



MUSKOKA BAY
PROPERTY OWNERS' ASSOCIATION
RD. BOX 39, GRAVENHURST, ONTARIO P1P 1T5



Annual General Meeting Saturday July 11, 2015 **Ontario Fire College 9:30 am to 12:00 noon**

PRESIDENT'S MESSAGE



Dear Members,

This is the 5th time that I have had the honour to provide the President's message for our Association's Newsletter. Over the years as President of the MBPOA, I have listened and have been guided by the comments and actions of many of you. I am extremely thankful to those of you who have volunteered your time and efforts as Directors or undertook activities focused on the improving the Bay. (e.g. water sampling, shoreline protection,-etc.) The efforts of all volunteers have enhanced our contribution to having Gravenhurst recognized as the "Gateway to Explore Muskoka."

Not so many years ago daily abuse of The Bay was a daily occurrence. "We assumed recovery would occur naturally". We soon learned our lesson!!! In recent years, we have stopped dumping our treated sewage and during storms untreated sewage into the Bay. This took 32 years before the town's sewage plant was moved and finally a few years ago the last of the provincial sewage treatment plants were shut down and decommissioned.

During those years we have collectively put tens of thousands of hours, (a priceless contribution) into restoration efforts and the control of development within our Bay. I believe this has contributed to the closing of “a huge gap that remains between Bay Property Values and those Properties that are situated beyond the Narrows.

I am also very pleased members of our association have worked collectively, individually, and with different organizations very closely on projects generating information to support our efforts.

In a recently published report by The District, Muskoka Bay is still listed as "over threshold" and "Sensitive". We have come a long way and may be “half way” there.

We must continue supporting our unique lifestyle on the Bay in which improvements going forward benefits and preserves water quality, natural shoreline, developed shoreline, and an environmentally friendly lifestyle on the Bay.

We must continue to develop our Official Plan to keep us on track towards a mission and vision that respects past efforts. At the same time we must find ways to move forward and improve those efforts.

Muskoka Bay has become a "Born again Beauty” in the past few years.

I believe our association has qualified to continue playing a very significant role in guiding its growth while maintaining and improving its prosperity.

It’s been a numbers of weeks since we requested your input into the direction your Board has taken on the Official Plan Amendment submitted by the Property Owners of 224 Wharf Road. (Please review the update below; Re; Godfrey, Ditchburn Boathouses referred to by many as The Tin Boathouses.) This allows 3 of the Boathouses to have residential dwellings built on top.

We have only received negative comments from one member and will continue our direction to fight on your behalf. Amendments have the provision of only informing the residents listed within 120 metres of a proposed change and any agencies listed. I am encouraged and pleased our members continue to support the importance of us being listed as one of those agencies. Because of your Board’s recent action to appeal the passing of Council’s decision to approve this By-Law Amendment, we can continue to receive your comments. My mobile is 905 988-8473 or e-mail me at eric@ericwaytire.com.

Please consider the incredibly important job your Board continues to do, protecting and improving your property value without one penny going to administration labour costs.

Want to help, please send in your \$35.00 membership as soon as possible and join "The Muskoka Bay Property Owners Association". What a great investment to maintain your proud lifestyle and the property you live/play on.

With pleasure here is the Spring Addition of our Newsletter. Special thanks to our Volunteer Editor, Emily and all who contributed.

Eric Gilbert

Proud to be your President.

MUSKOKA REGIONAL CENTRE

We have not heard or been advised of any change in the situation from last April when the consultant had presented several options for use of the site. The directors will be following up with Gravenhurst council, and Infrastructure Ontario to get the current status. However be assured we will continue to watch and listen closely to any plans. Hopefully we will have an update status for the AGM on July 11, 2015

ANNUAL GENERAL MEETING

The Annual General Meeting will be held on Saturday July 11th at 9:30 a.m. at the Ontario Fire College on Muskoka Road South. We are working with the council to have a representative attend and we have set aside time for him/her to have a dialogue with our members on issues important to the bay. Mayor Donaldson is hoping to take vacation around that time and cannot commit at the moment.

UPDATE ON THE GODFREY ZONING BY-LAW AMENDMENT AND OFFICIAL PLAN AMENDMENT:

On March 24 the Proposed Official Plan Amendment and the Zoning By-Law Amendment submitted by Sheldon and Judith Godfrey were discussed by Council. The focus of these proposals is to re-designate and rezone lands located at 224 Wharf Road on Lake Muskoka (the first boathouse on the south side of Wharf Road).

Your Board was represented at the Council meeting and did speak in opposition to these amendments. Notwithstanding opposition from a number of presenters, the Amendment to the Town's Official Plan (OP) was adopted and is to be submitted to the District Council for final approval. The Zoning By-Law Amendment, pending any opposition through the Ontario Municipal Board (OMB), is approved.

The Zoning By-Law Amendment permits a maximum of three dwelling units above a boathouse. This Amendment permits an increase in height of the current structure as well as a reduction in the number of required parking spaces.

The current Official Plan for the Town of Gravenhurst, permits a maximum of one boathouse per lot having a maximum height of one and half storeys and used for marine equipment only.

The Official Plan Amendment, when approved by District of Muskoka, and the Zoning By-Law Amendment will permit the following additional uses:

- 1- A single detached dwelling, located above a boathouse;
- 2- A semi-detached dwelling, located above a boathouse;
- 3- A multiple dwelling (to a maximum of three units), located above a boathouse;
- 4- A boathouse with a maximum height of 2.5 storeys;
- 5- A boathouse with a maximum height of 10.5 meters; and,
- 6- Connection to the municipal sewer and water services.

With respect to the proposed Official Plan Amendment, your Board of Directors adopted the following position. As Directors, we know that there are some property owners around the Bay who will see the passing of the Zoning By-Law and the Official Plan Amendment as an opportunity to move forward with similar proposals for their property. Others will see this as a step backwards and the potential loss of remaining natural shoreline within the Bay. As a result, the Board believes that the discussion regarding residences on boat houses should be openly discussed during the review of the Official Plan which is scheduled to be initiated this calendar year. If, through this open and public process, there is agreement that residences on boathouses should be allowed, then this kind of development could move forward in a regulated way-one that imposes limits and conditions on such development.

As it stands now, the Godfrey Official Plan Amendment (OP Amendment) will drive this review of the OP as opposed to the updated Official Plan setting the stage for development within the Bay in a controlled way with proper zoning by-laws to regulate development.

Further, the Board is of the opinion that the approval of the this OP Amendment will open the door for property owners around the Bay, in particular owners of the Tin Boathouses, to propose similar development prior to the review of the OP. The Board is concerned that the Town has not properly considered cumulative impacts of this kind of development around the Bay or the unintended consequences of supporting the Godfrey OP Amendment. The Board believes that this type of intensive development could give the wrong message to the Province of Ontario as it tries to find an appropriate developer for the Muskoka Center Property. The end result could be that the Bay will become an urbanized landscape as more and more of our natural shoreline will be taken over by boat houses with residences on top.

On April 22, the Board submitted its opposition to the Zoning By-Law to the OMB. A summary of what was being appealed included:

- 1-The need for an open and public discussion in order to provide residents on the Bay input as to the vision, design and future development of the southern portion of the Bay. This discussion must should include whether or not residences on boathouses should be allowed in the Bay and if so under what conditions.

2-A Wharf Committee no longer exists so it appears as though there is no vision or design plans for the Wharf area that would be incorporated into this zoning by-law amendment in order to ensure some design continuity with the rest of the “Wharf area.” If this zoning by-law proceeds, it will drive similar development around the Bay and specifically for the Ditchburn Boathouses making them appear out of place with the rest of the buildings adjacent to the area of the Wharf, namely the two condo towers, Grace and Speed and the Marriott Hotel.

3-The proposed development does not meet the requirements of Town’s Comprehensive Zoning By-Law.

4-The subject property is located on Muskoka Bay which is considered “Sensitive” and “Over Threshold” by the overall Muskoka Official Plan.

5-The proposed amendment did not receive fair public input as the hearing was held in March when most residents are not here.

6-There was no attempt to document the cumulative impacts or unintended consequences of this by-law amendment.

In May, representatives of the Board will have the opportunity to further discuss our concerns with the Official Plan Amendment with District Planners as well as make a presentation to the District’s Economic and Development Committee. The hope is that this Committee will not recommend the approval by District to the Godfrey Official Plan

WHY YOU SHOULD CONSIDER APPEALING YOUR PROPERTY TAX ASSESSMENT

Cottage owners who feel the assessed value of their property assessment is too high should appeal. Many people have and they were able to reduce the MPAC assessment considerably.

Below is a firsthand account of a homeowner who undertook this time consuming but well worth it process.

“In August, I bought my first house, a beautifully renovated three-bedroom bungalow in Scarborough which cost \$425,000. I loved everything about it, except the property taxes which came in at more than \$3,000 a year. In October when I received my property assessment notice I discovered the assessment and my taxes were going up. The assessed value was \$65,000 higher than my purchase price.

My father’s two-storey century house in the Beach area had only been assessed at \$100,000 more. It didn’t seem fair, so I decided to appeal.

First I visited AboutMyProperty.ca and the property taxes section of Toronto.ca I spoke with family and friends and contacted my real estate agent and mortgage broker to get their opinion. They agreed that the assessment was high.

I phoned the Municipal Property Assessment Corp. (MPAC) and requested a copy of the Comparable Property Report. The report included six similar properties in my neighbourhood handpicked by MPAC. Although the assessed values were similar, most were in more desirable locations. My house is located near an arterial road, while the comparable properties are steps away from the pricey Scarborough Bluffs. I made note of this, as location is one of the five major factors that account for 80 per cent of your property's value, according to MPAC.

I was convinced my neighbourhood was overvalued, so I requested a copy of the home appraisal from my lender. My appraisal included everything I needed: comparable properties, photos and the estimated value. I also requested a report of similar properties that had recently sold in my neighbourhood from my real estate agent.

Once I was ready to file my appeal, I downloaded a copy of the Request for Reconsideration form from AboutMyProperty.ca. The form was pretty straightforward, although I made sure to include as many reasons as possible as to why I believed my assessment should be lower.

For example, my property is near apartment buildings, while MPAC's comparable properties are surrounded by properties that sell for over \$1 million. I submitted the Request for Reconsideration form online in November, well ahead of the March 31st deadline and included a copy of my home appraisal and photos of my neighbourhood.

In January I received a notice in the mail. Much to my delight my assessment value had been lowered by a whopping \$74,000. According to MPAC, the adjustment was based on the similar properties I included"

How to appeal your property assessment

1. Compare your assessed value with similar properties in your neighbourhood to determine if it's overvalued.
2. Visit AboutMyProperty.ca to learn more about your property assessment.
3. Request the Comparable Properties Report from MPAC.
4. Request your home appraisal from your lender and request a report of similar properties that have recently sold from your real estate agent.
5. When filing your Request for Reconsideration, include compelling reasons and supporting documentation, such as recent cottage appraisals and photos.

WEBPAGE

The MBPOA has a website. www.mbpoa.ca.

We will be letting our members know about things going on around the bay, special events, meetings and as well, our newsletter will be published on the web site.

If you have any pictures or special events that you would like on the web site please send them to David Trethewey at david.trethewey@sympatico.ca .

COMMUNICATION

Your board of directors wants to make sure that we keep in touch and that you have the opportunity to be up to date on our Muskoka Bay .We will be sending regular brief email bulletins over the next year and updates on our website so check it out periodically. So that these can get through to you we ask that you make sure your browser lets email from mbpoa@sympatico.ca past your spam filters. You will also be sent our Spring and Fall newsletters.

MEMBERSHIP STATUS

It is time for the renewal of memberships. A form has been included in the mailing. It is important that we keep a vibrant, well informed membership as important issues such as , the Muskoka Regional Centre, the Official Plan review, the stewardship of our bay, the highly anticipated increase tax burden our properties along with the need to be ever vigilant for any issue that affect our enjoyment and investment in and of the Bay. Our membership levels have dropped off. We would like to bring the membership levels back up and larger than previous years, so we are asking you to invest the small sum of \$35, so we can continue to work for you and deliver on the actions and plans as outlined through the newsletter.

CALL TO ACTION

The MBPOA is looking for individuals to become part of our Board of Directors. It is not an onerous commitment but one that will help us protect our Bay. Duties include , supporting any membership drive, involvement with our stewardship plan, contributing to the newsletter, providing input on issues throughout the year, 4 or 5 meetings a year, and supporting any initiatives of the Association. We are looking for individuals that are committed to support our fellow owners. If interested or if you have any questions, please call Eric Gilbert at 905 988-8473 or e-mail at eric@ericwaytire.com.

WHAT'S HAPPENING IN GRAVENHURST THIS SUMMER

Every Wednesday May 20 – October 28 9 a.m. – 2 p.m.	Farmers' Market Special Event Field at the Wharf
Every Wednesday May 20 – Oct. 28 6:30 p.m.	Gravenhurst Charity Bike Night Sponsored by Muskoka Thunder Motorcycle Club Central Square at the Wharf
Every Sunday evening June 21 – end of August	Music on the Barge – Gull Lake Park Bring a lawn chair
Sundays in July & August 9:30 – 11:30 a.m.	Pirates Cruises on Wenonah II
Mondays July 6 – August 31 7 - 9 p.m.	Historical & Haunted Walking Tour of Gravenhurst Gravenhurst Opera House
Thursday Nights in July & August	Cinema Under the Stars Gull Lake Rotary Park
Fridays in July & August 10:30 a.m. to 11:30 a.m.	Noah's Ark Adventure
June 10 10 a.m. – 5 p.m.	Doors Open Various Locations around Gravenhurst This year's theme is celebrating our rich sports heritage
June 20	Gravenhurst Car Show Gull Lake Rotary Park
June 26 – 27	Spring into Summer Art Crawl A showcase of Muskoka's finest artists Various locations in Gravenhurst
June 27 – 28	Toronto Outboard Racing Club Boat Race Gull Lake Rotary Park
July 1 11 a.m. – 1 p.m.	Canada Day Celebrations Gull Lake Rotary Park

July 11 9 a.m. – 4 p.m.	35 th Annual ACBS Toronto Vintage Boat Show Muskoka Wharf Show entry fees includes Free Admission to the Muskoka Boat & Heritage Centre along with Discounted cruises aboard the Wenonah II
July 11 10 a.m. – 5 p.m.	Make A Splash Sidewalk Sale One Day Street Festival in Uptown Gravenhurst
July 15 – August 15	Under the Canopy – Animals of the Rainforest Muskoka Boat & Heritage Centre Summer Feature Exhibit
July 18 – 19	Gravenhurst Triathlon Muskoka Wharf
July 24 – 26	In Water Boat & Cottage Show and Ribfest Muskoka Wharf
July 25 – August 22 10:30 a.m. – 11:30 a.m.	Disney’s Frozen Princess Cruise
August 1 at Dusk	Civic Holiday Fireworks Muskoka Wharf
August 7 – 8	Gravenhurst Sidewalk Sale & Street Festival Uptown Gravenhurst
August 14 – 16 10 a.m. – 5 p.m.	Dockside Festival of Arts Muskoka Wharf Showcasing over 100 artisans and craftspeople Live entertainment, Sawdust City craft beer, splash pad