for a 5% dedication of parkland to the municipality as a condition of approval for a residential subdivision. The municipality may accept cash in lieu of a dedication and the Act generally sets out the method for the calculation for that value. Within the District of Muskoka, the detailed approach to that calculation varies among the municipalities. For an average urban, residential plan of subdivision in the Town of Bracebridge, the parkland dedication would be approximately $600 per lot which would result in $6000 for a 10 lot plan of subdivision. This figure is approximate and may vary with each subdivision or each municipality but it indicates the general range of cost for a parkland dedication.

Where parkland is to be dedicated to the municipality, the design of subdivisions can contribute to the cost of development, particularly where extensive parkland frontages are provided and dwellings are not making use of the abutting municipal services. However, in some cases parkland which has road frontage and no barriers can also be used for snow storage in the winter.

A subdivision design that incorporates a linear type of parkland would be advantageous with respect to providing pathways rather than sidewalks. Where alternate subdivision standards are implemented, the specific provision of open space can provide an important component of the comprehensive design of the plan of subdivision.

In addition to the parkland dedication, some municipalities have landscaping requirements that are applied to an urban subdivision. In the case of the Town of Bracebridge, where the subdivision is not located in a wooded area, the planting of one tree on each lot may be required. This would represent an approximate cost of $200 per lot.

**Development Charges**

Development charges represent an additional development cost for a plan of subdivision. These fees are required to cover the additional capital costs of municipal infrastructure associated with new development. The following is a summary of the per lot, 1994 development charges for urban development in Muskoka:

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Municipality of Muskoka</td>
<td>$5,261</td>
</tr>
<tr>
<td>Town of Huntsville</td>
<td>$1,976</td>
</tr>
<tr>
<td>Town of Gravenhurst</td>
<td>$2753</td>
</tr>
<tr>
<td>Town of Bracebridge</td>
<td>nil</td>
</tr>
<tr>
<td>Township of Muskoka Lakes</td>
<td>$1,470</td>
</tr>
</tbody>
</table>

16 "Residential Site Development Advisory Document", Canadian Mortgage and Housing Corporation. p.84.
D. Market for Alternative Standards

Lots

Muskoka Real Estate Representatives

The Muskoka real estate representatives consulted indicated that the smaller dwellings on reduced lot sizes which now exist in Muskoka are being well received. They also noted that semi-detached dwellings and townhouse units provide the opportunity for a first time buyer to enter the market and offer variety in the market place. They cautioned however, that the introduction of a significant number of reduced standard single dwelling lots could affect the "move up" market. Typically, older housing stock is purchased by first time buyers who then later purchase a second dwelling in order to obtain a larger home with more features. Smaller properties and dwellings are also attractive to the retirement market and it was recognized that there will be a need to accommodate an aging population.

Sidewalks and curbs are not considered to be major factors in the purchase of a home and few purchasers identify these items as essential requirements. It was noted by the real estate representatives that sidewalks that do exist are often snow covered in the winter and that the cost of municipal clearance is expensive. The representatives of the real estate industry recognized however that these types of services are often requested at a later date.

The real estate representatives also noted the importance of subdivision and house design where alternate standards are applied in order to maintain "curb appeal" (the visual appeal of the dwelling and property from the street). The prominence of the vehicle in terms of the proportion of parking area or garages was mentioned as presenting a negative impact. It was suggested that smaller single family dwellings could be located in a manner similar to semi-detached units in order to maintain a perception of open space. The reduction of current yard requirements for the smaller lots was considered to be acceptable provided that the reduction did not result in the perception of crowding of dwellings. Although recreational trails and other open space amenities increase the attractiveness of a subdivision, most purchasers do not wish to pay for these items.

It was recognized that the addition of amenities increase the cost of housing and that components that are not essential such as garages or ensuite bath facilities could be eliminated in a smaller dwelling intended to serve a first time buyer. Additional amenities could be attained in a "move-up" situation or in the upgrading of the unit over time. However, it was noted that dwelling units without basements are difficult to sell.

Ottawa-Carleton Market Study

A market study of alternate subdivision standards which was undertaken by Brethour Research Associates Limited for the Region of Ottawa-Carleton indicates that the projects which have
produced smaller houses at smaller prices have produced excellent sales results. That study states that:

"The current and short term economic trends indicate a continuing need for more affordable housing especially for first-time buyers and move down or empty nester buyers."18

This market trend is also identified by the Royal LePage "Survey of Canadian House Prices" publication for the winter of 1993, which indicates that in "all areas of Ontario, first time buyers are the driving force in the market and that the move-up buyers are not active, therefore producing little demand for larger homes."19 This trend was also identified in discussions with the Muskoka real estate representatives.

The Ottawa market study found that the respondents they surveyed indicated an interest in alternate standards units and expressed an interest in a 2 to 3 bedroom unit. The majority of respondents in that case expected to buy a 1000 to 1800 square foot home.

Although the market conditions in Muskoka would not be directly comparable with those identified in the Ottawa-Carleton study, the general market conditions noted above seem to be indicative of the general market trends in the province.

E. Processing Requirements and Costs

Processing Requirements and Procedures

Much of the subdivision approval process is defined through legislation and regulation which is not subject to municipal alteration. In Muskoka, straightforward, urban subdivisions have been draft approved by District Council within 4 to 6 months. This is well within the time frame established in the Provincial "Streamlining Guidelines" released by the Ministry of Municipal Affairs which recommends a time frame of 6 months for the draft approval of the plan of subdivision.20 Any complication with the proposal or conflict with planning policy would serve


to extend this time frame. In addition, the 6 month time frame cannot be met where servicing capacity allocation is not available or a rezoning is necessary. The time for granting of draft approval is also typically lengthened by agencies which do not submit their comments within the specified 60 day commenting period. Where an Official Plan amendment is necessary to facilitate a subdivision, a decision respecting draft approval cannot be made until the amendment has been approved by the Minister of Municipal Affairs and this adds time to the review period. The time frame for final approval and the registration of the plan of subdivision is dependant on the applicant who must satisfy the conditions of draft approval.

Within the structure of the existing legislation, attempts have been made to simplify the approval process and procedure. Joint circulation of local official plan amendments and subdivisions are undertaken, where feasible, in order to reduce confusion and the review time. In a number of Area Municipalities, any required rezoning is also considered at the time the subdivision is under review. This coordination assists the agencies in their review and also reduces processing time. In addition, the process previously established by the District in cooperation with the affected agencies for the coordination of the storm water management proposals has assisted in streamlining that aspect of the review process.

Pre-consultation with concerned agencies is encouraged to reduce revisions and second circulations. In addition, only complete subdivision applications are accepted in order to facilitate efficient and effective processing. Final approval of plans of subdivision, first time extensions and approval of minor amendments are responsibilities which have been delegated by District Council to staff. This eliminates the time required to place the matter on Committee and Council agendas. All of these measures are consistent with the Provincial "Streamlining Guidelines".

In order to assist the applicant in processing a subdivision application, an information pamphlet has been prepared and is distributed with applications or is provided when an inquiry is made. A similar information document respecting the process for obtaining a certificate of approval for servicing or storm water management facilities and other approvals is being prepared by the District Engineering and Public Works Department. Several of the Area Municipalities also have information documents to assist the applicant with the processing of planning applications such as official plan amendments or zoning by-laws.

The procedure for the provision of utility service (Hydro, Bell, cable and gas) is coordinated by the Muskoka Public Utilities Coordinating Committee. The committee has produced a developer's handbook to assist the proponent with the procedure for servicing a new subdivision and attempts to resolve any problems which arise in the provision of utilities to a new subdivision. This coordinating group indicated that the current procedure could be improved by better coordination of water and sewer servicing with utility servicing. Often the design and location of water and sewer lines are already defined when the utility companies initiate their design review. This restricts the location of their lines due to the required separation distances between utility lines.

Discussions with development industry representatives, for the most part, indicated general satisfaction with the processing of the range of municipal applications required to develop a new urban subdivision (concern was expressed with the processing time for a rural subdivision). The option of changing the basic legislated structure was not identified or discussed. The first
registration process which is required to place the land into the land titles rather than the registry system, however, was identified as being a time consuming and often difficult process.

It was suggested in several instances that "upfront" planning by the municipalities (or jointly with other agencies) would assist in the development of urban residential subdivisions. The examples cited in this regard, included the preparation of secondary plans to identify development patterns and road links as well as the preparation of general, urban, storm water management plans to reduce the amount of infrastructure which must be constructed and maintained over the long term. Other suggestions included the coordination of local requirements so that they are consistent and the phasing of larger plans to ensure that development proceeds.

**Application Fees and Associated Costs**

The "Application Fees and Associated Costs" outlined on the opposite page provides a rough estimate of the cost of processing a 10 lot urban plan of subdivision with full municipal services and containing lots with 18 metres (60 ft.) of frontage. This estimate includes both municipal and other application fees, including the building permit fees for a $1,200 square foot dwelling on each lot, as well as associated work undertaken by the private sector. In addition, both fees and fully or partially refundable securities are identified.

**APPLICATION FEES AND ASSOCIATED COSTS FOR A TYPICAL 10 LOT, URBAN PLAN OF SUBDIVISION**

**Plan of Subdivision Application:**

- **$1,000**  
  Application Fee ($1000 plus $5 per lot or block beyond 10)

- **$500**  
  Cost Acknowledgement ($500. for a plan of up to 30 lots and $1000. for more than 30 lots - unused amount is refundable)

- **$2,000 - 5000**  
  Survey costs for the plan of subdivision and boundary certification

- **$4,000 - 6,000**  
  Preliminary storm water management and construction mitigation plan prepared by an engineer

- **$7,500 - 12,500**
**Land Titles Application:**

- $900  
  First Registration Application Fee
- $2,000 - 4,000  
  Legal costs (approximate) for a plan with no complications
- $2,000 - 5,000  
  Survey costs for a simple reference plan (the cost would be greater with any complications)

**District Servicing Agreement:**

- $400  
  District Servicing Agreement Preparation Fee  
  (1% of the capital works for the plan)
- $40,000  
  Refundable securities in the amount of 100% of the cost of the works to be undertaken and 10% of the cost of the works to be retained for one year after initial acceptance of the works. (Acceptable securities include a letter of credit from one of the five major banks, a certified cheque or cash.)

**Certificate of Approval (sewer/water/storm services):**

- $1,120  
  Application fee of a minimum of $50. or 2% of the capital cost of the works
- $10,000 - 15,000  
  Engineering fees for the preparation of the servicing designs and plans

**Area zoning by-law amendment:**

- $400  
  Application fee  
  (additional deposit of between $600 to $1000 is required if the matter is appealed to the OMB)
- $325  
  Muskoka Lakes

$325 - 400
Area Subdivision Agreement:

- $600
- time billed
- $300

-------

-$300 - 600

-$95,116

Refundable securities (securities in amount of 100% of the work in the form of a letter of credit or cash or the Town of Bracebridge in some cases accepts lots)

-----------------------

-$95,416 - 95,716

Final Plan Preparation

-$3,000 - 5,000

Survey cost and final plan preparation

Registration of Plan of Subdivision:

-$27

Registration fee

-$27

Registration of District Agreement

-$27

Registration of Area Agreement

-----

-$81

Provision of Hydro:

-$32,999

Refundable for overhead or underground service:

($51.40 per metre plus 7% GST for pre-servicing)

-$4,936

Non-refundable if underground service:

($75 per lot

$6.56 per metre of frontage

$1 per metre of individual secondary underground service)

--------------------------

-$37,935

(total does not include civil work such as trenching or back filling)
Building Permits:

- $2880 - 3900 Permit fee for a 1200 square foot dwelling (January 1993)

  - Bracebridge - $360.00
  - Gravenhurst - $370.00
  - Huntsville - $390.00
  - Muskoka Lakes - $288.00

- $500 Plumbing permit fee of $3 - $5 per $1000 of construction value

---

The total estimated non-refundable processing cost for a standard 10 lot urban subdivision (including building permit fees and underground hydro services) would range from approximately $35,942 to $54,337 with the municipal fees (both District and Area) representing between 16% to 20% of that amount or $7,025 to $8,420. The refundable portion of the initial processing costs for a standard, uncomplicated, 10 lot, urban subdivision would be approximately $168,115, most of which would be securities for the services to be provided. This would represent between 76% to 82% of the total processing cost and would be refundable once the services were provided.

When these processing costs are added to the servicing costs (including parkland and development charges) the non-refundable cost of developing an uncomplicated, 10 lot single family residential plan of subdivision, with 18 metre (60 ft.) frontage lots, would be estimated at between $23,487 and $27,649 per lot. The refundable securities are not included in this amount. In addition, this would not account for land purchase, building costs or return on investment.

Currently, the raw land value could be roughly estimated at between $6000 and $10,000 per lot. If this cost is added to the development costs identified above and a 20% return on investment is assumed, this would result in an approximate per lot cost of between $30,687 and $39,649 for an uncomplicated, 10 lot, residential plan of subdivision which has standard lot sizes and services. The savings gained by implementing the alternative of 9 metre (30 ft.) frontage lots in a subdivision with asphalt curbs and no sidewalks would be roughly equivalent to the return on investment in the above scenario.

F. Conclusions

The review of urban subdivision standards for low density, residential development has indicated that it would be feasible to reduce housing costs by implementing alternate development requirements. Although savings can be found in reducing servicing standards, the bulk of the cost impact can be found in reducing lot standards. By reducing the lot frontage requirement
within a full service subdivision from 18 metres (60 ft.) to 9 metres (30 ft.) a saving of $7,394 per lot would be achieved. By eliminating the sidewalk and introducing an asphalt curb, an additional $784 per lot would be saved. Further savings could be attained through a reduction in the roadway and right of way widths. However, agreement with such a reduction would have to be obtained from the Ministry of Transportation in order to retain maintenance subsidies. Other opportunities exist to realize smaller savings and should not be dismissed since a greater incremental cost impact can often be achieved.

The application of alternate development standards would be at the discretion of the Area municipality and would depend on the objectives of the municipality as well as the individual development circumstances. In addition, the general implementation of alternate development standards would not be appropriate but rather reduced urban subdivision standards should be applied in areas with a low traffic volume situations such as cul-de-sacs or crescents.

The alternate standards lots would provide housing opportunities for the first time buyer and the "move down" buyer which currently appear to be the active force in the Muskoka real estate market. However, the success of alternate standard subdivisions depend on the design of both the subdivision and the dwelling units. The introduction of innovative concepts such as the use of "0" lot lines could be implemented to address the design of alternate standards subdivisions. This area of design presents an issue that has not often been addressed in Muskoka and will present a challenge to any local municipality that pursues the implementation of alternate subdivision standards.

In the absence of legislative change, coordination of processing and review appears to present the most effective tool in improving the efficiency of the approval and development process. However, representatives of the development industry have suggested that local municipal requirements within Muskoka could be more consistent and that additional "up front" planning such as secondary plans showing development patterns and master storm water management plans for urban areas be undertaken in order to facilitate development.

The implementation of the identified alternate subdivision standards, in appropriate circumstances within Muskoka appear to be feasible and could serve to promote affordable, non-subsidized, low density housing within Muskoka. Discussions with representatives of the development industry have indicated the potential for pursuing various demonstration projects within Muskoka.
Participants

Working Committee

Town of Bracebridge:
  - Peter Neice
  - Ron Walton

District Engineering and Public Works Department:
  - Noel Waters
  - Brian McLauchlan

District Planning and Economic Development Department
  - Jim Green
  - Marg French

Agencies and Individuals Consulted

Ontario Hydro:
  - Ed Farrell
  - Bob Paranuik

Bracebridge Hydro:
  - Terry Blanchard

Centra Gas:
  - Norm Levesque
  - Bill Allan
  - Denis Lathem

Bell Canada:
  - Brian Verbonic

Ministry of Transportation of Ontario:
  - Wes Green

Real Estate Industry:
  - Joan Ricard
  - Jim Fife

Development Industry:
  - Larry French
  - Michael Reddy
  - Mark Jepp
  - Wayne Simpson
Fire:  
Survey:  
Legal Processing:  

-Peter Mitchell  
-John Hiley  
-Karen Coulson
Appendix B
SINGLE: BUNGALOW

The conceptual plan shown uses the entire buildable area of the lot to achieve the 710 square feet. This unit type could only be located at street corners where the entrance would be located in the exterior side yard. The design is most marketable to seniors, and the basement and optional loft space could be developed for additional bedrooms. The plan could be improved with the incorporation of a main level laundry room perhaps adjacent to the kitchen or bathroom. Any increase in lot width would greatly benefit the plan.

This unit could be purchased in the $100,000 to $105,000 range. The loft could be added for $12,000 to $15,000. The landscaping, as shown, could also be added for approximately $3,000.
SINGLE: TWO BEDROOM

This conceptual plan illustrates the most affordable plan offering the greatest flexibility and expandability, thus becoming a true "grow home". The second floor can be unfinished to enable the purchaser to tailor the plan to personal needs or to finish as finances become available. A third bedroom can also be added, as shown, to increase the building area to 98 square metres (1,050 square feet). Furthermore, a 3.0 metre (10 feet) deep space could be added to the rear of the living area since the unit does not extend all the way to the rear yard setback line. If a second floor was also added to this addition, Bedroom 1 could be enlarged to provide even more space or even an ensuite bath. Even the carport is capable of being transformed into a garage. All of these expansions can also be offered as options to the base unit for marketing purposes.

The unit features a rotated staircase that is open to all floor levels. If the surrounding rear walls are dominantly glass, the staircase will serve as a dramatic lightwell that could be a "green space" or an "atrium" that not only floods light into the basement area, but becomes an exciting visual focus to the home. The basement area then is well suited to be developed as a family room, home office, exercise area, hobby room or even another bedroom.

With the second floor left unfinished, this unit could be purchased in the $110,000 to $115,000 range. The landscaping as shown could be added for approximately $2,600.
SINGLE
910 sq. ft.
2 BEDROOM

NICHOLS VANDENBERG ARCHITECTS

---

LIVING/DINING
19'-0" x 13'-2"

BEDROOM 1
9'-10" x 11'-2"

BEDROOM 2
8'-10" x 13'-6"

BEDROOM 3
9'-10" x 11'-2"

Optional 3 bedroom
1050 sq. ft.

---

2 bedroom
**SINGLE: THREE BEDROOM**

This 1,400 sq. ft. home illustrates that all amenities provided in a typical conventional three bedroom unit: powder room, eat-in kitchen, master ensuite, second floor laundry, etc., can be provided in a unit on an alternative standard lot. Approximate cost $130,000 to $135,000. The landscaping as shown could be added for approximately $3,500.
CONVENTIONAL
SINGLE

ALTERNATIVE
SINGLE
Zero Lot Line Option

NICHOLS VANDENBERG ARCHITECTS
MUSKOKA ATTAINABLE HOUSING ADVISORY TABLE (MAHAT)

TERMS OF REFERENCE: Vision/Mission/Targets: Draft

Vision:
The Muskoka Attainable Housing Advisory Table (MAHAT) will raise awareness, to identify housing barriers and suggest policy, to promote the establishment of more attainable housing options across the District of Muskoka community.

Mandate:
As a District of Muskoka Ad Hoc Committee, it makes recommendations to District Council as the established Muskoka Attainable Housing Committee that it will identify District housing options that are Adequate, Appropriate, Affordable & Accessible means to providing Attainable Housing across the District of Muskoka community.

POSSIBLE PROJECTS: of the Committee and its Sub-Committees; may be to aid in Governance; Policy and Planning & Operational financing options that could address Affordable Housing areas for (MAHAT) as;

- A District of Muskoka: Long Term Affordable Housing Strategy (LTAHS) plan
- Planning Policy updates; to District municipalities, developers & community citizens
- Exploring additional sources of financial incentives for Muskoka’s Affordable housing
- Identify surplus municipal lands thru mapping-validation within Muskoka
- Promotion of secondary housing suites within Muskoka
- Discussing Alternate Housing forms (design & type & trends) within Muskoka
- Create a Community Planning Day for Affordable housing across Muskoka
- Create a Muskoka Affordable Housing Guide ( in resources, supports, programs)
- Create a Housing Handbook (for renters, landlords & first-time homebuyers)

Possible Outcomes: of (MAHAT) Efforts will be:

- Giving people in need a voice as an Attainable housing “group”
- Providing housing education to Council to new housing options
- Overcoming neighbourhood objections to new housing options
- Updating zoning by-laws to facilitate new housing options
- Sharing success stories of the District Affordable housing
- Mobilizing the various community groups in the District
- Forming a District housing group on Attainable housing
- Educating the District public at large on Attainable housing
- Mapping out municipal Attainable housing actions across the District
- Advocating to the Province & Feds for Attainable housing funding
- Establishing a messaging of District financial incentives and programs
- Recognizing the housing need in small rural communities
Muskoka Age Friendly Communities Project

Information Session

A group of volunteers with the Muskoka Network for the Prevention of Elder Abuse are working to bring the Age Friendly Communities project to Muskoka and are applying to the Trillium Foundation and other sources for funding. This initial information session is meant to be an introduction to the project for future partners and for anyone interested in participating in a steering committee.

Presenters:
Madeleine Morgenstern, Policy Advisor & Elizabeth Esteves, Manager Policy Initiatives Unit, Ontario Seniors' Secretariat, Toronto

- an overview of the Age-Friendly Community (AFC) concept and framework
- the benefits of the AFC model
- some tools that communities could use to inform their AFC initiative
- some current AFC initiatives underway at the Ontario Seniors' Secretariat

Location:
The District Municipality of Muskoka
70 Pine Street
Bracebridge, ON
Pine Room

Date:
Tuesday, May 29th, 2012
9-11 am

“The Age-Friendly Communities project seeks to engage older Canadians and their communities in making their communities better, healthier and safer places for seniors to live and thrive.” ~ www.publichealth.gc.ca