

Township of Georgian Bay



Community Based Economic Development Strategy 2014 - 2017



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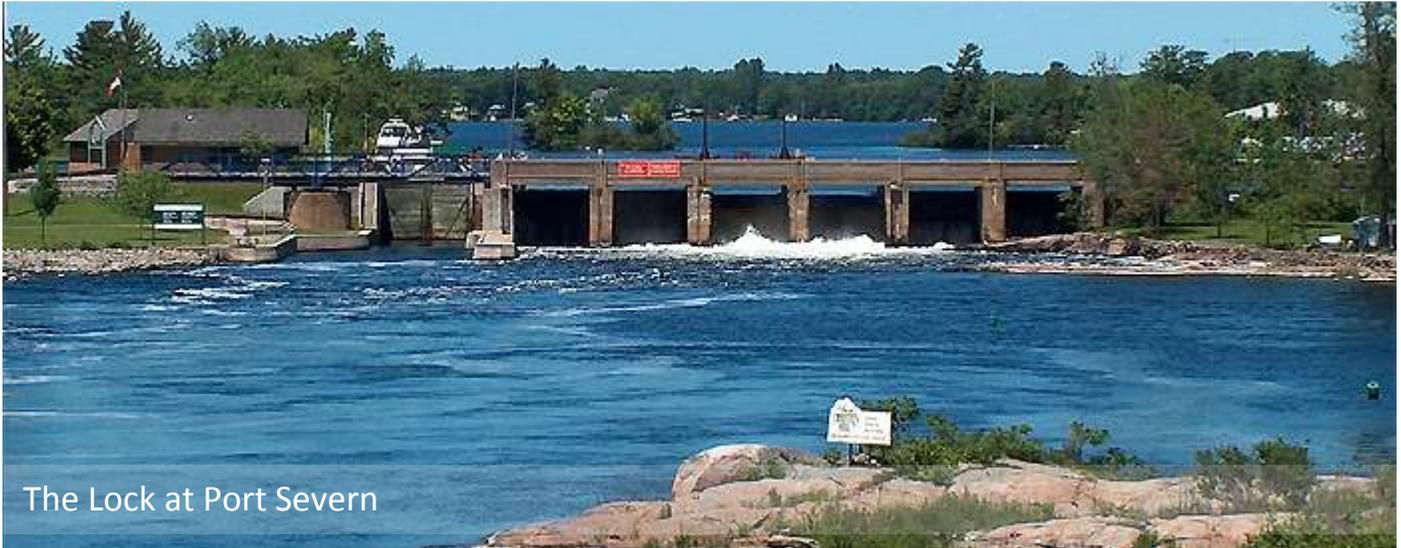


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Introduction



In November 2011, The Township of Georgian Bay Council adopted the **Sustainable Georgian Bay Community-Based Strategic Plan**. The vision for the plan was as follows:

“The Township of Georgian Bay will remain a safe and welcoming place: showcasing our historic, prosperous and sustainable villages as well as cottage communities.

Honoring our unique natural amenities, we will promote and collaborate with the outstanding stewards of our community to foster innovative yet thoughtful growth.”

It also stated the community’s desire to incorporate the three pillars of sustainability in the actions of the Township.

- **Environment:** To be a community that protects, supports and enhances our natural heritage and environmental assets.
- **Economy:** To be a community that focuses on economic prosperity, develops our economy and builds on our environmental assets
- **Society and Culture:** To be a community that celebrates on our cultural and community assets.

The strategy established eight priority projects including the development of an Economic Development Strategy.

This **Community-Based Economic Development Strategy** builds on the foundation of the “Sustainable Georgian Bay Community-Based Strategic Plan” and reflects the community’s commitment to the mutually supportive goals of environment, economy and society and culture.

The strategic planning process included three phases: research, consultation and reporting



The strategy has two areas of focus.

- For the communities of Port Severn and MacTier, the strategy focuses on the communities’ “investment readiness” by closely examining the local economy and making an assessment of community assets that could be levered to maximize the communities’ economic potential in a sustainable manner.
- For Honey Harbour, the strategy focuses on maximizing the economic contribution of the thousands of visitors drawn to the Delawana Inn and Georgian Bay Islands National Park, without compromising the community’s natural assets and to better serve the seasonal residents, many of whom are water access only and use Honey Harbour as their shore base.

Clearly, public consultation with stakeholders in Georgian Bay is a critical element in a community-based strategic plan. A Community Advisory Committee consisting of the following members has worked with the Georgian Bay staff to guide the planning process.

Community Advisory Committee

- Michael Lawley – Muskoka Tourism
- Dawn MacDonald – MacTier Community Development Committee
- Marianne Braid – SEGBAY - Southern Georgian Bay Chamber of Commerce
- Paul Herriott – SEGBAY - Southern Georgian Bay Chamber of Commerce
- Alan Bowers – Twelve Mile Bay
- Laura Hernando – Ontario Ministry of Tourism, Culture and Sport
- Graham Lamb – Georgian Bay Islands National Park
- Adrian Conrad – Delawana Inn
- Roy Lovold – MacTier Community Development Committee
- Ron Cameron – Stewart Lake Association

During the consultation great efforts were made to ensure active contribution by permanent and seasonal residents, businesses owners, business organizations, government agencies, tourism operations, regional organizations and other stakeholders through focus group meetings, one on one interviews and an on-line survey.

Some of the individuals consulted through the course of this project include:

- Parks Canada – Gary McMillan & Graham Lamb
- Delawana Inn - Adrian Conrad
- ReMax Baywatch Ltd. - Armin Grigaitis
- Representatives of Honey Harbour Marina Owners and Ontario Boating
- Bill Synder, South Bay Cove
- Bob Snider, Cognashene Cottagers Association
- Andrea Dale, Stewart Lake Cottagers Ass.
- Dawn MacDonald, MacTier Community Development Committee
- Lee Gillen, District of Muskoka
- Melissa Halford, District of Muskoka
- Stuart Morley, Consultant to Muskoka Community Network
- Executive Committee of the SEGBAY - South Georgian Bay Chamber of Commerce
- Staff and Council – Township of Georgian Bay

We are indebted to these individuals for freely sharing information and their insights on Georgian Bay's future.

Location & Overview

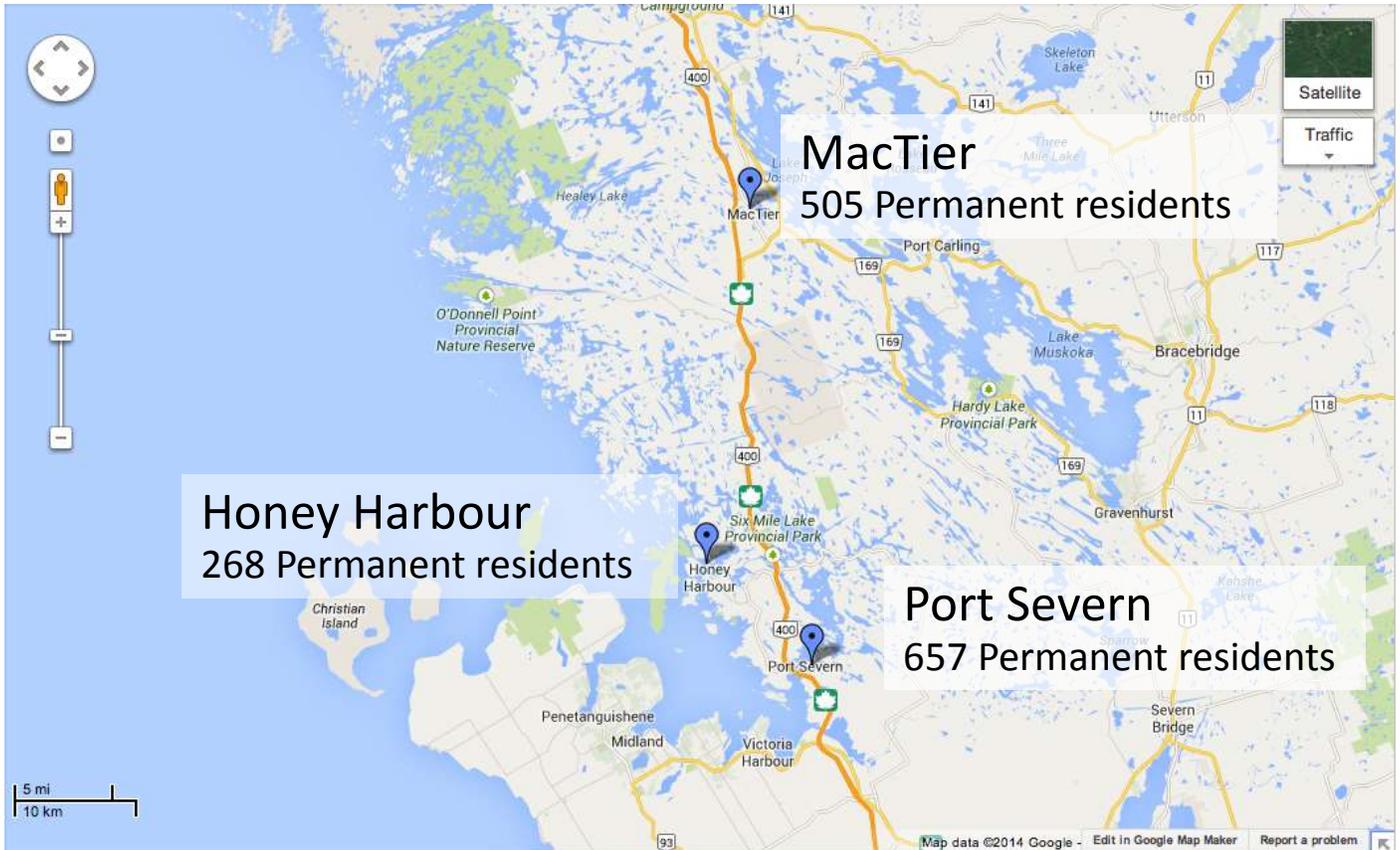


Image: Google Maps

The Township of Georgian Bay is a large pristine area of islands, inland lakes and rivers which is the very definition of “cottage country” in Ontario.

The municipality was established in 1971 through the amalgamation of the former townships of Freeman, Gibson and Baxter. It is located on Highway 400, approximately 90 minutes north of Toronto, in the District of Muskoka on Georgian Bay at the entrance to the 30,000 Islands.

The 2011 Census population for the Township of Georgian Bay is 2,482. There are three principle settlement areas in Georgian Bay. To determine the distribution of the Township’s permanent population we examined the Municipal Election Poll Data provided by the Township. This data is not the same as the Census data but it does show how the population is spread throughout the Township.

Port Severn (Port Severn is divided by the Severn River with the north side in the Township of Georgian Bay and the south side in Severn Township, Simcoe County). The commercial core for Port Severn has a **population of 162 permanent residents¹** with another **495 living in the immediate surroundings**.

¹ Source: Municipal Election Poll Data

Honey Harbour which is 15 km to the northwest on Honey Harbour Road, has a **permanent population of 268**.

MacTier which is 40 km north of Port Severn lies close to the north-eastern boundary of the Township. It has a **permanent population of 305** with another **200 living in the immediate surroundings**.

The balance of Georgian Bay's permanent population, numbering **709 year round residents**, are scattered mostly in the southern half of the Township.

Infrastructure

Sewer and Water Services

There are piped sewer and water services in the urban areas of Port Severn and MacTier operated by the District of Muskoka. There is capacity in both systems for future growth however there is an allocation issue in Port Severn which is discussed later. The rest of the Township relies on private septic systems and wells.

Telecommunications

Cellular telephone service is generally good and due to investments made by FedNor through a not for profit organization called Muskoka Community Network, the vast majority of Georgian Bay residents and cottages enjoy good broadband internet coverage. Along Honey Harbour Road from Port Severn to Macey Bay Road residents enjoy upload and download speeds of 10 Mb per second. This gives this corridor a competitive advantage to compete successfully for new businesses and economic development with communities further south in more densely populated areas.

Transportation



Highway 400 is the backbone of the community. It provides four lane controlled access to the larger commercial centres of Barrie and Parry Sound. Seasonal residents can make the trip from the GTA to their cottage in less than two hours. Exit 156 leads to Port Severn and Honey Harbour. Exit 189 leads to MacTier.

Although a CP rail line traverses the community on its way to Sudbury, there is no passenger rail service. Ontario Northland Transportation provides intercity bus service with stops in Port Severn and MacTier.

Port Severn

Port Severn's earliest economy was based on logging. Felled trees were transported on the tributaries of the Severn River to a mill at what was originally known as Severn Mill, later renamed Port Severn. The mill was destroyed by fire in 1886 and not rebuilt due to dwindling supplies of timber in the region.

The completion of Lock 45 of the Trent Severn Waterway in Port Severn in 1915 changed the economy of the community by opening the way for tourism. The economies of Port Severn and Honey Harbour are almost completely based on serving visitors and summer cottagers.

Most population growth in the Township of Georgian Bay is expected to be concentrated in the Port Severn area.



A new commercial plaza, with a Petro Canada Gas Bar, convenience store and five fast food restaurants including a Tim Horton's franchise, opened in 2013 on Lone Pine Road near the junction with Port Severn Road.

The southern half of the hamlet of Port Severn actually lies outside Township boundaries, in Severn Township which is part of Simcoe County. It relies on septic systems for waste disposal which is tightly regulated and therefore has limited growth potential.

In 2008 the community welcomed a new residential development at the Oak Bay Golf Course with a condo project and adjacent single family residential homes totalling approximately **411 units** just off Honey Harbour Road. Another residential development is proposed across the road which includes another **377 residential units** plus commercial development sites at the entrance to the residential subdivision, called Port Severn Heights.

Together, the two projects could **double Georgian Bay’s existing year round population and stimulate additional commercial development** - however there are sewage capacity allocation issues which need to be resolved. The Port Severn Sewage Treatment plant was built by the District of Muskoka in 1997 at a cost of \$15 million. It was designed to service the equivalent of 600 residential properties.

Existing properties in the service area were allocated ERUs or “Equivalent Residential Units” and commercial operators and real estate developers were allowed to purchase additional ERUs for future development on land they controlled. The residential development at Oak Bay for example purchased 60 ERUs to accommodate their development plans. Another 35 ERUs have been purchased to serve a proposed development on Port Severn Road North across from Christie’s Mill.

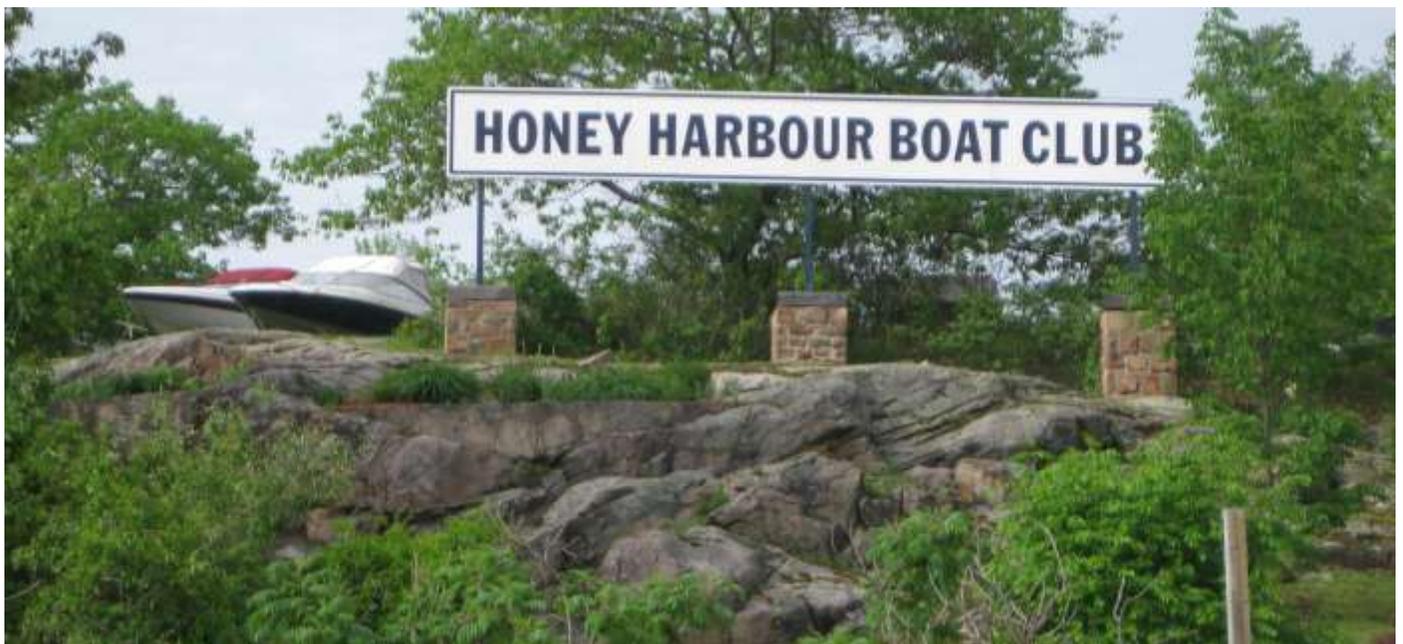
Capacity in the Sewage Treatment plant is reserved for holders of ERUs, however many properties have not connected to the system. The District now finds itself in a position where all ERUs have been allocated and capacity has been committed but the sewage treatment plant is only operating at about 25% of its design capacity.

Any new development project in Port Severn will need to establish a dialogue with the District of Muskoka very early in the planning process to arrange to free up access to the surplus sewer and water capacity.

Port Severn has strong connectivity with a new broadband transmission tower erected next to the community centre in Port Severn.

Honey Harbour

Honey Harbour is roughly 15 km to the northwest of Port Severn. It is the gateway to the 30,000 Islands of Georgian Bay and is a major access point for summer cottages scattered throughout the islands and coves of the Georgian Bay coastline. There are almost five summer cottages for every year round residence in the Honey Harbour area. Because so many of these cottages are water access only, Honey Harbour is also the site of dozens of marinas.



Honey Harbour is perhaps best known as the location of the historic Delawana Inn which originally opened in 1897. At its peak, the Delawana employed between 200 and 300 part-time workers, many of them students. The hotel

operated continuously until 2012 when it was placed in receivership. New owners have now purchased the property and plan to restore and redevelop the site. This new investment represents an ideal opportunity to include some additional commercial uses to better serve visitors and residents alike.

As well as serving as the shore base for thousands of seasonal residents, Honey Harbour is also the access point for the Georgian Bay Islands National Park operated by Parks Canada. The National Park is a water access only camping and hiking destination attracting an estimated 60,000 visitors per year. It also hosts two summer YMCA camps.

There are limited opportunities for population growth in Honey Harbour. The community relies on private services and the topography makes the placement of additional septic systems difficult. However there are many opportunities to better serve the existing seasonal residents as well as deriving greater economic benefits from visitors to the Delawana and the National Park.

MacTier

The village of MacTier is at the northern boundary of Georgian Bay, approximately 43 km from Port Severn. MacTier is the youngest of the three settlement areas having been founded in 1905 as a service and refuelling stop for the steam engines on the CP Rail Road because it was the midpoint on the Toronto to Sudbury line. At its peak MacTier had a roundhouse, large coal storage facilities and a service yard for the repair and maintenance of steam locomotives. The commercial core of MacTier was destroyed by a fire in 1997 but has since been rebuilt.

MacTier is relatively isolated from the rest of Georgian Bay. It is closer to Parry Sound than Port Severn. Parry Sound is a regional centre and as a result MacTier residents are drawn to Parry Sound for commercial and personal services rather than driving south to Port Severn or Midland.

It was bypassed by the expansion of Highway 400 in the 1990s. MacTier is also divided longitudinally by the CP Rail line. The use of increasingly longer freight trains caused frustrating delays for residents wanting to travel from the east side and west side of the community. A grade separation is has just recently been completed which will resolve many of the delays.



MacTier Railroad Heritage Society Caboose

MacTier does not have as large a tourism base as Port Severn or Honey Harbour. Even so, the ratio of seasonal residences to permanent residences is 2.3 seasonal properties for every year round property². (Port Severn and Honey Harbour have a ratio of 4.3 seasonal properties for every permanent property.) Stewart Lake, the principal recreational lake serving MacTier, has 114 cottages although not all are located in Georgian Bay. The eastern shore of the Lake is in the Township of Muskoka Lakes.

Despite the competitive pressure from Parry Sound, MacTier is able to support a Foodland grocery store, Home Hardware and Tim-Br Mart Building Centre, TD Bank, LCBO and a Beer Store, an arena and community centre and a public school, and library.

It is a quiet self-sustained community. Residents note that the community is becoming attractive to new retirees.

Area residents report good telecommunications coverage, particularly broadband internet access, an essential piece of infrastructure in today's economy. The availability of broadband internet access in MacTier and throughout Georgian Bay provides a level playing field when competing for the attention of entrepreneurs and other small businesses. It puts the community on par with larger Southern Ontario communities. Entrepreneurs rely on email and the internet to communicate with their clients and customers.

Seasonal Resident Population

Overlaying the population of approximately 2,482 permanent residents is a very large number of seasonal residents who own cottages throughout the Georgian Bay area. Estimates prepared by Muskoka District indicate there are approximately **15,958 seasonal residents** in Georgian Bay³. The seasonal population is 86.7% of the total population.

The economic impact of the seasonal resident market is discussed in detail in a later section of this report



² Source: Municipal Polling Data provided by the Township

³ Muskoka District Second Home Study 2013

Demographic Profile

Georgian Bay's permanent population is growing rapidly. There are now 2,482 permanent residents, an increase of nearly 25% in the last decade. In addition there are an estimated 15,958⁴ seasonal residents.

85% of the Population is Seasonal

In the five years between 2001 and 2006, the population of permanent residents increased 17.5%. Growth slowed somewhat between 2006 and 2011 to 6.1%, which is still ahead of the provincial average of 5.7%. This rate of growth is far ahead of the rest of Muskoka District, which only grew by 0.8% between 2006 and 2011.

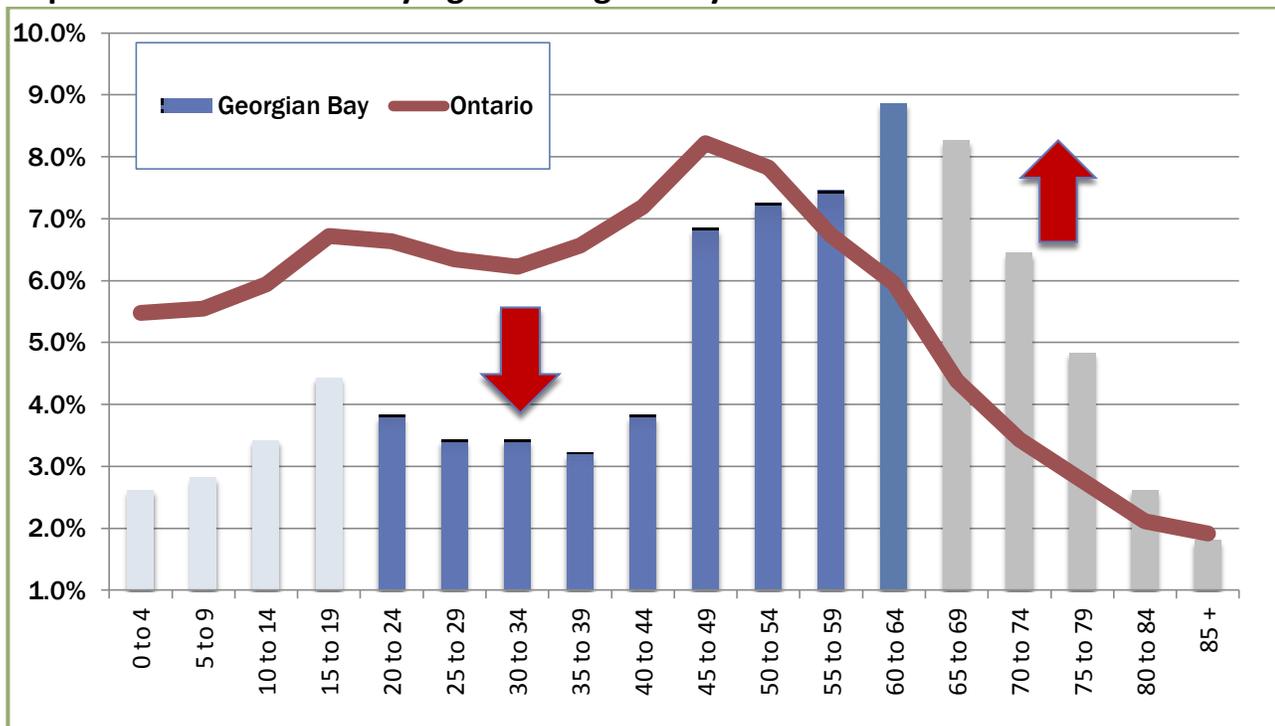
Key Demographics Township of Georgian Bay

	2001	2006	2011
Population:	1,991	2,340 (+17.5%)	2,482 (+6.1%)
Median age	46.6 years	49.3 years	53.4 years
Total # Private dwellings:	5,239	4,519	5,173
# Dwellings Occupied by Usual Residents	NA	1,018	1,098

Source: Statistics Canada Census

There are some significant differences between the age of the Georgian Bay's population and the Ontario population. Georgian Bay residents are older. The highest proportion of the population in Georgian Bay is aged 60 to 64, one step away from the traditional retirement age.

Population Distribution by Age – Georgian Bay and Ontario



Source: Statistics Canada - 2011 Census

⁴ Source – Muskoka District Second Home Study 2013

The average age of the community's permanent residents is 53.4 years, up from 46.6 in 2006. Almost half (47%) of Georgian Bay residents are over 50 years of age. The aging population has serious implications for both the size of the labour force and for the cost of providing health and personal services to a growing population of older people.

Almost ½ the population is over 50 years old.

Half as many people under 45 as the Province

Along with a high incidence of seniors, Georgian Bay has a much lower proportion of young people in the population compared to the Province. There are roughly half as many people in the under-45 age group compared to the provincial average. Without intervention to attract younger families this trend is likely to grow because much of Georgian Bay's current population growth consists of mature residents moving to the community.

Economic Profile

Commuting Flows

Out of a total Labour Force of 2,035, Statscan reported that a total of 910 residents were employed and 40 were reportedly unemployed. Of the 910 employed residents, 530 were reportedly employed in a “usual place of business”.⁵ The rest are construction workers or contractors which move from one job to another or consultants and other service providers who similarly go from one customer or job site to another without going routinely to a shop or office.

More than half of the employed workforce (60%) in Georgian Bay commutes to work in another municipality. The outbound commuting traffic is offset by a comparable number (57%) of jobs in Georgian Bay being filled by non-residents commuting into the Township. A substantial number of Georgian Bay residents work in Severn Township and Midland.

Place of Work for Township Residents	Total	Male	Female	
Toronto (C)	20	0	20	
Severn (TP)	115	35	80	22%
Muskoka Lakes (TP)	30	15	15	
Georgian Bay (TP)	210	120	90	40%
Midland (T)	105	60	45	20%
Bracebridge (T)	50	25	25	
Total # Employed Residents	530			
Place of Residence of Persons Employed in Township	Total	Male	Female	
Toronto (C)	25	10	15	
Tay (TP)	25	20	5	
Sequin (TP)	95	45	50	20%
Parry Sound (T)	20	20	0	
Georgian Bay (TP)	210	120	90	43%
Oro-Medonte (TP)	25	15	10	
Muskoka Lakes (TP)	50	25	25	10%
Midland (T)	35	20	15	
Total # of Jobs in Georgian Bay TP	485			

Source: Statistics Canada 2006 Census

An examination of the industries in which commuters are employed shows an inflow of workers in the community’s tourism businesses. Many of these jobs are lower paying service positions. Local residents tend to be employed in higher paid construction jobs outside the community.

⁵ Source: Statistics Canada 2006 Census

Labour Flows by Industry

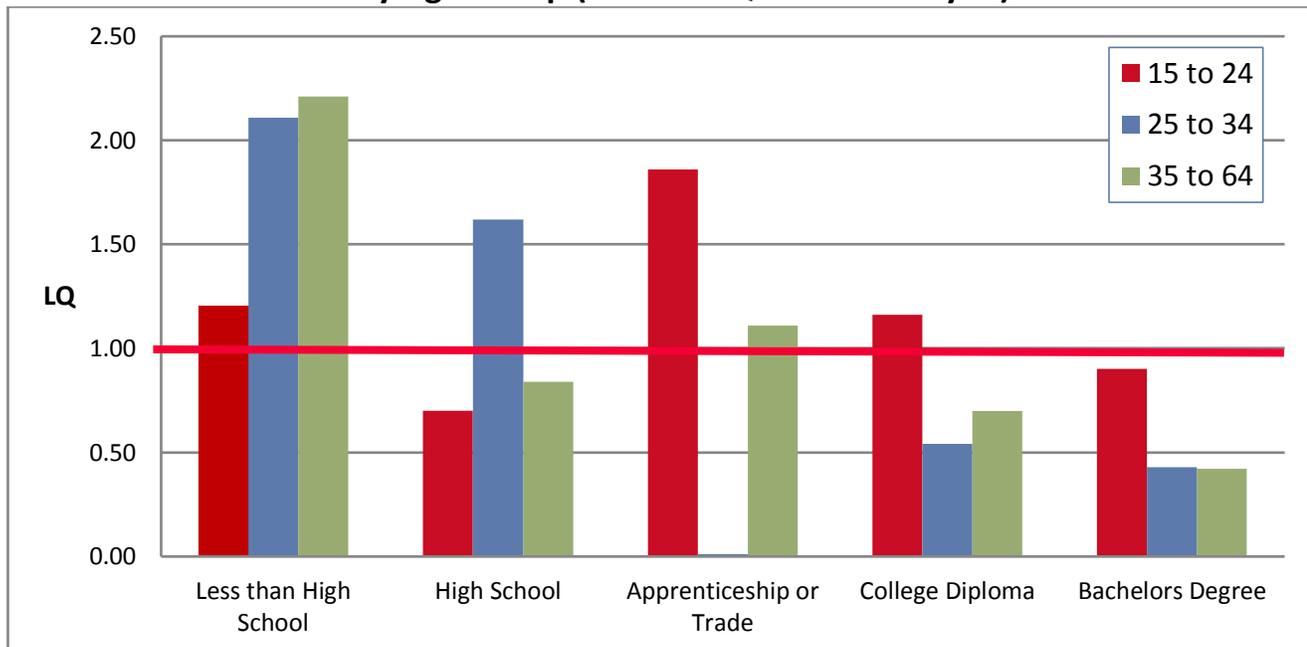
NAICS Code	Description	Employed in Region	Resident in Region	Net Import
72	Accommodation and food services	240	85	155
71	Arts, entertainment and recreation	150	95	55
44-45	Retail trade	145	140	5
23	Construction	80	145	(65)
81	Other services (except public administration)	40	70	(30)
62	Health care and social assistance	25	60	(35)
56	Administrative and support, waste management and remediation services	25	30	(5)
91	Public administration	20	10	10
53	Real estate and rental and leasing	20	35	(15)
48-49	Transportation and warehousing	20	40	(20)

Source: Statistics Canada 2006 Census

Education

The total labour force of Georgian Bay (aged 15 years or older) is 2,035 people. The following graph compares the education levels of the Georgian Bay Labour Force to that of the Province using a location quotient analysis (LQ).

Education Attainment by Age Group (Location Quotient Analysis)



Source: Statistics Canada 2006 Census

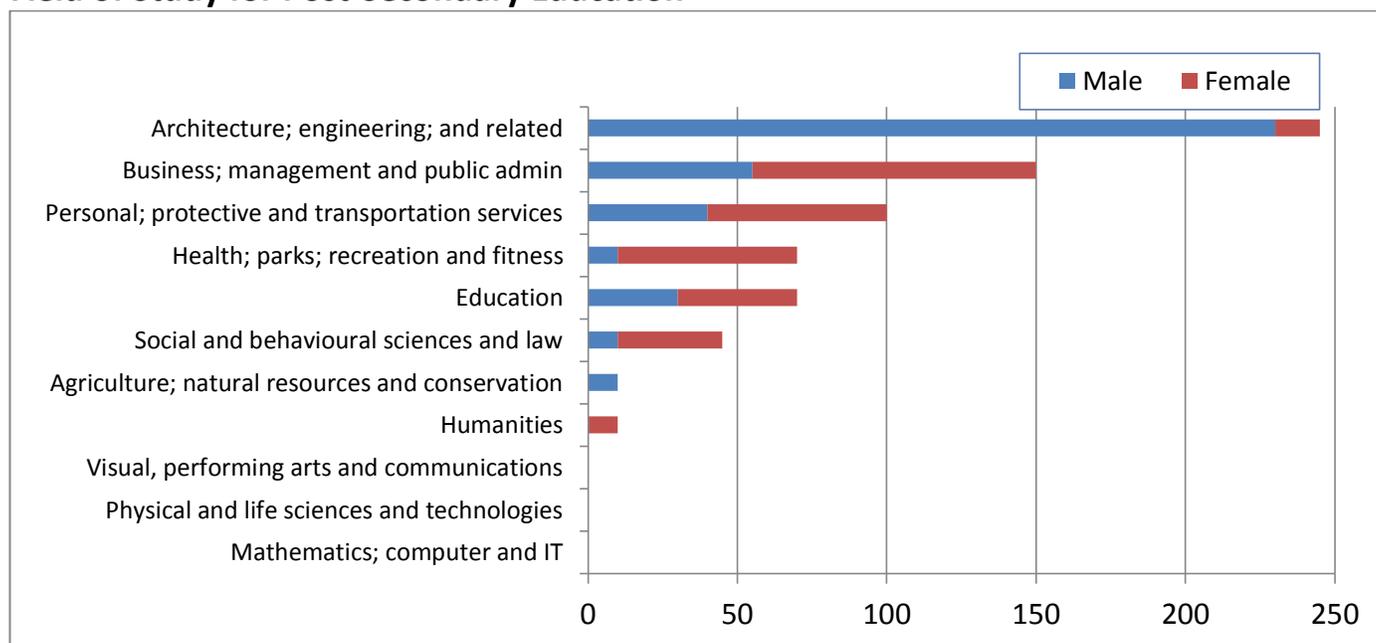
The ratio of “education by age” in Georgian Bay is compared to the Province. If the local concentration matches the Province’s the Location Quotient (LQ) will be 1.0. If the LQ is higher, that level of educational attainment is more prevalent than the provincial average. Conversely if the LQ is lower than 1, it has a lower concentration than the provincial average.

A substantial majority of the labour force (1,340 or 65.8%) has not completed high school. The low education level is particularly serious in the older age groups, which are double the provincial rate. The link between education and employment has been well documented. Prospects for well-paying employment are particularly bleak for those individuals who have not completed high school

On a positive note, youth aged 15 to 24 are achieving higher levels of education. They are particularly strong in apprenticeship and trades training.

Of those who did pursue post-secondary education, the field of study is very interesting. Males overwhelmingly studied engineering, architecture and related technologies, while females outnumbered males in the fields of business management and public administration; health, parks and recreation and fitness; and in social and behavioural sciences and law.

Field of Study for Post-Secondary Education



Source: Statistics Canada 2006 Census

Employment by Occupation

Occupation	Total	Male	Female
Total experienced labour force 15 years and over	950	510	440
Management occupations	140	100	40
Business; finance and administration occupations	140	30	110
Natural and applied sciences and related occupations	25	25	0
Health occupations	30	10	20
Occupations in social science; education; government service and religion	30	15	15
Occupations in art; culture; recreation and sport	0	0	0
Sales and service occupations	215	45	270
Trades; transport and equipment operators and related occupations	290	255	35
Occupations unique to primary industry	15	15	0
Occupations unique to processing; manufacturing and utilities	60	20	40

Source: Statistics Canada 2006 Census

The most common occupations in Georgian Bay are in trades, transport and equipment operations and related occupations, followed by sales and service occupations. Management occupations and jobs in business, finance and administration are also prominent, with males dominating the management jobs and females the business, finance and administration jobs.

Statistics Canada’s National Household Survey does not show any individuals employed in arts, culture, recreation and sport. However anecdotally we know that arts and crafts are thriving in the Georgian Bay. The muskokaartsandcrafts.com site lists more than 120 artists and/or studios in the community. Also other Statistics Canada reports show at least 47 persons working in the arts and culture industry classification. This discrepancy can likely be attributed to a small sample size.

Business Size – Significance of Small Businesses and Self Employment

Small businesses dominate the Georgian Bay economy. There are no large businesses (more than 200 employees) and there are only 4 businesses employing more than 50 people.

Statistics Canada’s Canadian Business Patterns database⁶ shows a large number of indeterminate businesses⁷. Industry Canada research⁸ shows that self-employment is increasing at twice the rate of paid employment. In 2010 self-employment represented about 16% of total employment.

# of Firms by Employee Size	June 2009	June 2010	June 2011	December 2012
Total	200	207	215	351
1-4 Employees	62	60	60	89
5-9 Employees	22	18	18	31
10-19 Employees	14	13	10	15
20-49 Employees	9	10	11	13
50-99 Employees	2	1	1	2
100-199 Employees	2	2	2	2
200-499 Employees	0	0	0	0
500+ Employees	0	0	0	0
Indeterminate	89	105	113	199

Source: Canadian Business Patterns December 2012

The indeterminate category in Georgian Bay had a marked increase in the number of firms from 113 to 199 establishments between June 2011 and December 2012. Indeterminate businesses represent more than 50% of all businesses in the community. Further, 33% of all Georgian Bay businesses employ fewer than 10 employees and 25% employ fewer than five people.

⁶ The Canada Business Patterns database is based on company tax filings for HST and Corporate Income Taxes.

⁷ Indeterminate businesses do not file T4A reports with CPP contributions and Income taxes deductions because they have no employees. Some of these companies may be inactive however more often they represent self-employed individuals. Many self-employed individuals do not have employees and/or rely on contractors.

⁸ Industry Canada – Key Small Business Statistics – July 2010

A Seasonal Economy

The economy of Georgian Bay is almost exclusively devoted to serving the needs of seasonal cottagers and vacationers. Unlike other communities in Ontario, there is little agriculture, resource or manufacturing employment to be found in Georgian Bay.

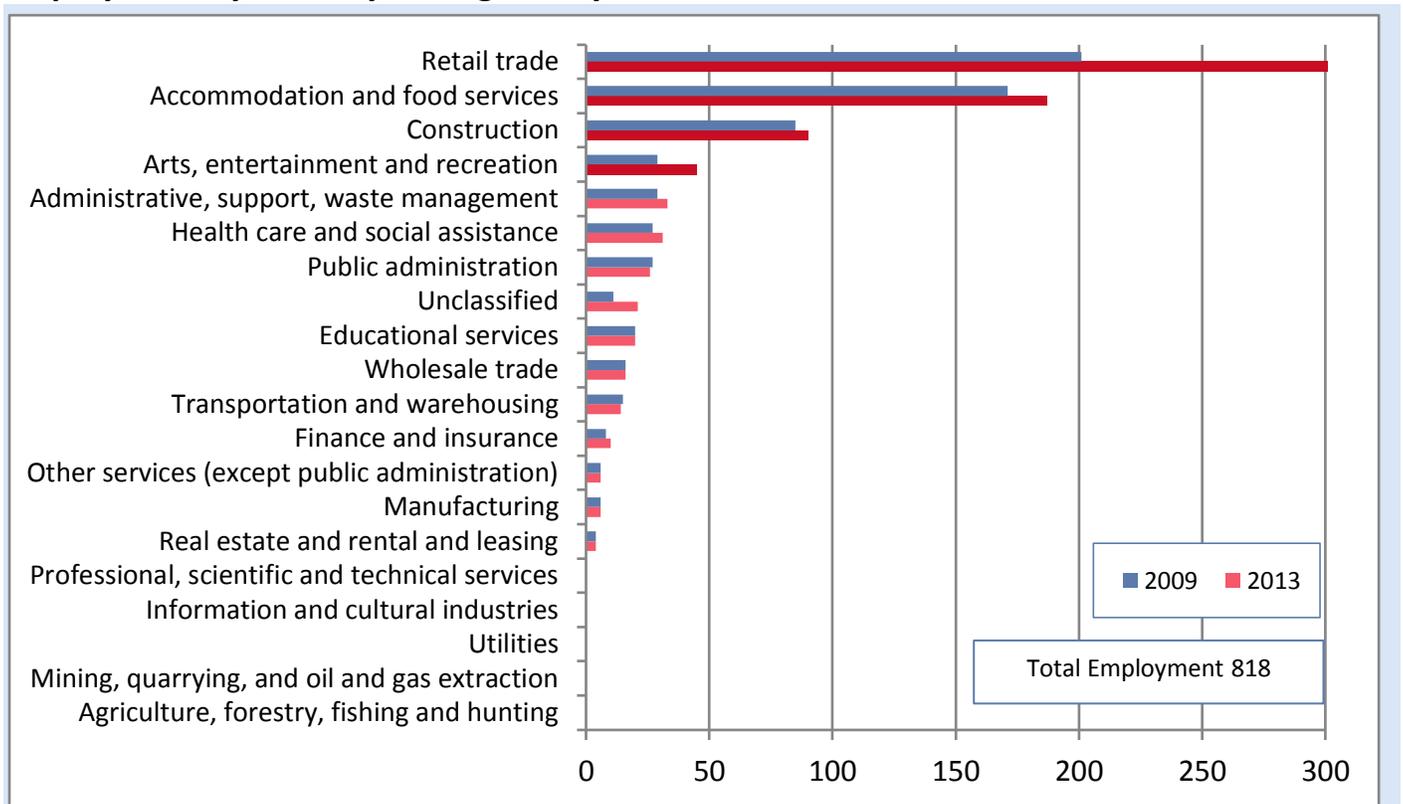
Four sectors account for 77% of all the jobs in Georgian Bay:

- Retail
- Accommodation & Food Services
- Construction
- Arts, Entertainment and Recreation

Georgian Bay's economy is based on serving the needs of cottagers and visitors

Data from the EMSI Analyst Program provided by the Ontario Ministry of Agriculture and Food shows that of those four sectors, retail services expanded significantly in the last five years. Because retail services are totally dependent on the size of the local market, the planned residential developments in the Port Severn area will continue to drive growth in the retail sector.

Employment by Industry: Georgian Bay 2009 - 2013



Source: OMAF Analyst – EMSI Dataset 2013.1

Further breaking down the Retail Services sector, we discovered that a significant portion of the Retail employment was in the subsector called “Other Motor Vehicle Dealers”, which includes marinas. This is by far the largest employment sector in Georgian Bay.

The following table shows all sub-sectors in the NAICS Code⁹ employing more than 10 persons in Georgian Bay. Total employment grew by 138 jobs or 21% between 2009 and 2013.

Employment by Industry Georgian Bay 2009-2013 – 4 digit NAICS

NAICS Code	Description	2009 Jobs	2013 Jobs	Change	% Change	Location Quotient
4412	Other motor vehicle dealers	145	242	97	67%	346.07
7211	Traveller accommodation	96	109	13	14%	15.90
7221	Full-service restaurants	50	48	(2)	(4%)	2.31
4441	Building material and supplies dealers	34	42	8	24%	6.79
2361	Residential building construction	39	42	3	8%	7.44
7139	Other amusement and recreation industries	40	35	(5)	(13%)	5.35
6243	Vocational rehabilitation services	27	31	4	15%	19.26
7212	RV (recreational vehicle) parks and recreational camps	29	30	1	3%	44.33
X000	Unclassified	11	21	10	91%	0.99
2381	Foundation, structure, and building exterior contractors	16	20	4	25%	3.58
6111	Elementary and secondary schools	20	20	0	0%	0.53
4451	Grocery stores	17	19	2	12%	1.03
2389	Other specialty trade contractors	20	18	(2)	(10%)	5.03
9130	Local, municipal and regional public administration	17	16	(1)	(6%)	0.67
4131	Food wholesaler-distributors	16	16	0	0%	3.59
5622	Waste treatment and disposal	10	13	3	30%	16.49
2379	Other heavy and civil engineering construction	<10	11	--	--	38.26
5613	Employment services	<10	11	--	--	0.85
4841	General freight trucking	12	10	(2)	(17%)	2.08
7121	Heritage institutions	11	10	(1)	(9%)	12.25
5617	Services to buildings and dwellings	<10	10	--	--	1.10
5221	Depository credit intermediation	<10	10	--	--	0.54
	Total	655	793	138	21%	

Source: OMAF Analyst – EMSI Dataset 2013.1

⁹ NAICS – North American Industrial Classification System

Significant Sectors in Georgian Bay

Retail Services / Marinas

The largest employer group in Georgian Bay is the retail sector¹⁰ with 309 employees of which the majority (242) are employed in the area's many marinas. This dependence on such a narrow industry sector is exceptional however not surprising when considering the findings about boat ownership in the Muskoka Second Home Study discussed later in this report.



Through Boating Ontario and the Township Building Department we have identified at least 23 marinas in Georgian Bay. There may be others. We found that 19 of these marinas are located in Honey Harbour and immediate environs.

Georgian Bay Marinas

	Capacity
Bayview Marine Resort	125 slips
Brandy's Island Marina	75 slips
Honey Harbour Boat Club	150 slips
Nautilus Marina	255 slips
Paragon Marina Inc.	220 slips
Picnic Island Resort	250 slips
Purser Marine Services	Chandlery & Repairs
White Contracting & Barging	20 slips
Georgian Bay Landing	170 slips

¹⁰ Source: Ontario Ministry of Agriculture and Food Analyst – EMSI 2013

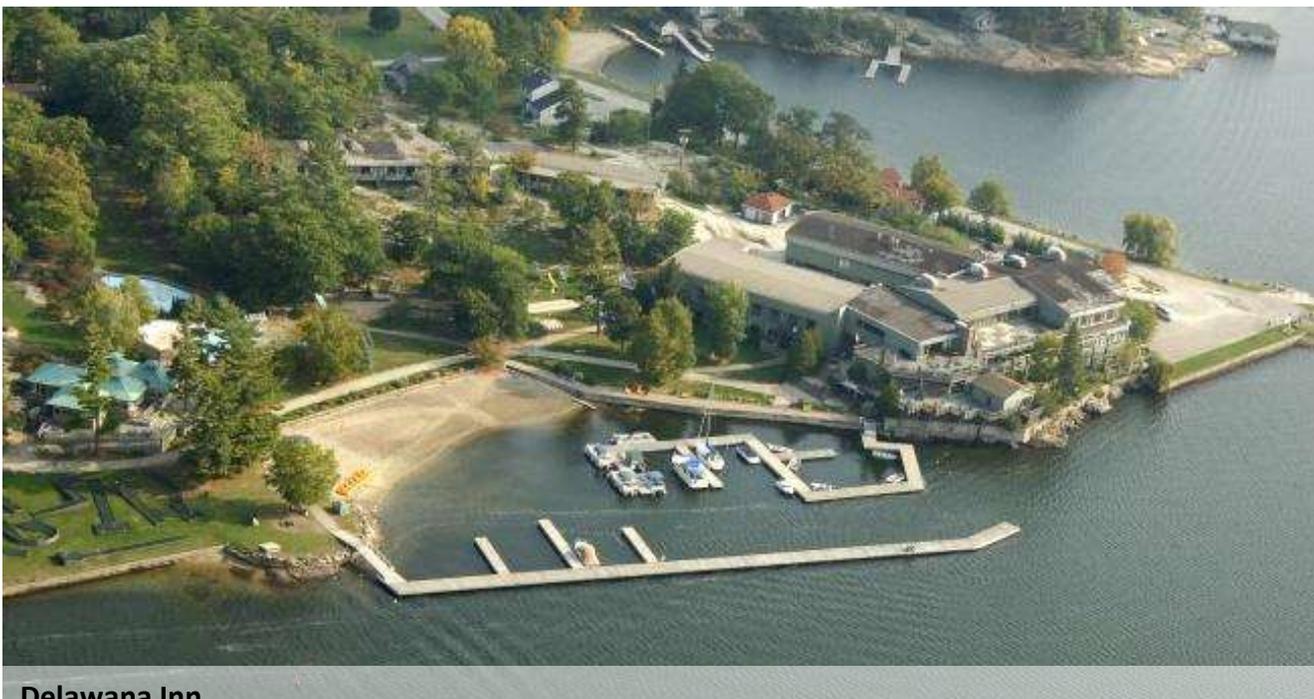
South Bay Cove	140 slips
Gerry's Marina	Stahn Craft Boats
Georgian Bay Water Taxi	N/A
Cousineau Bay Marina	N/A
Minor Bay Marina	N/A
CnC Marina	N/A
Woods Landing	24 slips
Village Marina	N/A
King's Bay Marina	N/A
Moose Deer Point Marina	244 slips
Driftwood Cove Marina	85 slips
Six Mile Lake Marina	120 slips
Big Chute Marina	N/A
Wawautosa Trading Post	120 slips

Source: Boating Ontario 2013 Directory + Township Building Department

Marina operators report that there is a strong demand for additional slips and winter storage space but their expansion is limited by local and provincial policies.

Two of the marinas; Driftwood Cove in Port Severn and South Bay Cove in Honey Harbour cater to large yachts – some in excess of 40 ft. These large yachts are essentially floating cottages for their owners. If included in the seasonal residential count, the owners of these vessels potentially would add several hundred more to the area's seasonal population.

Accommodation & Food Services



Delawana Inn

Source: Muskoka Economic Development Strategy – Malone Given Parsons & C4SE

The next largest employer group is the accommodation and food services sector. This sector has a total employment

of 187 of which 109 jobs are in traveller accommodations and 48 jobs are in full service restaurants. These numbers do not fully represent the employment impact of visitor accommodations because many of the jobs at resorts (including those at the Delawana Inn) are seasonal positions filled by college and university students from out of town and therefore are not captured in the Census data.

The historic Delawana Inn in Honey Harbour is the largest of the half dozen resorts in Georgian Bay. It was originally built 116 years ago. The property consists of 25 acres with a 50,000 square foot main lodge, 20 cabins, 10 housekeeping cottages and a full dining room on site.

Resort Properties in Georgian Bay

Delawana Inn	132 room resort hotel
Driftwood Cove	9 room country inn
Inn at Christie’s Mill	43 room resort hotel
Severn Lodge	52 room resort lodge
Sunnylea Resort	14 housekeeping cottages
Trails End Resort	n/a housekeeping cottages

There are two main categories to the tourism industry in Georgian Bay – camping at the Georgian Bay Islands National Park operated by Parks Canada and resort vacations in the half dozen resorts in the community. The needs and interests of these visitors are very different than those of seasonal residents.

The Delawana has just emerged from receivership with a new owner who is currently considering a number of options including renovating and upgrading the buildings on site, adding new retail/commercial services in the lodge and dedicating space to stimulate an arts and craft program. It appears that the housekeeping cottages will be open for the 2014 summer season.

Arts Entertainment and Recreation Services



Heritage interpreter for Parks Canada

Photo: University of Victoria of Summer Student at Georgian Bay Islands National Park

Parks Canada operates the Georgian Bay Islands National Park. The Park includes 63 islands in Georgian Bay, with the central property of Beausoleil Island near Honey Harbour. The park represents the fourth largest employment group providing jobs for both campground operations and recreation workers. Parks Canada reports that approximately 60,000 people visit the park annually. The Park provides camping and hiking trails. There are 120 campsites and 10 rustic cabins on the island. Cedar Spring Campground has 60 sites and 6 rustic cabins available. Christian Beach offers 4 rustic cabins on the western shore of Beausoleil Island. There are also two summer camps on the island; Camp Queen Elizabeth operated by the YMCA in London and Camp Kitchikewana operated by the Simcoe Muskoka YMCA.



Beausoleil Island is only accessible by water. Parks Canada has very limited capacity to transport visitors to the island. Their Day Tripper boat only carries 12 passengers at a time. Every day Parks Canada personnel turn people away because they do not have the capacity to transport them to the island. Parks Canada would welcome a partnership with a private operator to provide water taxi service to the island. This unmet demand represents an opportunity for a commercial operator. There may also be a market boat tours of the islands to view the many magnificent cottages dotting the 30,000 Islands.

Construction

The fourth significant employer group in Georgian Bay is the construction sector with a total of 89 jobs. Cottagers are the primary customers of most of the construction contractors. The contractors provide renovations, expansions and landscaping and property management services. Most of the construction firms have barges in order to ferry their building materials and heavy equipment to the island properties.

The Muskoka District Second Home study found that renovations, expansions and landscaping accounted for about 20% of the \$115 million total annual expenditures by seasonal residents in Georgian Bay.



White Contracting & Barging

The Economic Impact of Seasonal Residents



Photo: A&A Services and Marine Contracting

A report on the economic potential in communities with similar proportions of seasonal residents provides some relevant insights for Georgian Bay. In his doctoral thesis entitled *“Where Do We Go from Here? – Rural Development and Gentrification in the Almaguin Highlands”*¹¹, Dr. John Michels determined that many local businesses did not take full advantage of the opportunities afforded by cottagers. Dr. Michels further stated that seasonal residents represent the first and best target for the community’s economic development efforts.

Muskoka District Second Home Study 2013

Seasonal residents or cottagers are often referred to as tourists but in fact they behave very differently from a typical tourist. It is important to understand seasonal cottagers and their needs to maximize the economic benefit from their presence in the community.

The District of Muskoka released an update of their “Second Home Study” in 2013 documenting the economic contribution of seasonal residents make to the region. This report provides an excellent yardstick to measure the economic impact of seasonal residents in the economies of the communities that make up the Muskoka District.

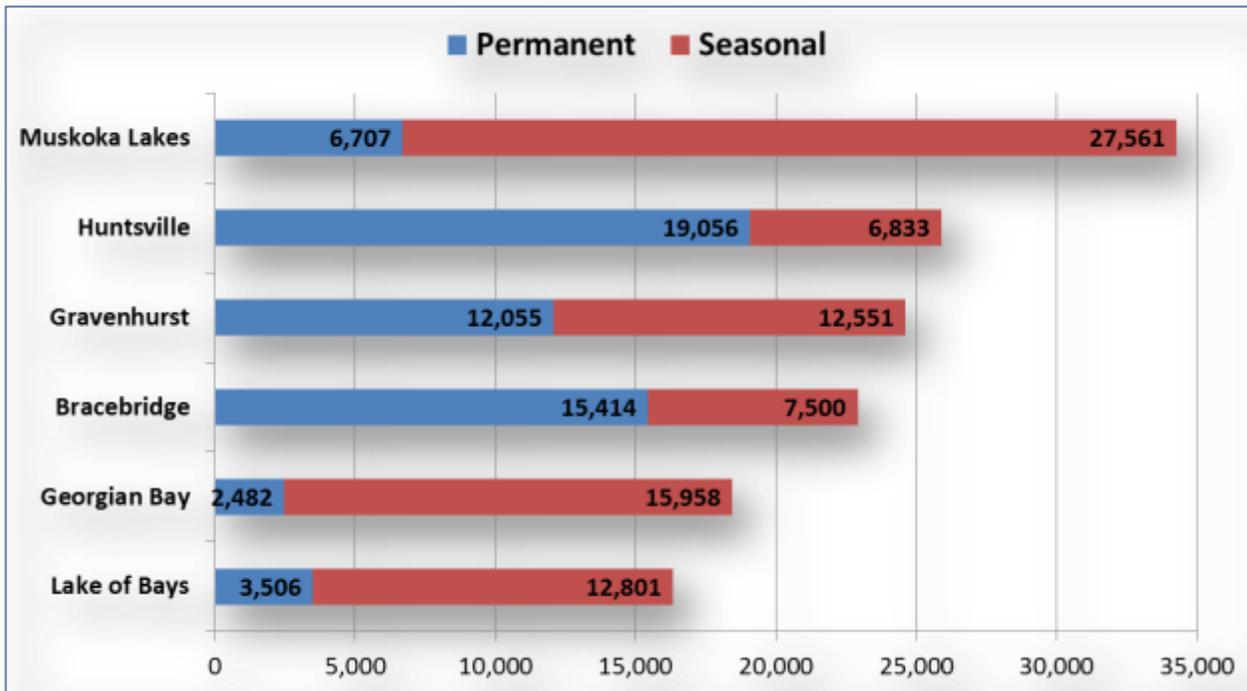
The response to the survey was very high with 25% of property owners (5,255 responses) participated in the study, providing a wealth of information, including household characteristics, local spending and the activities they engage in while in Muskoka.

The seasonal population of the entire Muskoka District is larger than the permanent population, (58% seasonal; 42% permanent) however the Township of Georgian Bay has the highest percentage of seasonal residents, at 86.5% seasonal and 13.5% permanent. The study also notes that Georgian Bay has the highest proportion of water access only properties (55.0%) and the lowest proportion of public road access properties (14.6%) of any community in Muskoka.

¹¹ Where Do We Go From Here? – Rural Development and Gentrification in the Almaguin Highlands, Dr. John Michels, University of Illinois, Chicago, 2013.

Georgian Bay also has the lowest proportion of winterized cottages (38.9%) corresponding to its high number of water access only properties. Only 16.5% of respondents from Georgian Bay plan to winterize in the future, the lowest percentage in the District.

Permanent and Seasonal Population by Municipality

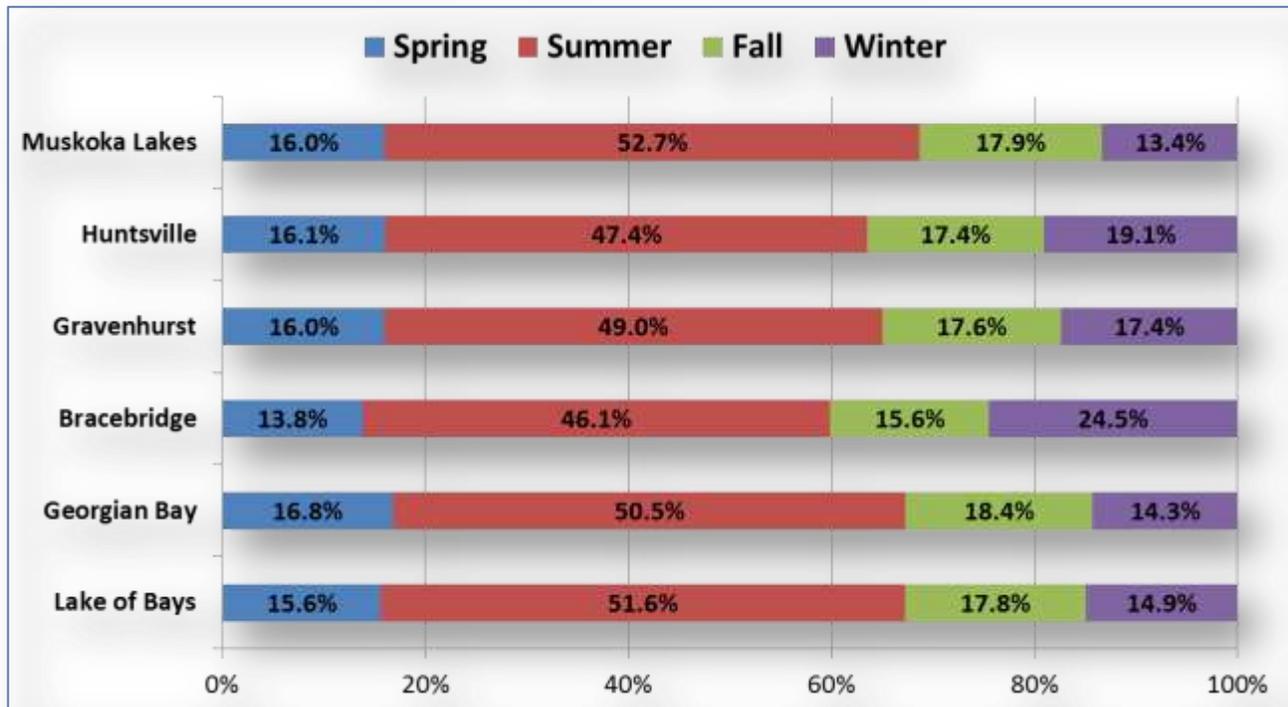


Source: Muskoka District Second Home Study 2013

Given the high percentage of water access only properties, it is not surprising that 95.4% of Georgian Bay cottages own motorized boats; the highest proportion in the District. Further, the majority of those or 70.3%, own two or more boats, again the highest proportion in the District. The report shows that 91% of respondents also own non-motorized boats and 67% own two or more non-motorized boats. Only 20.9% of Georgian Bay’s seasonal residents own snowmobiles and 24.1% own ATVs.

The bulk of the cottage use is during the summer months (50.5% in Georgian Bay) however the study reports an increase in use during the shoulder seasons in recent years with Georgian Bay leading the District in cottage use during the spring and fall, with 35% of cottage usage taking place in these shoulder seasons.

Visitor Nights by Season and Municipality



Source: Muskoka District Second Home Study - 2013

Expenditures by Seasonal Residents

The Second Home Study noted that seasonal residents have significantly higher incomes than Muskoka's permanent residents. A large majority or 70% of seasonal residents report annual incomes over \$100,000 while 22% of Muskoka's permanent residents have similar annual incomes.

The Second Home Study reported on the average expenditure of seasonal home owners for a variety of common household expenditures. It also detailed the share of those purchases were made at the cottage and at home. The range of goods and services in Georgian Bay can be expected to grow in response to the growing population. As more goods and services are available in the Township there is an opportunity to grow the proportion of purchases made at the cottage which will increase the economic impact of the seasonal residents' contribution to the local economy.

For instance, if auto repair services were readily available in Georgian Bay, especially near the marinas, cottagers could be tempted to have the car serviced while they weren't using it rather than taking a day from work at home.

When participants in the Second Home Study were asked to identify services lacking in the Muskoka District the most popular responses were shopping and related services as well as restaurants and dining.

Purchases by Household

Common Household Items	% in Muskoka	% Outside Muskoka	Avg. Weekly Purchases in Muskoka
Groceries, Convenience, Personal Hygiene	53.9%	46.1%	\$ 132
Auto Service (gas, oil, repairs)	43.0%	56.1%	\$ 89
Marina Services (gas, storage, repairs)	86.7%	13.3%	\$ 247
Small Household Items & hardware	58.4%	41.6%	\$ 78
Liquor, Wine, Beer	76.0%	24.0%	\$ 91
Sporting & Recreation Goods	31.6%	68.4%	\$ 63
Entertainment (dining, movies, attractions)	51.7%	48.3%	\$ 95

Source: Muskoka District Second Home Study - 2013

Determining Market Demand



Photo: Barrie Examiner – “Service Centre Brings New Life to Village” www.thebarrieexaminer.com/2013/05/01/port-severn-booming

One technique for estimating the market for different types of businesses is to determine how many businesses of different types can be accommodated in a given market through a Market Threshold Analysis. The analysis calculates of the average number of people required to support different types of retail and service establishments, based on provincial averages.

Several factors need to be kept in mind when examining the results of such an analysis. The proximity of a larger competing centre will affect where local residents shop for goods and services. This phenomenon is called “Retail Gravitation”. Also different communities have different demographic and socio-economic characteristics.

In Georgian Bay residents of MacTier gravitate to Parry Sound for their retail and service needs while the residents of Port Severn and Honey Harbour are drawn to Coldwater, Midland and Barrie.

Also, the market threshold analysis does not adjust for unique conditions such as we find in Georgian Bay with its very high incidence of water access only cottages, resulting in the large number of marinas in the community.

Georgian Bay experiences high levels of seasonal fluctuation in market size. Seasonal residents add substantially to the size of the local market in the summertime however in winter, local businesses have to rely on a much smaller group of permanent residents. We attempted to provide an estimate of a “year round equivalence” by assuming the average seasonal resident uses their property 45 days out of the year. With that level of use spread out over a year, we estimate that the seasonal resident use adds an equivalent year round market impact of 2,090 to the permanent population of 2,482.

The Market Threshold Analysis is based on the Mapinfo 2008 Market Threshold Analysis calculations provided by the Ontario Ministry of Agriculture and Food. The analysis suggested the following businesses would have the highest demand in Georgian Bay and should be studied more closely.

- Auto repair service
- Beauty/ barbers shops
- Full-service restaurants
- Legal services
- Physician offices
- Real estate agents/ managers

A complete summary of the analysis is included in the appendix.

Summary Market Threshold Analysis			Permanent Population	Year Round Equivalent	Seasonal Population
			2,482	4,572	15,958
Business Descriptions	# Businesses in Ontario	Threshold Population (# people per business) Ontario	Theoretical capacity of Permanent Population	Theoretical capacity of Equivalent Population	Theoretical capacity of Seasonal Population
Auto Repair Service	17,017	715	3.5	6.4	23.7
Beauty Shops/Barber Shops	13,503	901	2.8	5.1	18.8
Full-Service Restaurants	24,294	501	5.0	9.1	33.9
Legal Services	16,784	725	3.4	6.3	23.4
Physician Offices	13,084	929	2.7	4.9	18.2
Real Estate Agents/Managers	10,099	1,204	2.1	3.8	14.1

Source: Matthew Fischer & Assoc. based on Mapinfo 2009 Data Points

The real challenge will be to determine what products and services area cottagers and their guests need and to find ways to deliver those services. This question was included in a community survey detailed in the next section of this report.

Community Survey

The Township of Georgian Bay asked the public to participate in an online survey related to the Economic Development Strategy between December 12 and January 17, 2014. A total of 167 responses were received. The majority of respondents were seasonal residents (70%) followed by permanent residents (26%) and those responding on behalf of a business (3%).

A summary of the key findings is included here.

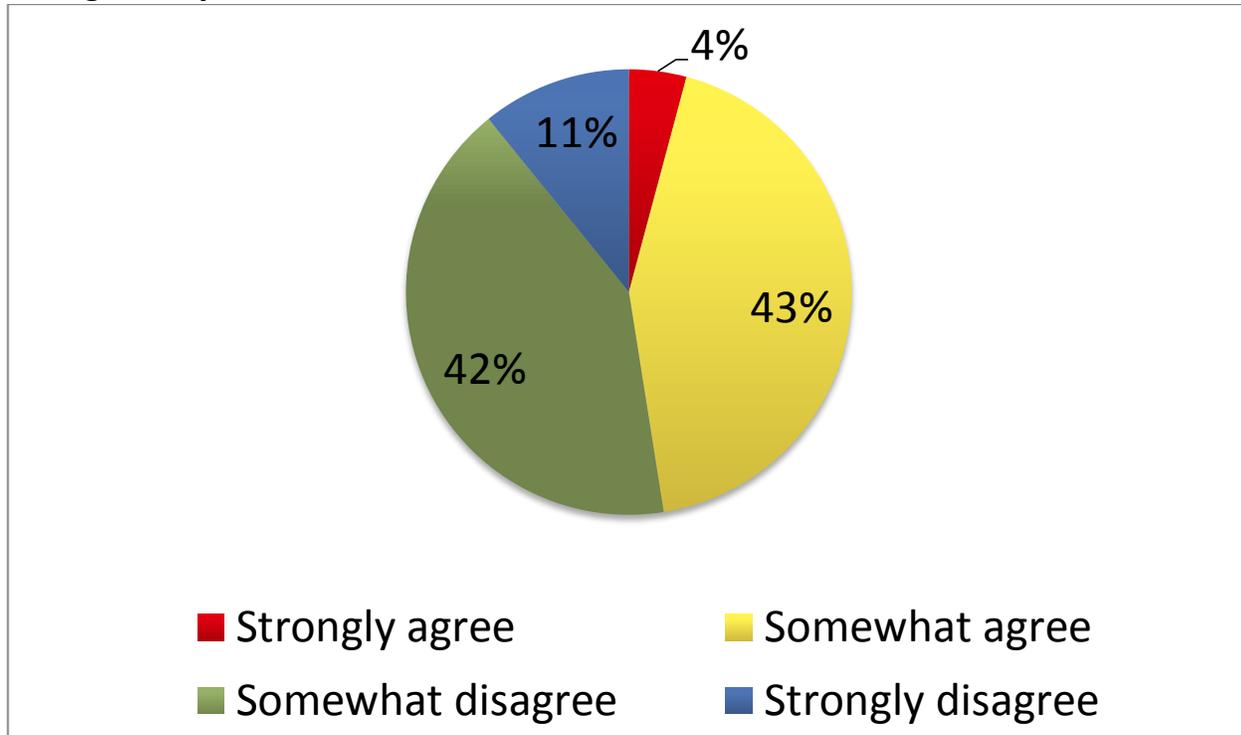


When asked what factors were the most important factors in the economic vitality of the region, respondents indicated that high-speed internet access, energy costs and quality of life were the highest priorities. Closely behind came education and skilled workers. Lower on the scale were wage rates, transportation costs, available land and buildings and economic development services.

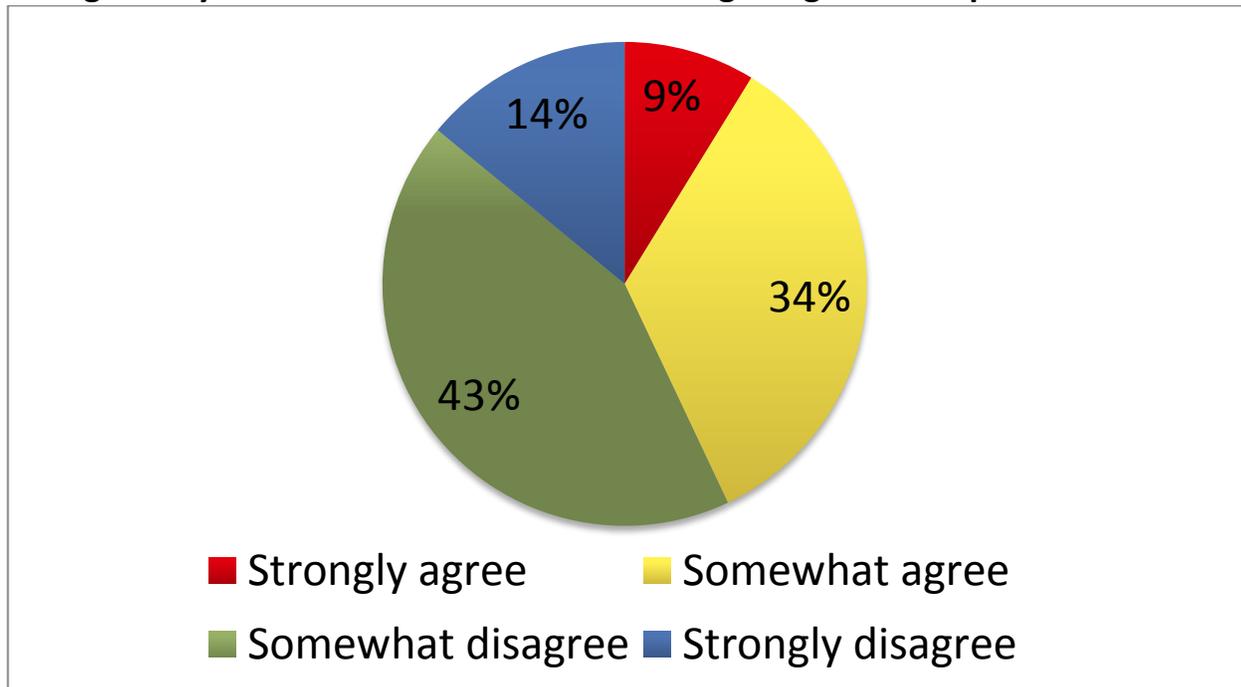
The survey results are mixed when asking if Georgian Bay is a good place for a business to succeed, with equal numbers saying they somewhat agree and somewhat disagree. The results are also mixed when asked if Georgian Bay has an attractive and welcoming image for prospective investors with slightly more respondents indicating they somewhat disagree than agree.

However when asked about providing more services to business 73% strongly agreed or somewhat agreed and to the question about promoting the community to prospective investors, 79% strongly agreed or somewhat agreed that Georgian Bay needed to be more aggressive.

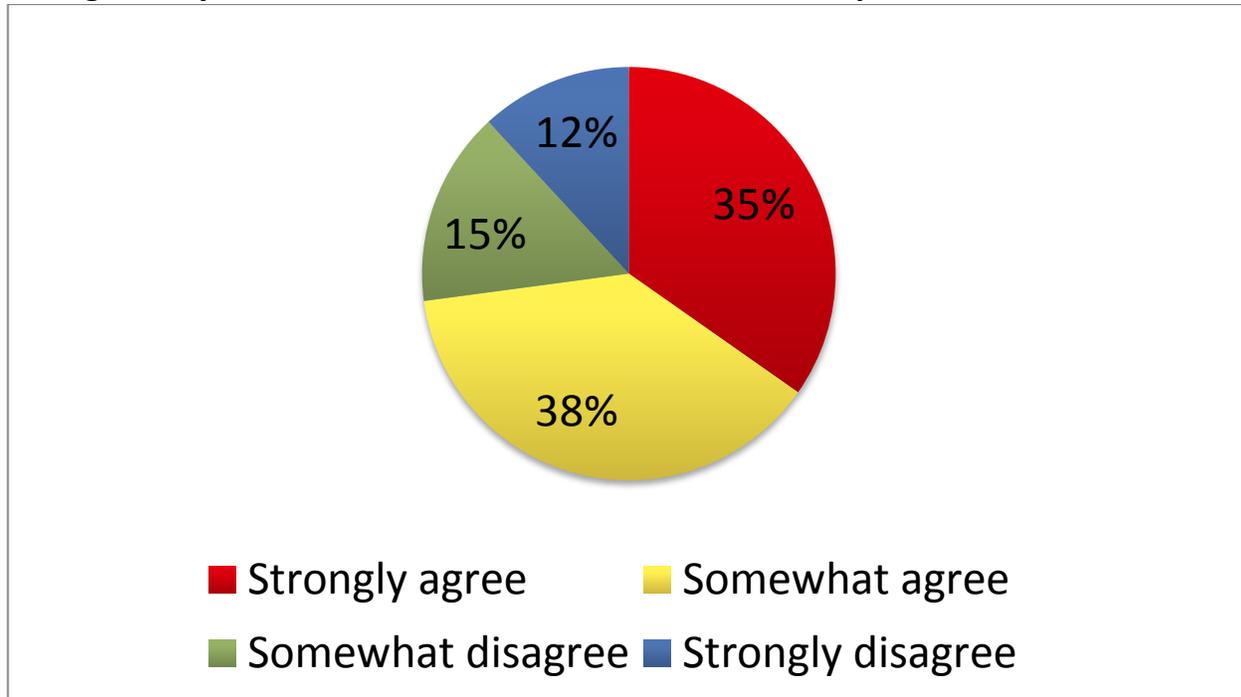
Georgian Bay is a Good Place for Businesses to Succeed



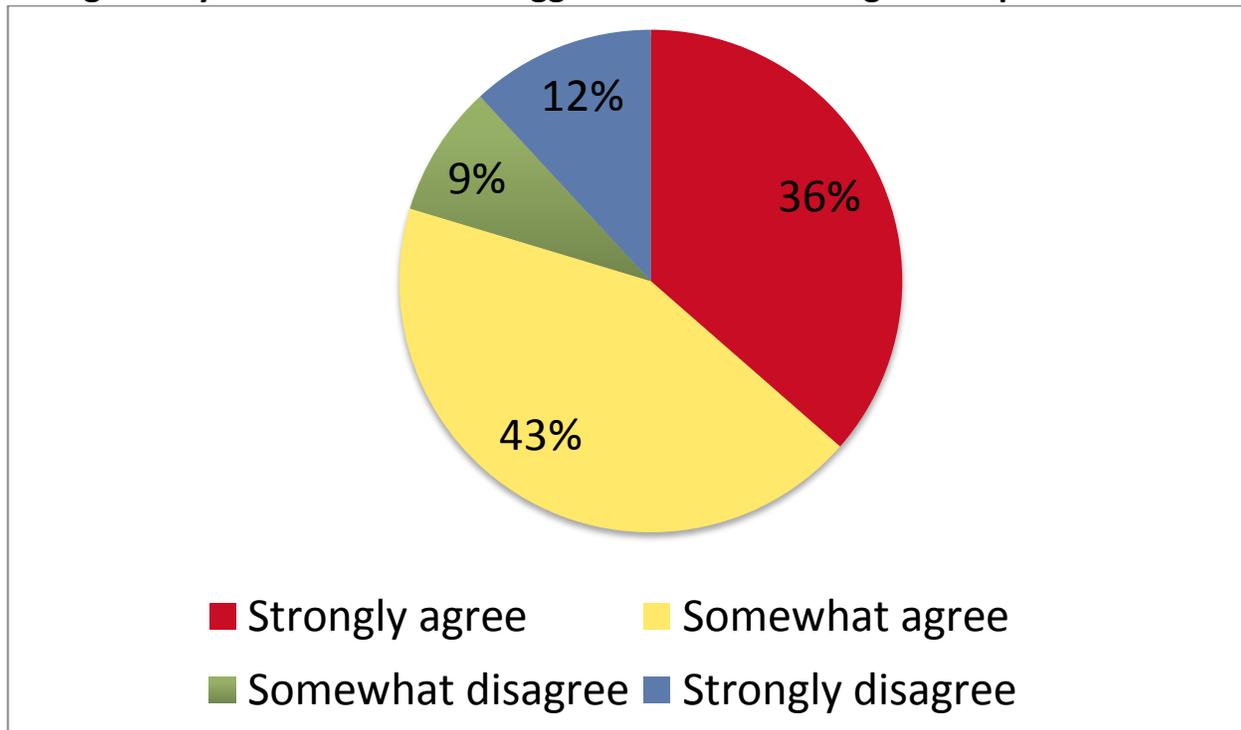
Georgian Bay Has an Attractive and Welcoming Image for Prospective Investors



Georgian Bay Needs More Services for Business Start Ups



Georgian Bay Needs to be More Aggressive in Promoting to Prospective Business Investors



Respondents identified the following challenges to the economic development of the community:

- Highly seasonal nature of the local economy
- Conflicting needs of permanent and seasonal residents
- Lack of critical mass (small market size)
- Costs and ability to service land
- Restrictive planning and environmental policies
- Lack of business diversification

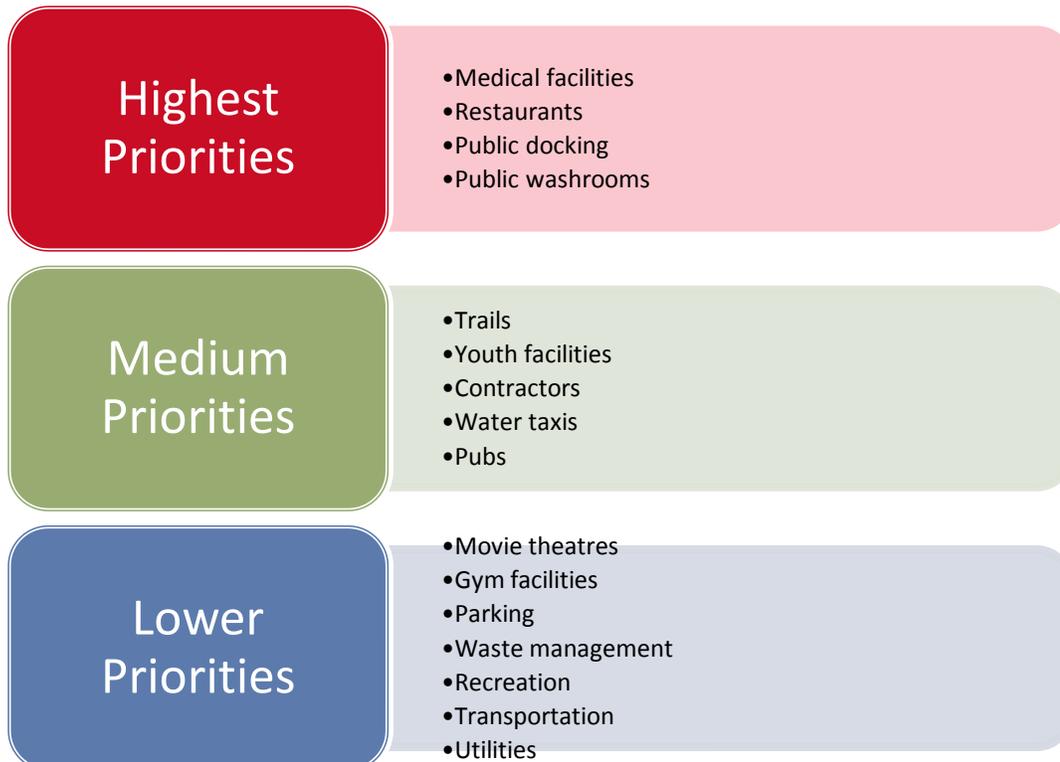
Respondents prioritized the following assets:

- Strong base of established seasonal residents
- Broadband internet assets
- Highway 400 access
- Waterways access
- Marinas and services
- Natural environment
- Recreational Opportunities

When asked what the opportunities were for creating a vital local economy, respondents suggested the following:

- Additional services for tourists and seasonal residents
- Sustainable development that honours and incorporates the natural environment
- Businesses that build upon the natural assets of the community
- Winter season business offerings
- Delawana Inn investment.

When asked what additional facilities or services were needed, the responses were grouped as follows:



A small group indicated that no additional facilities or services were required. Other respondents suggested that better communication with seasonal residents; improved education and training programs and community amenities were also needed.

When asked how likely respondents would be to buy various products and services in the Township of Georgian Bay the following were the most popular, with over 60% indicating they would buy these items locally:

- Marina services
- Liquor, wine & beer
- Grocery and convenience items
- Auto services

Slightly less than half of respondents indicated they would very likely buy small appliances and hardware in the Township of Georgian Bay. The respondents were least likely to buy sports and recreation goods and cultural facilities' services locally.

Establishing Priorities

On January 22, 2014, the Community Advisory Committee met to review the key findings of the research and consultations, including the results of the online survey. Armed with the result of the economic base analysis and the findings from the consultations, the committee discussed the opportunities and challenges that would have the greatest potential impact on the community.

Assets/Opportunities

The Georgian Bay shoreline along with the natural beauty of the region was identified as the most important feature of the region. The committee agreed that the diversity of recreational pursuits and the potential for businesses related to the natural surrounding was by far the most significant opportunity for the township. An additional benefit is the access provided by Highway 400, which allows permanent and seasonal residents, visitors and tourists to easily travel to the area. Also the generally lower cost of land and building relative to the rest of Muskoka was considered an asset.

The committee agreed with the on-line survey findings; building economic activity in the off-season has the potential to make a significant impact on the prosperity of the region. They also identified the connectivity in the Township of Georgian Bay and the growing movement for working remotely as a significant opportunity for more seasonal residents to become permanent residents or at the very least, extend their seasonal residence terms.

The cooperative attitude shown businesses and developers by the staff and Council of the Township of Georgian Bay was also cited as an important asset for the community.

Weaknesses/Constraints

The seasonality of the local marketplace in the Township of Georgian Bay is the most significant challenge to building a sustainable local economy. There are ample customers for most businesses during the summer months but the marketplace contracts substantially in the winter. Also the overall small size of the local workforce and the fact that many young people leave the community are workforce challenges which must be taken into account.

It was observed that permanent and seasonal residents, visitors, businesses and other stakeholders in the community all have diverging interests. For example, many permanent residents are concerned about jobs for themselves, their children or grandchildren. Seasonal residents on the other hand are employed elsewhere so their interest is in preserving the unique environment in which they come to relax and recreate.

The committee was also clear however that not making a decision or ‘analysis paralysis’ was not an option.

The committee went on to identify the following strategic actions:

- Expanding access to public docks, beaches & parking for the cottage community especially in Honey Harbour
- Introduce a solid promotion plan for the entire community
- Encourage and support the creation of micro-business in all three commercial nodes
- Ensure there is flexible and welcoming zoning
- Develop a Waterfront Master Plan for Honey Harbour
- Introduce amenities to encourage visitors and tourists to stay

- Institute Business Retention & Expansion programs in all three commercial nodes¹² (The group also indicated it was important to take care of the business anchors in MacTier)
- Address critical mass issues without compromising natural environment
- Work cooperatively within communities of Georgian Bay and regionally with neighbouring communities and the District of Muskoka
- Link the Economic Development Strategy to other identified projects and priorities
- Develop programs in MacTier to celebrate the community's history (rail history, cranberry bog) and celebrate the home town / small town experience in Georgian Bay
- Embrace visitors and tourists and develop commercial infrastructure to encourage people who come to Georgian Bay to spend more
- Learn from the best practices of other regions

¹² (BR&E is a program in which volunteers are organized to call on local companies to interview them about challenges and opportunities and red flagging issues demanding attention. It is supported by Ministry of Northern Development and Mines)

Issues Identified in the Interviews

From the interviews, both in-person and over the telephone, several major issues emerged which will be addressed in the strategic plan. Each community had a slightly different focus.

Community Wide

In every part of the Township there was broad support for the Township to apply for support from the Ontario Ministry of Northern Development and Mines to conduct a BR&E (Business Retention and Expansion) program. A BR&E program uses teams of trained volunteers to call on and survey local businesses. The survey identifies issues local businesses are facing which may be barriers to their growth and highlights red flag issues which require immediate attention.

Due to the differences in each of the three communities in Georgian Bay, each community requires a separate BR&E to identify localized issues although results should be brought together to identify the broader community wide results.

Port Severn

- One significant issue emerged from the consultations with stakeholders in Port Severn namely the allocation of Equivalent Residential Units (ERUs) for the Port Severn Sewage Treatment Plant. As discussed early, all existing properties in the sewage plant's service area were allocated ERUs and several real estate developers were allowed to purchase additional ERUs for future development on land they controlled. Capacity is reserved for holders of ERUs, however many properties in Port Severn have not connected to the system. All ERUs have been committed but the sewage treatment plant is only operating at about 25% of its design capacity. Any new development project in Port Severn will need to establish a dialogue with the District of Muskoka very early in the planning process to free up access to the surplus sewer capacity.

Honey Harbour

Several issues/opportunities emerged from the consultations in Honey Harbour:

- The **marinas in Honey Harbour are under pressure to expand** to meet the growing demand for both boat slips and car parking spaces. There is also a need for additional winter boat storage space that could be off-site. Current regulations and planning policies inhibit the growth of this activity. Marinas are the single largest economic generator in Georgian Bay and their future development will be limited unless the issue is addressed.
- There is considerable interest in a **public dock** in Honey Harbour. The procedural requirements and the cost associated with establishing a public dock are beyond the scope of this report. The feasibility of establishing a public dock or a public/private partnership would best be addressed as part of a Waterfront Master Plan.
- A **Welcome Centre** providing tourist information, public washrooms and parking was identified as a need in Honey Harbour as well as better directional signage to local services.
- In addition the current location of Parks Canada's base of operations for the Day Tripper (access to Beausoleil Island) is not in a high profile location and consideration could be given to relocating the function into the proposed Visitor Centre.

- Stakeholders identified the need for a **commercial water taxi service** to supplement the “day tripper” service provided by Parks Canada to Beausoleil Island. It was suggested that same commercial operator could also provide boat tours of scenic areas in the Georgian Bay Islands. Several marinas currently offer on-demand water taxi services but the service is not well known and there does not appear to be a consistent pricing strategy.
- The new investment in the **Delawana Inn** is undoubtedly the single greatest opportunity to enhance the range of services available to both seasonal and permanent residents in the region, as well as serving day trippers and guests at the Inn. Community support for the new owner’s plans will ensure the long term success of the investment.

MacTier

- There is concern about the long term viability of the existing commercial businesses in MacTier without more population growth. A **resident attraction** program promoting MacTier’s quality of life and relative affordability was encouraged. A **First Impressions Community Exchange (FICE)** program would be a good preliminary step for a resident attraction program. The FICE program is a grass-roots initiative supported by the Ministry of North Development and Mines (MNDM). Two communities selected by Ministry staff send volunteer committees to visit each other’s community and record their first impressions regarding signage, streetscapes, cleanliness, landscaping, visitor services, etc. This program would provide the community with a list of activities and improvements to consider as part of the resident attraction program.
- Other activities in a resident attraction program could include benchmarking through the Community Attractiveness for Newcomers program through the Ontario Ministry of Agriculture and Food, new immigrant support and attraction programs and youth retention and repatriation programs.

Goals and Strategic Actions

Sustainable Georgian Bay Community-Based Strategic Plan

Vision Statement

The Vision Statement for the Sustainable Georgian Bay Community-Based Strategic Plan is:

“The Township of Georgian Bay will remain a safe and welcoming place: showcasing our historic, prosperous and sustainable villages as well as cottage communities.

Honouring our unique natural amenities, we will promote and collaborate with the outstanding stewards of our community to foster innovative yet thoughtful growth.”

Strategic Plan includes three pillars of sustainability to guide the actions of the Township.

- **Environment:** *To be a community that protects, supports and enhances our natural heritage and environmental assets.*
- **Economy:** *To be a community that focuses on economic prosperity, develops our economy and builds on our environmental assets*
- **Society and Culture:** *To be a community that celebrates on our cultural and community assets.*

The following Mission Statement and set of Goals is proposed for the economic pillar of the Sustainability Plan:

Mission Statement

“To better serve Georgian Bay’s seasonal and permanent residents as well as visitors to the community’s many attractions and thereby maximize their contribution to the local economy.”

Goals

1. Support existing businesses in Georgian Bay.
2. Stimulate entrepreneurship and the formation of new small businesses to broaden the range of goods and services available locally.
3. Stimulate population growth in MacTier and Port Severn to provide a broader market base for new and existing commercial and service businesses.
4. Enhance the Honey Harbour Waterfront for the enjoyment of both visitors and seasonal and permanent residents.
5. Create an environment that fosters civic pride among Georgian Bay’s seasonal and permanent residents and welcomes visitors.
6. Foster an Environment Supportive of Arts and Culture in Georgian Bay
7. Create an Environment that Supports Training and Education

Goal 1:	Support Existing Businesses in Georgian Bay			
Strategic Objectives:	Identify and address barriers to growth for existing businesses			
Performance Measures	Measurement	Data Source		
	1. Number of Volunteers recruited	Internal Committee Reports		
	2. Number of Businesses Visited	Report on Findings		
	3. Resolution of Issues Identified	6 Month & 1 Year Follow-up Reports		
Recommended Actions	Lead & Support Agencies	Start Time	Budget	Priority
1.1 Establish BR&E Programs in Georgian Bay <ul style="list-style-type: none"> - Invite the MacTier Community Development Committee to recruit volunteers and administer the survey for MacTier. - Invite the SEGBAY to recruit volunteers and administer the survey for Port Severn - Invite local marina operators to recruit volunteers and administer the survey in Honey Harbour 	MCDC, SEGBAY, Marinas & EDO	Apply for Funding in 4Q 2014	Budget \$5,000 in 2015	High
1.2 Prepare a report on the findings of the BR&E surveys for action by Township Council and other stakeholders.	EDO	3Q 2015	N/A	High
1.3 Undertake follow-up reviews at 6 month and 1 year intervals.	EDO	2016 and 2017	N/A	High
1.4 Host a yearly job fair for all existing business in Georgian Bay.	Community Support Worker	Yearly in 1Q	\$1,000	High

Goal 2:	Stimulate entrepreneurship and the formation of new small businesses			
Strategic Objective:	Implement a Small Business Development Program			
Performance Measures	Measurement	Data Source		
	1. Number of GB Businesses Counselling	SBC & CFDC Reports		
	2. Number of Seminar Attendees	SBC & CFDC Reports		
	3. Number of New Businesses Launched	SBC, CFDC & EDO Internal Reports		
Recommended Actions	Lead & Support Agencies	Start Time	Budget	Priority
2.1 Provide meeting space for the Muskoka Small Business Centre (Bracebridge) and Muskoka Futures (Bracebridge) to meet with Georgian Bay clients at the Township Building or similar location on a regularly scheduled basis.	EDO – SBC & CFDC	1Q 2015	Waive Rental Fees	High
2.2 Coordinate and promote an evening Small Business Seminar Series with the Small Business Centre and the CFDC in convenient locations in Georgian Bay covering topics such as Business Planning, Financing, Incorporation vs. Sole Proprietor and related topics.	SEGBAY & EDO	2Q 2015 and Ongoing	N/A	High
2.3 Put the background data compiled for this Strategic Plan (Community Profile) on the Township web-site to help entrepreneurs assess the market for products or services.	EDO	2Q 2014	N/A	High
2.4 Work with the CFDC to ensure prospective entrepreneurs are aware of the financing programs available through the CFDC.	EDO & CFDC	Ongoing	N/A	High
2.5 Post a list of On Line Business Resource links from SBC and CFDC websites on the Township site.	EDO	2Q 2014	N/A	High
2.6 Relentless pursue the installation of leading edge telecommunications technologies throughout Georgian Bay	EDO	Ongoing	N/A	High

Goal 3:	Stimulate Population Growth in MacTier and Port Severn				
Strategic Objective:	Provide a Broader Market Base for Goods and Services in Georgian Bay				
Performance Measures	Measurement		Data Source		
	1. Number of House Sales		Report from Lakelands Association of Realtors		
	2. Number of Housing Starts		Building Permit Reports		
Recommended Actions		Lead & Support Agencies	Start Time	Budget	Priority
3.1 Apply for funding for a F.I.C.E. (First Impressions Community Exchange Program) through MNM to identify projects that would improve the attractiveness of the community in cooperation with MCDC		MCDC & EDO	2Q 2014	N/A	High
3.2 Assist MCDC and Local Realtors to catalog available properties and feature them in Realtor funded coop Resident Attraction campaign pointing out many amenities in the area including the price differential between MacTier and other parts of Muskoka. A common thread niche market should be developed, honoured and delivered within the business community (very likely railway focused).		MCDC & Local Realtors & EDO	4Q 2014	N/A	High
3.3 Review the allocation of ERUs (Equivalent Residential Units) with Muskoka District for the Port Severn Sewage Treatment Plant. Ensure allocated but unused sewage capacity is available for the proposed residential plans of subdivision and other developments.		CAO and Council	2Q to 4Q 2014	N/A	High
3.4 Establish expanded Medical Services in Port Severn to serve a growing population (i.e. Nursing Station).		CAO/EDO and Council & District of Muskoka	1Q to 4Q 2014	\$100,000 in community Support	High

Goal 4:	Enhance the Honey Harbour Waterfront for the enjoyment of both visitors and residents, seasonal and permanent.			
Strategic Objective:	Prepare a Waterfront Master Plan for Honey Harbour in Concert with the Delawana Inn, Parks Canada & Marina Operators			
Performance Measures	Measurement	Data Source		
	1. Monitor Progress of the Plan	Staff Reports to Council		
	2. Engagement of Parks Canada staff, Delawana Inn and Marina Operators	Reports to Steering Committee		
Recommended Actions	Lead & Support Agencies	Start Time	Budget	Priority
4.1 Seek funding for a comprehensive Waterfront Master Plan from FedNor in partnership with the Delawana Inn, Parks Canada. The Master Plan should include but not be limited to: <ul style="list-style-type: none"> - The development of a Visitor Centre with information services, washrooms and public parking and a reception centre for Parks Canada to serve visitors to the Georgian Bay Islands National Park. - A Boardwalk along the waterfront connecting Parks Canada and Delawana Inn - A feasibility study for a Town Dock incorporating the relocation of some of the Township owned docks at Church Bay to the South Shoreline of the Delawana due to fluctuating water levels - Provide a central spot for a Commercial Water Taxi service to be established to ferry visitors to Beausoleil Island and provide island tours - Providing access to South Beach for public swimming 	Township Council / EDO in partnership with Parks Canada & Delawana Inn	2Q to 4Q 2014	Total Budget \$50,000 Shared with key stakeholders	High
4.2 Review the policies and regulations governing the expansion of marina services to meet market demand in consultation with	Township Planner & Marina Operators	3Q 2014	N/A	High

marina operators.				
4.3 Continue to support the new owner of the Delawana Inn to renovate and upgrade this historic property and ensure there are opportunities to introduce a range of commercial and cultural supplementing the accommodations to make the property attractive to visitors and residents alike.	Council/Senior Management & Delawana Inn	Ongoing	N/A	High
4.4 Help marina operators to coordinate information on water taxi services currently offered and communicate this to Parks Canada staff for the information of visitors	EDO and Marinas	2Q 2014	N/A	High

Goal 5:	Create an environment that fosters civic pride among Georgian Bay's seasonal and permanent residents and welcomes visitors.			
Strategic Objective:	Improve the attractiveness of key portals to the community through improved signage and beautification projects			
Performance Measures	Measurement	Data Source		
	1. Signs Installed	Staff Reports		
	2. Beautification Plan Development and Executed	Staff Reports		
	3. Number of Honey Harbour Businesses Participating in Sign Project	Internal Report		
Recommended Actions	Lead & Support Agencies	Start Time	Budget	Priority
5.1 Review and improve directional signs at key interchanges on Highway 400 especially at Exit 156 and Exit 189.	Public Works & EDO	2Q – 3Q 2014	\$20,000	High
5.2 Install welcome signs, banners and/or landscaping at the entrances to MacTier, Honey Harbour and Port Severn.	Township Operations Staff & EDO	2Q – 3Q 2014	N/A	High
5.3 In conjunction with the Honey Harbour Waterfront Master Plan, support the Installation of a large directional sign at a	EDO and SEGBAY	2015	TBD	High

<p>prominent location on Honey Harbour Road to direct visitors to marinas and other commercial establishments that are not visible from the road. The cost of the sign to be shared by benefiting businesses.</p>				
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Goal 6:	Foster an Environment Supportive of Arts and Culture in Georgian Bay				
Strategic Objective:	Support the Community's interest in the Creation of an Arts and Culture Hub at the Delawana Inn				
Performance Measures	Measurement		Data Source		
	1. # of Artists Participating		Internal Reports		
	2. Partnership Established		Internal Reports		
	3. Revenue from Art Sold		Internal Report		
Recommended Actions		Lead & Support Agencies	Start Time	Budget	Priority
6.1 Establish partnerships with existing arts education institutions.		EDO	2015	N/A	High
6.2 Establish relationships with art galleries that currently feature "Group of Seven" collections.		EDO	2015	N/A	High
6.3 Conduct a feasibility Study on the proposed Arts and Culture Hub in 6.4		EDO & Delawana	4Q 2014	\$20,000 shared with FedNor	High
6.4 Partner with the Delawana to develop an Arts and Culture hub for artists in any medium to come, stay on site, take classes, cultivate their art and have a place to display their work for sale under consignment.		EDO & Delawana	2015	N/A	High
6.5 Partner with Parks Canada to support their "Artist in Residence" program on Beausoleil Island as part of the Arts and Culture Hub		EDO & Parks Canada	2015	N/A	High

6.6 Attract an Art Gallery operator to Honey Harbour to serve as the outlet for locally produced works.	EDO	2015	N/A	High
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Goal 7:	Create an Environment that Supports Training and Education			
Strategic Objective:	Partner with the District and the Simcoe Muskoka Work Force Board in the development of a Work Force Plan			
Performance Measures	Measurement	Data Source		
	1. Number of Clients Participating	Staff Reports		
	2. Monitor Education Attainment over Time	2016 Census		
Recommended Actions	Lead & Support Agencies	Start Time	Budget	Priority
7.1 Enhance the awareness by Georgian Bay residents of the literacy and educational development services currently available to them.	Community Support Worker	3Q 2014	N/A	High
7.2 To promote access to District of Muskoka certification programs such as Women's Training, Smart Certification, Fall Prevention.	Community Support Worker	4Q 2014	N/A	High
7.3 Work with local marinas and post-secondary educational programs to deliver Small Engine Repair and related training programs to fill an identified demand	EDO & Marina Operators	3Q 2014	N/A	High

APPENDICES

Market Threshold Analysis: Georgian Bay Township

Permanent Population	Est. Year Round Equivalent	Seasonal Population
2,482	4,572	16,958

Business Descriptions	# Businesses in Ontario	Threshold Population ¹³ Ontario	Theoretical capacity of Permanent Population		Theoretical capacity of Seasonal Population
All other general merchandise stores	2,405	5,056	0.5	0.9	3.4
Appliance, television, and other electronics stores	4,300	2,828	0.9	1.6	6.0
Art dealers	1,148	10,593	0.2	0.4	1.6
Auditing, Accounting, Tax	6,649	1,829	1.4	2.5	9.3
Auto Repair Service	17,017	715	3.5	6.4	23.7
Automotive parts and accessories stores	1,932	6,294	0.4	0.7	2.7
Banks and Credit Unions	4,021	3,024	0.8	1.5	5.6
Beauty Shops/Barber Shops	13,503	901	2.8	5.1	18.8
Beer, wine, and liquor stores	1,502	8,096	0.3	0.6	2.1
Books stores and news dealers	1,167	10,420	0.2	0.4	1.6
Bowling Centres	275	44,219	0.1	0.1	0.4
Camera and photographic supplies stores	221	55,024	0.0	0.1	0.3
Child Care Services	3,869	3,143	0.8	1.5	5.4
Clothing accessories stores	1,058	11,494	0.2	0.4	1.5
Computer and software stores	4,474	2,718	0.9	1.7	6.2
Computer Related Service	3,289	3,697	0.7	1.2	4.6
Convenience stores	1,849	6,577	0.4	0.7	2.6
Cosmetics, beauty supplies, and perfume stores	1,054	11,537	0.2	0.4	1.5
Dental Offices	8,074	1,506	1.6	3.0	11.3
Department stores (not leased depts)	2,459	4,945	0.5	0.9	3.4
Drinking places, Alcoholic beverages	1,199	10,142	0.2	0.5	1.7
Employment Agencies	7,177	1,694	1.5	2.7	10.0
Family clothing stores	1,116	10,896	0.2	0.4	1.6
Fish & Seafood Markets	121	100,498	0.0	0.0	0.2
Floor covering stores	1,369	8,883	0.3	0.5	1.9
Florists	2,020	6,020	0.4	0.8	2.8
Fruit & Vegetable Markets	477	25,493	0.1	0.2	0.7
Full-Service Restaurants	24,294	501	5.0	9.1	33.9
Furniture stores	2,636	4,613	0.5	1.0	3.7
Gift, novelty, and souvenir stores	3,417	3,559	0.7	1.3	4.8
Hardware stores	738	16,477	0.2	0.3	1.0

¹³ # people per business.

Health Clubs and Fitness	3,583	3,394	0.7	1.3	5.0
Hobby, toy, and game stores	1,016	11,969	0.2	0.4	1.4
Home centres	633	19,211	0.1	0.2	0.9
Insurance Agents and Brokers	6,630	1,834	1.4	2.5	9.2
Jewelry stores	2,441	4,982	0.5	0.9	3.4
Laundry and Cleaners	2,880	4,222	0.6	1.1	4.0
Legal Services	16,784	725	3.4	6.3	23.4
Lodging Accommodations	4,624	2,630	0.9	1.7	6.4
Luggage and leather goods stores	391	31,100	0.1	0.1	0.5
Meat Markets	272	44,707	0.1	0.1	0.4
Men's clothing stores	923	13,175	0.2	0.3	1.3
Misc. Personal Services	5,285	2,301	1.1	2.0	7.4
Motorcycle, boat & other motor vehicle dealers	1,388	8,761	0.3	0.5	1.9
Museums and Art Galleries	604	20,133	0.1	0.2	0.8
Musical instrument and supplies stores	535	22,729	0.1	0.2	0.7
New car dealers	1,843	6,598	0.4	0.7	2.6
Nursery and garden centres	1,100	11,055	0.2	0.4	1.5
Office of Chiropractors	3,013	4,036	0.6	1.1	4.2
Office supplies and stationery stores	782	15,550	0.2	0.3	1.1
Offices of Optometrists	1,882	6,461	0.4	0.7	2.6
Optical goods stores	1,285	9,463	0.3	0.5	1.8
Other building material dealers	3,587	3,390	0.7	1.3	5.0
Other clothing stores	1,787	6,805	0.4	0.7	2.5
Other gasoline stations	2,949	4,124	0.6	1.1	4.1
Other health and personal care stores	2,067	5,883	0.4	0.8	2.9
Other home furnishings stores	1,915	6,350	0.4	0.7	2.7
Outdoor power equipment stores	478	25,440	0.1	0.2	0.7
Paint and wallpaper stores	551	22,069	0.1	0.2	0.8
Pet and pet supplies stores	890	13,663	0.2	0.3	1.2
Pharmacies and drug stores	3,226	3,769	0.7	1.2	4.5
Photographic Studios	1,807	6,730	0.4	0.7	2.5
Physician Offices	13,084	929	2.7	4.9	18.2
Pre-recorded tape, CD, and record stores	389	31,260	0.1	0.1	0.5
Real Estate Agents/Managers	10,099	1,204	2.1	3.8	14.1
Recreational vehicle dealers	323	37,648	0.1	0.1	0.5
Rental Service	1,462	8,318	0.3	0.5	2.0
Security/Commodity Brokers	3,977	3,058	0.8	1.5	5.5
Sewing, needlework, and piece goods stores	586	20,751	0.1	0.2	0.8
Shoe Repair and Shine	333	36,517	0.1	0.1	0.5
Shoe stores	1,736	7,005	0.4	0.7	2.4
Specialty food stores	2,256	5,390	0.5	0.8	3.1
Sporting goods stores	2,443	4,978	0.5	0.9	3.4
Supermarkets & other grocers (not convenience)	5,717	2,127	1.2	2.1	8.0
Theater Companies & Dinner Theaters	304	40,001	0.1	0.1	0.4

Tire dealers	749	16,235	0.2	0.3	1.0
Tobacco Stores	3,375	3,603	0.7	1.3	4.7
Travel Agencies	3,511	3,463	0.7	1.3	4.9
Used car dealers	2,783	4,369	0.6	1.0	3.9
Used merchandise stores	2,122	5,731	0.4	0.8	3.0
Video Tape Rental	1,465	8,301	0.3	0.6	2.0
Women's clothing stores	4,880	2,492	1.0	1.8	6.8

Source: Matthew Fischer and Assoc. Based on MapInfo 2008 Data.

"Where Do We Go From Here" – John Michels, 2013

As part of our background research for this project we reviewed a doctoral thesis by John Michels, a PhD student at the University of Illinois in Chicago, published in 2013 and entitled "*WHERE DO WE GO FROM HERE - Rural Development and Gentrification in the Almaguin Highlands*". The dissertation is based on interviews with hundreds of residents and businesses in the communities of the Almaguin Region in the Parry Sound District, a region not unlike Georgian Bay and Muskoka. It provided excellent context for this economic development strategy. It highlights the fact that local businesses in the Almaguin Highlands do not take full advantage of the opportunities provided by cottagers in their midst.

"If you can get a guy with a downtown office to come up to the cottage with his family and not go back on Sunday and work at the cottage because he can, he is staying here longer, they are spending more money because they are living here and going to the grocery stores. That is economic development."

Betsy Hauser (2011 interview)

"...everyone kind of goes,"Oh there's those rich cottagers again." But that rich cottager now employs someone to maintain their property...When they need to fix things, they don't screw around. I mean where you and I kind of patch something, they go "I'm only here for one week. My damn boat better work the entire time I'm there." If it's not working they go a say "Fix it. I want it by tomorrow morning" and they don't care what it costs. Money is no object to these people; it's the experience they're going for."

Brian Harrison (2011 interview)

"Forget tourism, deliver services and things cottagers want and you'll get the economic impact. The Almaguin Highlands isn't doing that. They just don't get the message." Claude Whitney (2011 interview)

And speaking about the importance of high speed internet one person interviewed had this to say:

"I don't think people around here really grasp what high speed internet is going to do for us... We are finally going to be on a level playing field with the city in terms of communications. It is just such a leap forward, and I think, ahead of anything else that happens, that it is going to be an economic driver for us."

Gerry Robinson (2011 interview)

"If this area could be wired and ready to go, people would come for the fresh air, the low crime, snowmobiling, skiing, swimming, a quality of life and more time with the family." Ellis Butler (2008 Interview)

Dr. Michels' thesis resonates with our analysis that seasonal residents and cottage renters comprise the first and best target for the Municipality's economic development efforts.