

**Background Report #1**  
**State of the Lake Report - White Lake**  
**Lanark and Renfrew Counties**

**Historical Development**  
**2016 Inventory of Private Shoreline Lots and Commercial Development**

---

First draft - for Discussion Purposes

March 15, 2016



## Context

The purpose of this background report is to provide information on how White Lake was developed, to undertake an inventory of residential and commercial development and to provide an estimate of the potential for new lot creation. This background information document will be used in the preparation of the White Lake State of the Lake Report (2016). The State of Lake Report will be completed in the Spring of 2016 and will provide up to date information about water quality, land use and the overall status and health of White Lake.

## General Description of Current Land Use Patterns

The existing land use pattern is a result of past land management practices, limited road access, and the abundance of wetlands along the shorelines of the White Lake. Map 1 illustrates the location of Crown and private land and Map 2 illustrates types of access (public road, private road, by water) to shoreline properties. Less than 20% of the shoreline is Crown land and about 50% of the land base surrounding White Lake is Crown and the other 50% is private land.

The character of White Lake is established by its many bays, undeveloped crown land shorelines, and abundance of wetlands. The total length of shorelines in White Lake is 118.7 km which includes 97.6 km of mainland shoreline and 21.1 km of island shoreline. Thirty-seven percent (37.1%) of mainland shorelines are comprised of wetlands (36.4 km). About 70.5% of the shorelines in Mississippi Mills consist of wetlands, followed by 45.2% in McNab-Braeside, 30.4% in Greater Madawaska and 19.9% in Lanark Highlands. Table 1 illustrates the total shoreline lengths (mainland, islands, and wetlands) for each municipality.

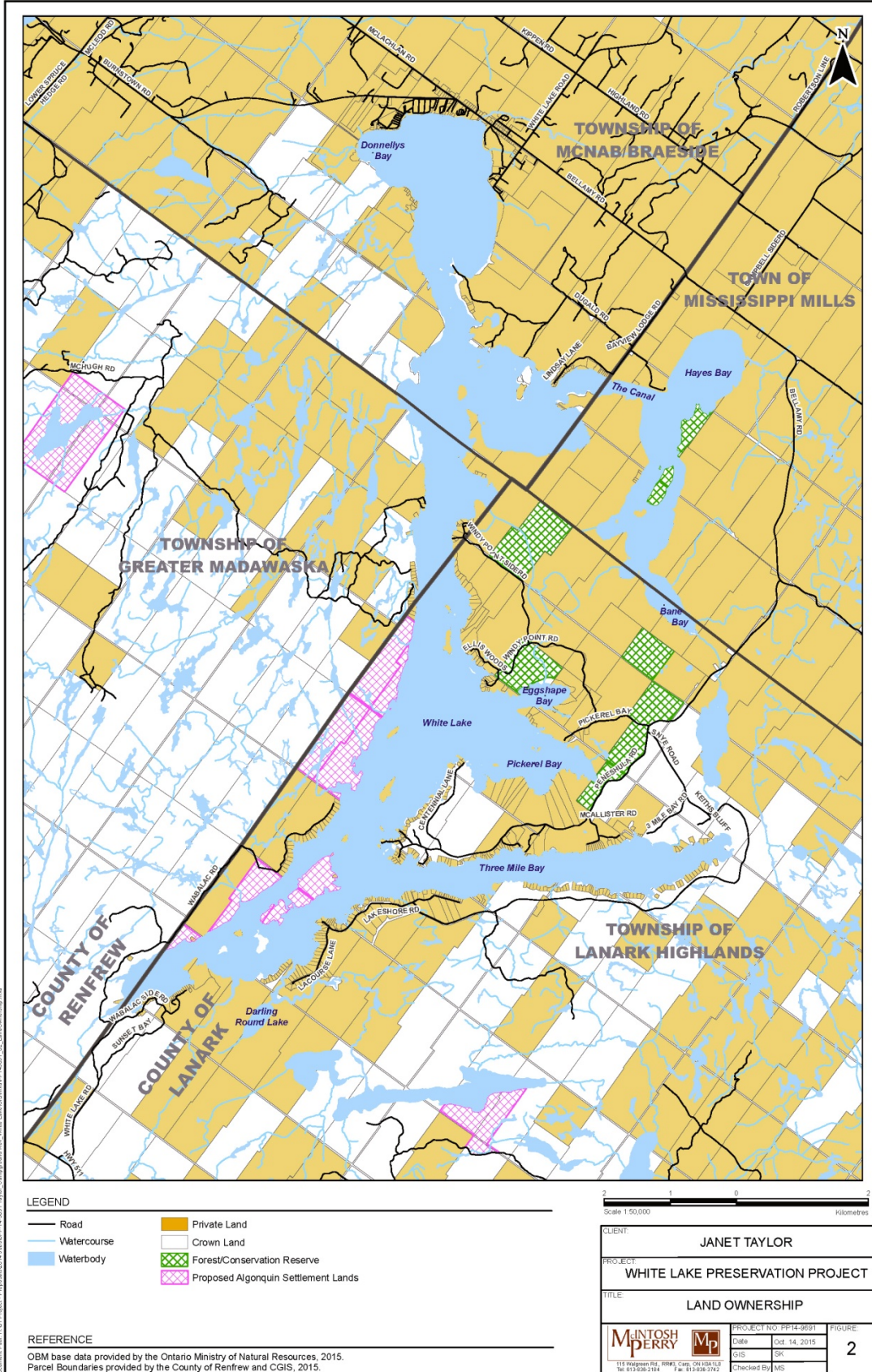
**Table 1 - White Lake Shoreline Length - Mainland, Islands, Wetlands by Municipality**

	<b>Total Shoreline Length (km)</b>	<b>Shoreline Length Not Wetlands (km)</b>	<b>Shoreline Length Wetlands (km)</b>	<b>Percentage Shoreline Wetland Length</b>
<b>Greater Madawaska</b>	<b>9.570</b>	<b>6.664</b>	<b>2.906</b>	<b>30.4%</b>
Island	0.139		0.000	
Shoreline	9.431		2.906	
<b>Lanark Highlands</b>	<b>65.362</b>	<b>52.382</b>	<b>12.980</b>	<b>19.9%</b>
Island	15.094		1.920	
Shoreline	50.268		11.060	
<b>McNab-Braeside</b>	<b>25.666</b>	<b>14.070</b>	<b>11.596</b>	<b>45.2%</b>
Island	3.140		0.583	
Shoreline	22.526		11.013	
<b>Mississippi Mills</b>	<b>18.189</b>	<b>5.372</b>	<b>12.817</b>	<b>70.5%</b>
Island	2.774		1.556	
Shoreline	15.415		11.261	
<b>Lake Total</b>	<b>118.787</b>	<b>78.488</b>	<b>40.299</b>	<b>33.9%</b>
Island	21.147	17.088	4.059	19.2%
Shoreline	97.640	61.400	36.240	37.1%

*Source: MNR (2016)*

The western shoreline is mostly undeveloped. Along this shoreline there are pockets of residential development that are interspersed with substantial portions of undeveloped Crown land. About 5 kilometres of this Crown land shoreline is subject to the Algonquin Land Claim Settlement Agreement and while it is expected that future ownership of these parcels will be transferred from the Crown to the

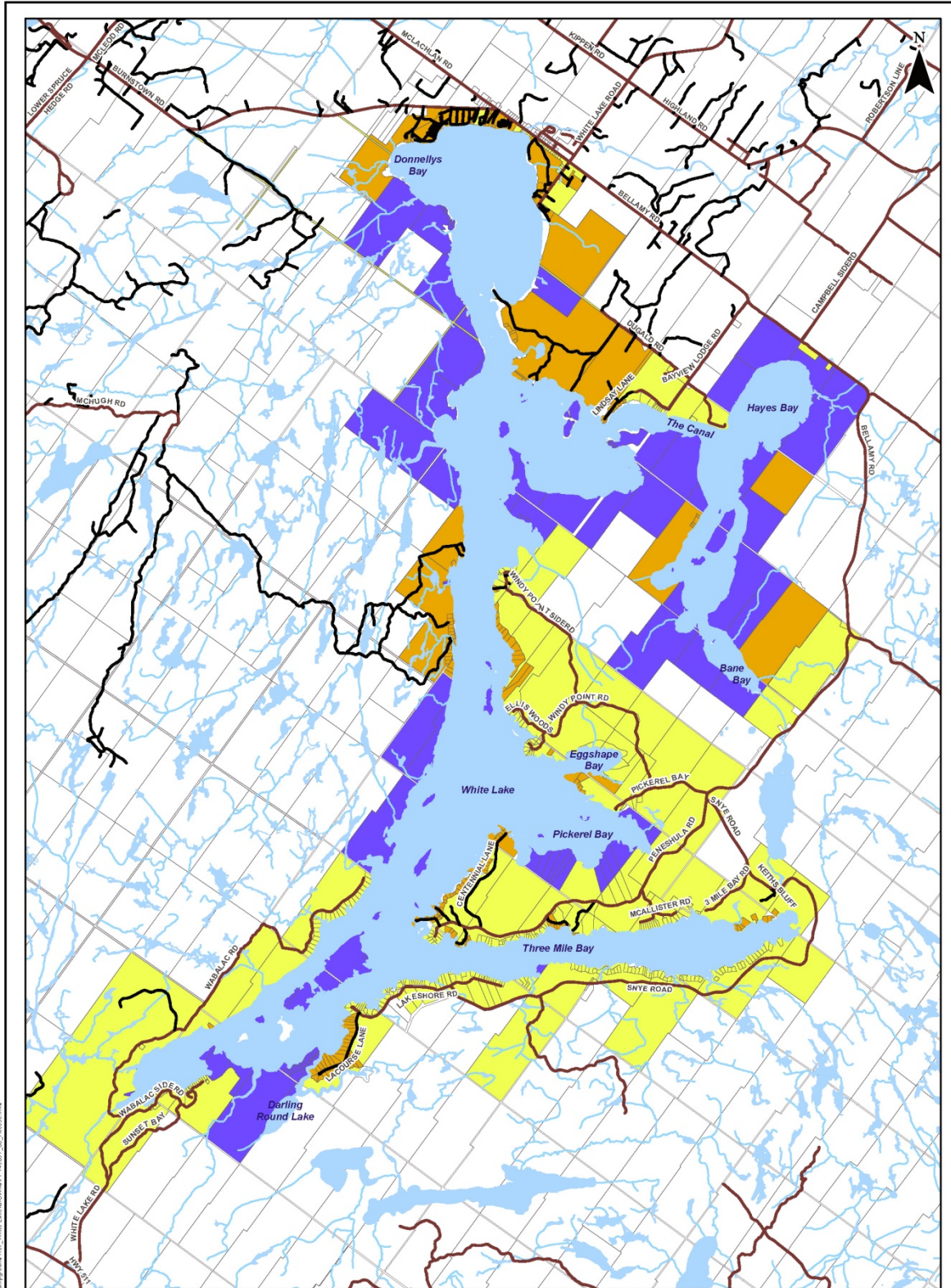
### Map 1 - Land Ownership



Document Path: \\C:\T\Projects - Programs\2014\White Lake\PP14-0091\14-0091\_Taylor\_Compound\Rev. White Lake\014-Div\PP14-0091\_02\_LandOwnership.mxd



Map 2 - Access



LEGEND

- Road - Private
- Road - Public
- Watercourse
- Waterbody
- Private Access
- Public Access
- Water Access

REFERENCE

OBM base data provided by the Ontario Ministry of Natural Resources, 2015.  
Parcel Boundaries provided by the County of Renfrew and CGIS, 2015.



CLIENT:	JANET TAYLOR	
PROJECT:	WHITE LAKE PRESERVATION PROJECT	
TITLE:	ACCESS	
	PROJECT NO. PP14-9921	FIGURE:
	Date Oct 14, 2015	3
	GIS SK	
	Checked By MS	

Document Path: H:\GIS\Projects\PP14-9921\Taylor\_Campground\_Park\_White\_Lake\GIS\Map\PP14-9921\_02\_Access.mxd

Algonquin First Nation, the future uses are not known at this time. The western shoreline contributes to the remote and undeveloped character of the lake.

The eastern shoreline is extensively developed private land with smaller parcels of Crown land shoreline in Three Mile Bay and Pickerel Bay. The shoreline along Three Mile Bay, Pickerel Bay, the Canal and the hamlet of White Village is more densely developed and contains a mixture of both residential and large tourist commercial properties. Many of the lots were created before the *Planning Act* established subdivision control and are undersized according to today's standards. As well, there appears to be a current trend of traditionally smaller cottages being replaced or expanded into larger 4 season homes.

Portions of the Crown land in Hayes Bay and Pickerel Bay have been designated as a Provincial Conservation Reserve to protect wetlands and other specific features. According to an inventory conducted in 1985, there are 51 islands in White Lake (MNR, 1985, IRM Part 1), of which 25 are entirely Crown lands, and 2 are partially crown and private land, the remaining islands are privately owned, most with cottage development. Many of the Crown islands are under .02 hectares and are exposed rocks with no vegetation. Island properties and other mainland areas require long term mainland parking and boat access facilities to ensure access by water to their properties (see Map 2).

## History of Shoreline Development

According to the White Lake Integrated Resource Management (IRM) Plan (MNR 1985), the Province began disposing of Crown land on White Lake as individual cottage lots and island lots as early as 1912. On the east shore opposite Birch Island, 66 lots were severed as summer resort parcels dating back to 1938. The majority of summer resort land parcels were sold in the 1950's. Disposition dates for other islands are listed below:

• Curley's Island	1912	• Bogs Island	1913
• Stanley Island	1912	• Waba Island	1924
• Birch Island	1912	• Avalon Island	1927
• Ross Island	1912		

A large number of cottage lots were made available on Crown lands by registered plan of subdivision. Table 2 lists the lots created through the Crown Land Cottage Disposition Program. Six Crown land subdivisions were prepared for White Lake. The total number of crown shoreline seasonal residential lot dispositions was 171 lots.

**Table 2 - Crown Land Disposition - White Lake - Darling and Bagot Townships**

	Date	No. of Lots
<b>Individual Severances</b>		
Shoreline Lots	1938-1970	64
Island Lots	1912-1957	12
<b>Registered Plans of Subdivisions</b>		
Darling Township		
1. Plan No. 1715	24/03/1950	11
2. Plan No. 2057	27/06/1960	25
3. Plan No. 2058	27/06/1960	30
4. Plan No. 12649	21/07/1961	12
5. Plan No. 13182	18/12/1961	3
Others (previous lots within subdivision)		2
Bagot Township		
6. Plan No. 359	21/07/1966	12
<b>Total Crown Shoreline Seasonal Residential Lot Dispositions</b>		<b>171</b>

Source: MNR 1985, IRM Part 1

Most subdivision plans included a Crown shoreline reservation of 66 ft (20.1m). The Crown retained the shoreline reserves on the waterfront lots because, historically, waterways were the primary transportation routes. Shoreline reserves were established to ensure that the travelling public could gain access to and from waterways without trespassing on private property (Lands Files, April 1980). This reserve was also intended to ensure adequate protection of the shoreline environment and the implementation of Ministry programs (MNR 1985, IRM Part 1).

A 1983 assessment conducted by MNR indicated that 70% of all shoreline development existed in Darling Township (Lanark Highlands). McNab (McNab-Braeside) had 16% of the total development, with Pakenham Township (Mississippi Mills) and Bagot Township (Greater Madawaska) having 9% and 4.2% respectively. Assessments in February and June '83 included a detailed count of all private shoreline and island cottages visible from the water as well as those in the backshore. In 1983, the IRM Background Report indicated that there was a total of 488 residences (24 permanent, 464 seasonal) (Table 3). Lot counts have varied considerably in the past due to inconsistencies in data collection and aerial counts that included non-dwelling buildings other than cottages (i.e., accessory buildings).

**Table 3 - White Lake Development - 1983 Assessment**

	Greater than 100' Setback	Less than 100' setback	Total
<b>Private Cottages</b>			
Seasonal	138	326	464
Permanent (approximate)	15	9	24
Island Cottages	-	11	(included in above)
Sleeping Cabins	5	36	41
<b>Boat Houses</b>			
• simple			
• second story conversion			7
Mobile Homes			35
<b>Commercial Tourist Establishments</b>			
• Tent and Trailer Parks			8
• Campsites			6
Total Number of Sites			500
• Rental Cottages Establishments			5
No. of Development Units			25
<b>Others</b>			
McNab Park and Museum		(Buildings)	3
Sawmill			1
MNR Dam			1
Hunt Camps			4
Access Points			7

Source: MNR 1985, IRM Part 1

## 2016 Inventory of Private Lands

The purpose of this inventory is to determine the total number of existing private lots of record that have either been developed, or are vacant and can be developed. The inventory has conducted using the County of Renfrew GIS and MNRF Land Information Ontario System mapping services. The inventory includes all private land parcels and excludes Crown land, rights of way, shoreline road allowances, road allowances that lead to water, and other publicly owned land including water access points since these lands cannot be privately developed. Vacant lands have been included in the total lot count because it is assumed that most vacant lots are existing lots of record and have the right to develop some type of use.

Table 4 indicates the number and type of private shoreline lots on White Lake. Currently, there are 553 privately owned existing lots of record located along the shoreline of White Lake, including rural, residential and commercial land uses. There are 521 residential lots on the mainland and 19 island lots (including permanent, seasonal and rural, vacant). There are 10 lots that are zoned for resort or tourist commercial uses, and 3 lots zoned for other uses that include a lumber retail yard, community museum, and a property zoned Hamlet Commercial on Point Road.

**Table 4 - Number of Privately Owned Existing Lots of Record on White Lake**

	Residential /Rural Lots of Record	Islands Residential Lots	Lots Zoned Tourist/Resort Commercial	Other Lots Zoned Commercial	Total Existing Lots of Record	%
Madawaska Highlands	36	1	-	-	37	6.7%
McNab-Braeside	70	7	4	3	84	15.2%
Mississippi Mills	22	-	2	-	24	4.3%
Lanark Highlands	393	11	4	-	408	73.8%
<b>TOTAL</b>	<b>521</b>	<b>19</b>	<b>10</b>	<b>3</b>	<b>553</b>	<b>100</b>

Table 5 provides a list of tourist commercial and mobile home properties and the type of accommodation units on each site. Map 3 illustrates their location on the lake. The inventory includes various types of accommodation units (mobile homes, cabins, trailer sites and camp sites) and assumes 1 residence (or managers unit) is permitted on every property. In total, there are 980 tourist commercial accommodation units on the lake, which is almost twice the number of residential lots (553).

**Table 5 - Accommodation Units - Properties Zoned Tourist Commercial and Mobile Home Park**

	Residence	Mobile Homes	Rental Cabins or Trailers	Trailer Sites	Transient Trailer Sites	Camp Sites	Restau rant	Marina	Total Units
<b>McNab-Braeside</b>									
1. Glenalee RV and Mobile Home Park	1	60	-	169	-	-	-	-	230
2. White Lake RV Park	1	-	-	-	-	69	-	-	70
3. T-Bell Cabins	1	-	7	-	-	-	-	-	8
4. White Lake Marina	1	-	-	-	-	-	-	1	2
<b>Mississippi Mills</b>									
5. Bayview Resort	1	-	12 cottages 4 chalets	178	-	-	-	-	195
6. White Lake Campground	1	-	-	39	-	-	-	-	40
<b>Lanark Highlands</b>									
7. White Tail Lodge	1	-	5	-	-	-	-	-	6
8. Pickerel Bay Lodge	1	-	10	-	-	35	-	-	46
9. Cedar Cove Resort	1	-	12 cabins 3 trailers	276	29	-	1	(gas)	322
10. Three Mile Bay Campgr'd	1	-	1	42	-	17	-	-	61
<b>Greater Madawaska</b>									
									0
<b>TOTAL</b>	<b>10</b>	<b>60</b>	<b>54</b>	<b>704</b>	<b>29</b>	<b>121</b>	<b>1</b>	<b>1</b>	<b>980</b>

Source:

1. Glenalee trailer sites from air photo - mobile home units from McNab-Braeside
2. [www.campinginontario.ca/WhiteLakeRVPark](http://www.campinginontario.ca/WhiteLakeRVPark)
3. [www.t-bellcottagerentals.com](http://www.t-bellcottagerentals.com)
5. [www.bayviewlodge.org](http://www.bayviewlodge.org)

6. Hutchinson Report

7. [www.whitelakeon.com/iwhitetail.html](http://www.whitelakeon.com/iwhitetail.html)

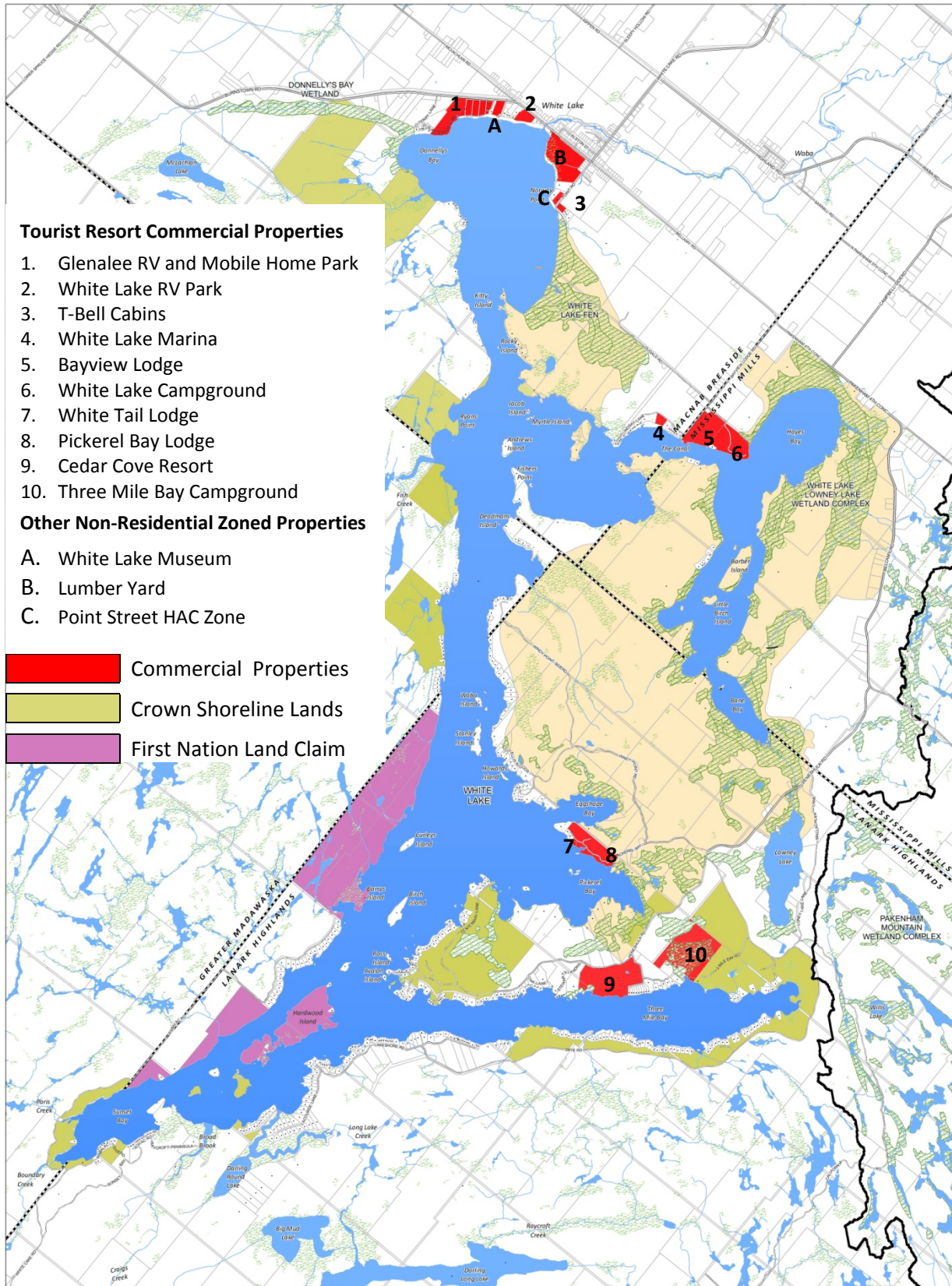
8. [www.pickerelbay.com](http://www.pickerelbay.com)

9. [www.cedarcove.ca](http://www.cedarcove.ca) and confirmed by owner

10. [www.3milebaypark.ca](http://www.3milebaypark.ca)



Map 3 - Location of Commercial Properties on White Lake



**Tourist Resort Commercial Properties**

1. Glenalee RV and Mobile Home Park
2. White Lake RV Park
3. T-Bell Cabins
4. White Lake Marina
5. Bayview Lodge
6. White Lake Campground
7. White Tail Lodge
8. Pickerel Bay Lodge
9. Cedar Cove Resort
10. Three Mile Bay Campground

**Other Non-Residential Zoned Properties**

- A. White Lake Museum
- B. Lumber Yard
- C. Point Street HAC Zone

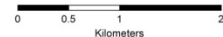
- Commercial Properties
- Crown Shoreline Lands
- First Nation Land Claim

White Lake



**Legend**

- Waterbodies
- Provincially Significant Wetlands
- Permanent Wetlands
- Area of Natural and Scientific Interest
- Properties
- Municipality
- Watershed Boundary



Projection: NAD 1983 UTM Zone 18

This map is produced in part with data provided by the Ontario Geographic Data Exchange under Licence with the Ontario Ministry of Natural Resources and the Queen's Printer for Ontario, 2015



Zoning maps for the 4 municipalities are provided in Appendix 1. An air photo for each tourist commercial property is provided in Appendix 2, including site maps when they were available. The air photos illustrate the general layout of the development of each property. Property lines are illustrated (light grey) but do not accurately illustrate the proper location. Instead, they were used to generally illustrate the scope and layout of the property.

There are also 3 properties that are zoned to permit commercial and rural uses in addition to the tourist commercial properties (Table 6). All are located in McNab-Braeside. Air photos that illustrate the properties are provided in Appendix 3.

**Table 6 - Other Commercial and Rural Land Uses**

	Zone	Land Use
<b>McNab-Braeside</b>		
White Lake Museum	Community Facility (CF)	Community Museum
Lumber Yard	Rural Exception E-10 (RU E-10)	Lumber Yard
1178 Point Road	HAC - Hamlet Commercial	3 residences

Source - Township of McNab-Braeside

## Potential for Development - New Residential Lot Creation

A preliminary assessment was conducted to determine the potential for new residential lots based on available private land that had enough shoreline lot frontage to meet the local zoning by-law standards (60 metres of lot frontage). This is a conservative estimate based on the physical length of shoreline to be subdivided located outside of Provincially Significant Wetlands (PSW). This is not based on any form of lake capacity, but strictly on the existing undeveloped land and the requirement of 60 m of shoreline lot frontage.

The assessment was completed using land assessment property fabric provided by Ministry of Natural Resources and Forestry Land Information System and confirmed by using the Country of Renfrew GIS mapping services in Madawaska Highlands and McNab-Braeside (Lanark County does not have a GIS mapping service). The assessment was conducted while referring to the applicable local Zoning By-law and Official Plan to determine land use constraints such as Provincially Significant Wetlands. The estimate is based on the physical capability for new lot creation based upon useable shoreline frontage and sufficient lot area outside of Provincially Significant Wetlands and other known constraints. This estimate is provided without the benefit of more detailed studies (e.g., lake capacity, environmental impact studies) that are normally required through the municipal lot creation process.

While White Lake can be considered a large inland lake in its geographic area, there are limited opportunities for additional lot creation partially due to the large tracts of Crown land, the abundance of wetlands along the shoreline, and the relatively few vacant shoreline areas with frontage greater than 120 metres.

Table 7 provides a conservative estimate that 49 new shoreline lots could be created on White Lake through infilling. The Township of McNab-Braeside has the greatest potential for new lots (28), followed by Madawaska Highlands (11), Lanark Highlands (6) and Mississippi Mills (4). While these numbers are a preliminary estimate, they do indicate that potential future lot creation is limited.

**Table 7 - Estimation of Potential for New Residential Lots on White Lake by Municipality**

	Potential Lots	%
Madawaska Highlands	11	22
McNab-Braeside	28	58
Mississippi Mills	4	8
Lanark Highlands	6	12
TOTAL	49	100

Consideration must also be given to the potential development of the Crown Lands under the Algonquin First Nation Land Claim. Not including the islands, the land along the western shoreline measures a length of about 5 km (5000 m). Although it is impossible to determine what will occur on the Crown lands subject to the land claim, it is possible to estimate the number of traditional linear shoreline subdivision lots. Based on a requirement of 60 m lot frontage a total of about 80 lots could be created on these lands.

## Crown Land

**General Crown Land and Shorelines** - The Crown land shorelines and surrounding back lands in the watershed are located in a Multiple Natural Resource area (G396). This is the largest management unit in southern Ontario and stretches through 5 MNRF Districts (North Bay, Algonquin Park, Bancroft, Pembroke and Kemptville).

Policy Report G396 states that resource management will be directed to multiple use management which includes standard management practices combined with the concept of sequential use. Within this area Crown land will not be disposed of for cottaging or seasonal recreation camps (hunt camps), however, other Crown land disposition may be considered subject to MNR planning and approval policies and procedures. New and existing road development and maintenance, crown land recreation (camping), hunting and fishing are permitted.

The following commercial activities are permitted in these areas, subject to MNRF review and approval: aggregate extraction, bait fishing, commercial fishing, commercial fur harvesting, commercial hydroelectric development, commercial power generation development, commercial timber harvesting, commercial tourism existing, mineral exploration and development, peat extraction and wild rice harvesting.

**White Lake Conservation Reserve** - The White Lake Conservation Reserve (C46) comprises an area of 188 hectares of Crown land located in the geographic townships of Darling (Lanark Highlands) and Pakenham (Mississippi Mills) (see Map 1). The Conservation Reserve lands are fragmented into 5 separate parcels, one in Pickerel Bay and 4 parcels on three islands in Hayes Bay. Two other land based parcels are totally surrounded by private land. The White Lake Conservation Reserve falls entirely within the proposed White Lake Area of Natural and Scientific Interest (ANSI) which was established for its representation of several unique earth and life science features. The Conservation Reserve was selected as representative of Crown land sites within the ANSI (MNR, 2003, White Lake Conservation Reserve C46 - Statement of Conservation Interest).

The management guidelines indicate there will be no sale of Crown land with the White Lake Conservation Reserve (WLCR) and that new land use permits will generally not be granted, although each situation may be examined on a case by case basis. Mineral exploration and mining, commercial forest harvesting and the extraction of aggregate or peat are not permitted. New transmission lines, pipelines and road corridors will be discouraged. Camping in the WLCR is permitted however, no infrastructure will be provided for this use. The purchase of adjacent private lands, with the aim of increasing ecological connectivity and natural heritage value representation within the WLCR may be considered. Similarly, the Crown land immediately to the southeast of the forest reserve may be considered as a future addition to the WLCR.

## Observations

The following are the major observations:

- About 50% of the land base surrounding White Lake is Crown and the other 50% is private land.
- About 80% of the shoreline is privately owned and 20% is retained by the Crown.
- The character of White Lake is established by its many bays, undeveloped crown land shorelines, and abundance of wetlands.

- The western shoreline is mostly undeveloped and this significantly contributes to the undeveloped and natural character of the lake.
- The eastern shoreline is extensively developed and has limited opportunity for new shoreline lot creation. The shoreline along Three Mile Bay, Pickerel Bay, the Canal and the hamlet of White Village are more densely developed areas that contains a mixture of both residential and large tourist commercial properties.
- There are 553 privately owned existing lots of record located along the shoreline of White Lake, including rural, residential and commercial land uses, comprised of the following:
  - 521 residential lots on the mainland
  - 19 residential lots on islands
  - 10 lots zoned for resort or tourist commercial uses that have a total of 980 accommodation units
  - 3 lots zoned for other uses that include a lumber yard, museum, and one Point Road property zoned Hamlet Commercial with 3 residences.
- An estimated minimum of 49 additional shoreline residential lots could be created through infilling of private land, based on a shoreline lot frontage of 60 m.
- MNRF Policy Report G395 states that Crown land shorelines will not be disposed of for new cottage or seasonal (hunt) camps, but other uses could occur subject to conditions.
- The Algonquin Land Claim parcel is not subject to municipal or provincial regulation and it is impossible to know what could happen when the lands are transferred from the Crown to the Algonquin First Nation. However, it is estimated that approximately 80 new shoreline lots could be created in accordance with the municipal 60 m minimum lot frontage requirement.

## Appendices

1. Zoning Maps - 4 municipalities
2. Air Photos and Site Maps - Resort Commercial Properties
  - i. Glenalee RV and Mobile Home Park
  - ii. White Lake Trailer Park
  - iii. T- Bell Cabins
  - iv. White Lake Marina
  - v. Bayview Resort - RV Park and Cottage Rentals
  - vi. White Lake Campground
  - vii. White Tail Lodge
  - viii. Pickerel Bay Lodge
  - ix. Cedar Cove Lodge
  - x. Three Mile Bay Campground
3. Air Photos and Site Maps - Other Non Residential Properties
  - i. White Lake Museum
  - ii. Lumber Yard
  - iii. Point Road Property Zoned Hamlet Commercial Zone

\*\*\* Please note that the air photos illustrate the general layout of the development. The property lines do not correctly illustrate the proper location, but are provided to generally illustrate the scope and layout of the property.