



Planning Justification Report

Minor Variance Application

2089 White Lake Road West

Township of Douro-Dummer, County of Peterborough

ONE
COMMUNITY
PLANNING

Prepared by: One Community Planning Inc.

On behalf of: Phil and Lisa Mowat

February 9, 2026



Planning Justification Report Minor Variance Application for 2089 White Lake Road West, Township of Douro-Dummer, County of Peterborough

Introduction & Application Overview

One Community Planning has been retained by the owner of the subject lands to prepare a Planning Justification Report (PJR) in support of a proposed Minor Variance Application.

The Application seeks to permit a tear-down and rebuild of an existing cottage located 17.2 metres from the regulated high water mark on White Lake and a further 2 metres from the recognized flood contour setback. The property is known municipally as 2089 White Lake Road West and is located on the westerly shore of White Lake. The neighboring properties are predominantly shoreline residential to the north and south of the subject property, and rural to the west of the subject property.

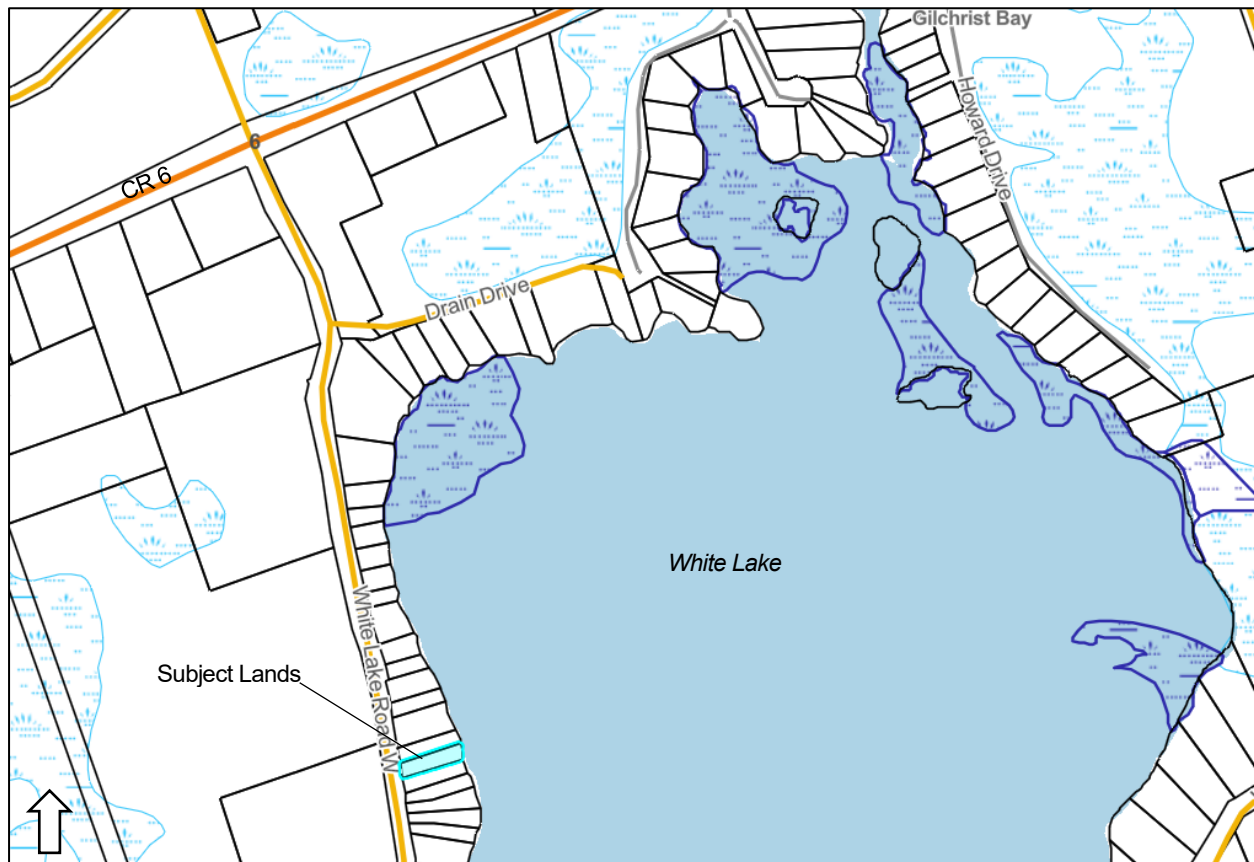


Figure 1: Key Map, County GIS February 2026



Background

This Application follows a formal pre-consultation with the Township of Douro-Dummer staff, as well as Otonabee Region Conservation Authority (ORCA) and Hiawatha First Nation on June 26, 2025. It was determined via professional engineer report by Jacob R. Lean Engineering, dated May 9, 2025, that the structural integrity of the existing cottage was compromised and a full tear-down and rebuild would be required. An archeological study, dated September 8, 2025 was completed by Ironstone Archaeology Inc. for this property.

Study Summaries

The resultant report following the pre-consultation meeting for this application requested the following studies/reports:

- Archaeological Study;
- Planning Justification Report (this report); and
- Engineers Report.

Ironstone Archaeology completed both a Stage 1 and Stage 2 Archaeological Study. Test pits were excavated for Stage 2 of the study, during which soils were observed and examined for stratigraphy, cultural features or evidence of fill. Nothing of archaeological significance was found during the study.

Jacob R. Lean Engineering Inc. conducted an engineering study to determine the structural integrity of the existing building. It was found that the wood foundation is deteriorating and that the wood framing for the roof was severely sagging, creating rot. It was determined that the existing cottage cannot be repaired to the extent that it would be compliant with the Ontario Building Code.

Site Plan

Below is an excerpt from the Site Plan, prepared by JBF Surveyors. The Site Plan has been included as an Appendix to this report.

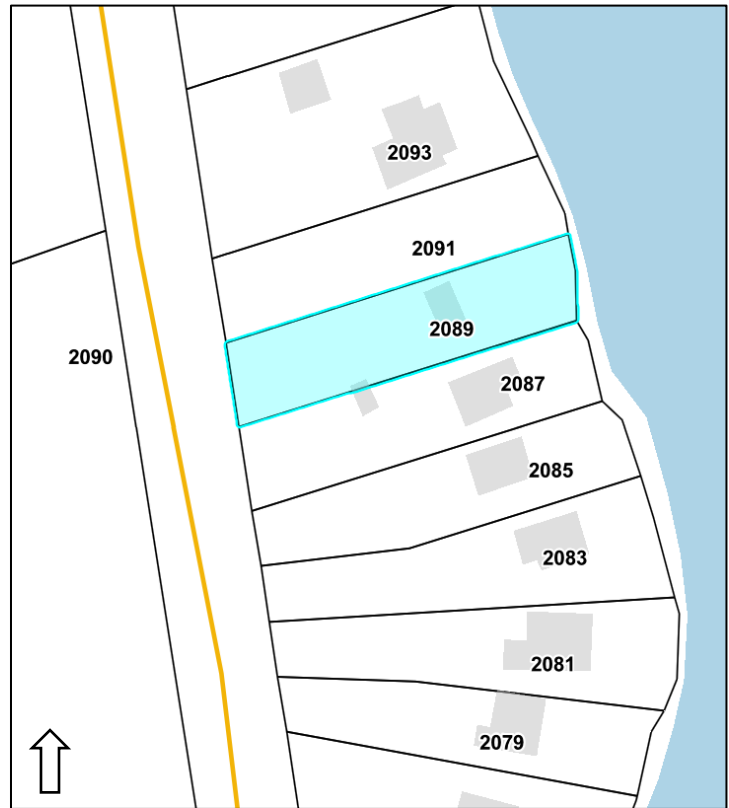


Figure 2: Subject Lands, County GIS, Feb 2026

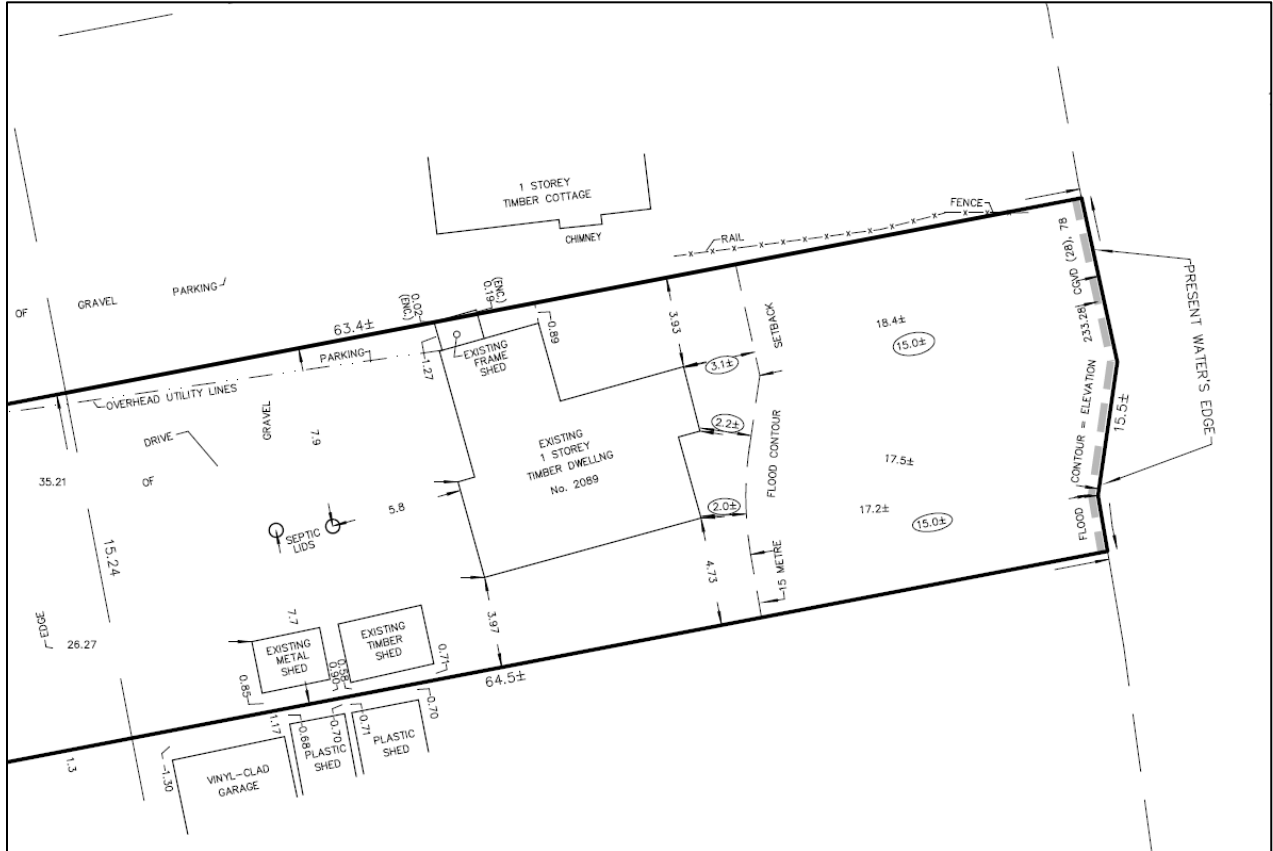


Figure 3: Excerpt Site Plan, JBF Surveyors, Sept 2025

Planning Policy Discussion

The Four Tests of the Minor Variance

The *Planning Act* dictates that a successful Minor Variance Application must meet the following four tests:

1. Is the Application minor in nature?

Yes. The requested variance is indeed minor in nature. An increase to the footprint of the existing cottage, being 87.6 square metres, to a redeveloped floor area of 105.9 square metres is indeed minor. The proposed dwelling would be permitted an as-of-right lateral expansion but due to the narrow nature of the property, the existing side yard setback of 0.89m (northerly) and 3.97m (southerly) will be improved on and the dwelling itself will not be encroaching further towards the water than what is existing.

2. Is the application desirable and appropriate?

Yes. An expansion of a legal non-complying structure is appropriate for the Township to consider given that the property enjoys frontage onto White Lake and is used for Shoreline Residential purposes. The proposed dwelling will not further encroach towards



the lake and the septic system will be located beyond the dwelling, reducing any impact that the septic may have on the health of the lake.

3. Does the application meet the intent of the Official Plan?

Yes. The following policies from the Official Plan for the County of Peterborough are applicable and support the Minor Variance application:

Section 6.2.5.2 Seasonal Residential - Permitted Uses:

The predominant use of land within the Seasonal Residential designation shall be for seasonal cottages. This category includes uses accessory to seasonal cottages.

Section 6.2.5.3 a): The uses permitted in Seasonal Residential areas and regulations for such uses shall be defined in the implementing Zoning By-law. Regard shall be had to the protection of cottages from incompatible uses. Provision will be made for adequate setbacks from property lines, for lands to be set aside in certain cases for landscaping and buffering purposes, for off-street parking facilities, prohibition of nuisances and control over outside storage.

The application meets the intent of the Official Plan in that uses in the Seasonal Residential designation are regulated by the Zoning By-law and that cottage developments are protected.

4. Does the application meet the intent of the Comprehensive Zoning By-law?

Yes. The property is zoned Shoreline Residential (SR) and Environmental Conservation-1

(EC-1). The EC-1 zone protects the floodplain area along the frontage of the property. No development is proposed to occur within this zone. The SR zone permits a single detached dwelling and as such, the proposed use is permitted.

Section 3.28 of the Comprehensive Zoning By-law outlines regulations around Legal Non-complying buildings, allowing for reconstruction, subject to meeting several criteria, which are met in this instance (see Engineers Report).

As this is a lateral expansion to a legal non-complying structure, the intent of the Comprehensive Zoning By-law is met.

In addition to meeting the Four Tests, this application also meets the intent and spirit of the Provincial Planning Statement.

Provincial Planning Statement

The Provincial government released the Provincial Planning Statement (PPS) in 2024.



This policy document is intended to provide planning direction for all of Ontario. The following policies from the PPS are relevant to this application:

Chapter 2.1 Planning for People and Homes:

6. Planning authorities should support the achievement of complete communities by:
- a) accommodating an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated child care facilities, long-term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs;
 - b) improving accessibility for people of all ages and abilities by addressing land use barriers which restrict their full participation in society; and
 - c) improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups.

Chapter 2.5 Rural Areas in Municipalities:

1. Healthy, integrated and viable rural areas should be supported by:
- a) building upon rural character, and leveraging rural amenities and assets;
 - b) promoting regeneration, including the redevelopment of brownfield sites;
 - c) accommodating an appropriate range and mix of housing in rural settlement areas;
 - d) using rural infrastructure and public service facilities efficiently;
 - e) promoting diversification of the economic base and employment opportunities through goods and services, including value-added products and the sustainable management or use of resources;
 - f) providing opportunities for sustainable and diversified tourism, including leveraging historical, cultural, and natural assets;
 - g) conserving biodiversity and considering the ecological benefits provided by nature;

Chapter 2.6 Rural Lands in Municipalities:

1. On rural lands located in municipalities, permitted uses are:
- a) the management or use of resources;
 - b) resource-based recreational uses (including recreational dwellings not intended as permanent residences);
 - c) residential development, including lot creation, where site conditions are suitable for the provision of appropriate sewage and water services;
 - g) other rural land uses.
2. Development that can be sustained by rural service levels should be promoted.
3. Development shall be appropriate to the infrastructure which is planned or available, and avoid the need for the uneconomical expansion of this infrastructure.

Opinion: The application for the above-noted minor relief is in keeping with the directives of the PPS.



Conclusion

This Minor Variance Application meets the Four Tests of the Minor Variance and is consistent with the intent of the Provincial Planning Statement. This application is representative of good planning.

A handwritten signature in black ink, appearing to read "L. Stone".

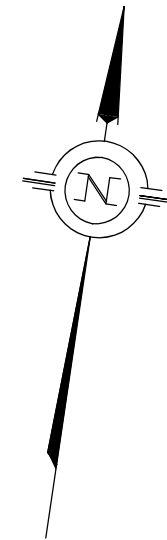
Laura Stone, Planner/Director



Appendix - Site Plan

METRIC:
 DISTANCES SHOWN ON THIS PLAN ARE IN METRES AND
 CAN BE CONVERTED TO FEET BY DIVIDING BY 0.3048

CAUTION: THIS IS NOT A PLAN OF SURVEY

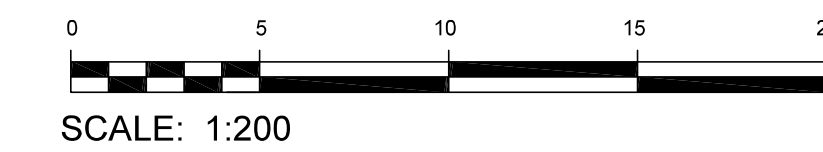


TOWNSHIP ROAD KNOWN AS "WHITE LAKE ROAD WEST"



**SITE PLAN SHOWING
 PROPOSED DWELLING AT
 No. 2089 WHITE LAKE ROAD WEST - WHITE LAKE**

**GEOGRAPHIC TOWNSHIP OF DUMMER
 TOWNSHIP OF DOURO-DUMMER
 COUNTY OF PETERBOROUGH**



SCALE: 1:200

DATE: 8 SEPTEMBER 2025

LEGEND

DENOTES 15m FLOOD LINE SETBACK

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 OR IN PART WITHOUT THE WRITTEN PERMISSION OF JBF SURVEYORS.
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