

THE CORPORATION OF THE TOWN OF GEORGINA

REPORT NO. DS-2026-0017

**FOR THE CONSIDERATION OF
COUNCIL**

April 1, 2026

**SUBJECT: LAKE DRIVE SHORELINE ACTION PLAN – PROJECT UPDATE
(FILE 05.268)**

1. RECOMMENDATIONS:

- 1. That Council receive Report No. DS-2026-0017, prepared by the Planning Policy Division, Development Services Department, dated April 1, 2026 regarding the Lake Drive Shoreline Action Plan – Project Update;**
- 2. That Council confirm the Eligible Property Owner (EPO) cost as final for the purposes of the shoreline divestiture program, as outlined within Report No. DS-2026-0017;**
- 3. That Council approve an installment payment option for EPOs under the Lake Drive Shoreline Action Plan, based on a three-year term with a 3% annual interest rate during the payment term; and,**
- 4. That Staff report back to Council with the section-specific implementation bylaws required to proceed with shoreline parcel sales, including surplus declarations, any required highway closures, and sale authorization, once the corresponding Reference Plans are formally deposited with the Land Registry Office and legal descriptions are confirmed.**

2. PURPOSE:

The purpose of this report is to provide Council with a project status update and forward outlook for the Lake Drive Shoreline Action Plan, and to seek Council direction required to support implementation in 2026. Specifically, the report requests Council confirmation of the Eligible Property Owner (EPO) cost framework, and Council approval of a payment plan option.

3. BACKGROUND:

The Lake Drive Shoreline Action Plan is a Town-led initiative intended to confirm ownership and legal boundaries along the Lake Drive shoreline and, where appropriate, offer Town-owned shoreline parcels for sale to adjacent EPOs. A key driver for the project is the presence of historic Land Registry Office practices that resulted in overlapping or conflicting shoreline ownership or rights claims in many locations. The purpose of the Action Plan is to clarify and confirm ownership in a consistent and legally defensible manner.

As Council has previously been advised, many areas of the shoreline are part of the untraveled Lake Drive road allowance and are owned by the Town. However, to complete land transfers, the Town must ensure that title is clear and acceptable to the Land Registry Office. This is being addressed through a combination of two means: first, the depositing of Reference Plans (R-Plans) where the Land Registry Office can confirm title; and secondly, by obtaining vesting orders through the Court process where long-standing title issues must be resolved before transfer.

Council last received a detailed implementation update on September 24, 2025 (Report No. [DS-2025-0048](#)). Since that time, Staff have advanced survey deposits, initiated vesting preparation work, and issued EPO letters to begin the transaction readiness phase.

4. ANALYSIS:

4.1 Project Update and Current Status

R-Plans and Land Registry Office Processing

Staff continue to advance R-Plans on a section-by-section basis, separating areas where lands can be transferred once R-Plans are deposited from areas that require vesting orders. Three sections of the shoreline (out of approximately thirty) have now been advanced into the Land Registry Office pre-approval process, with deposit expected following completion of review by Registry Office staff. This will confirm the final legal descriptions needed for section-specific implementation bylaws.

In addition, four sections were confirmed to have privately-owned shoreline based on the manner in which Lake Drive was originally laid out. Affected residents have been notified that the Town does not have shoreline land to sell in these locations, as the shoreline is already private property. This area is located generally between 239 and 367 Lake Drive North and is outside the scope of the Lake Drive Shoreline Action Plan.

Vesting Orders

Vesting orders remain a necessary tool in areas where shoreline claims on the Town-owned road allowance must be cleared from title before the Town can deposit R-Plans and transfer lands to EPOs. Staff and external legal counsel are preparing the first vesting application, with subsequent applications to follow on a rolling basis as supporting survey and title materials are finalized. Court timelines are generally not within the Town's control and may be influenced by caseload, scheduling, and/or whether any opposition is received. While Staff continue to work toward an overall project close out by the end of 2026, vesting applications may extend into 2027 where complexities or opposition arise. As part of the vesting process, appropriate notice will be provided in accordance with Court requirements.

Using the Land Registry Office Review to Avoid Unnecessary Vesting Orders

Staff are also working with the Land Registry Office on a section-by-section basis to validate whether mapped shoreline claims reflect actual documented claims on title. Where mapping does not reflect an accurate record, the Land Registry Office may update mapping and allow confirmation and registration to proceed without the necessity of Court proceedings. This is another tool being used to expedite progress and avoid unnecessary vesting applications in areas where there are no valid documented claims but there are simple mapping issues requiring resolution.

Additional Survey Work to Confirm the Lake Drive Road Allowance

As previously approved by Council, additional survey work is being undertaken to define the limits of the Lake Drive road allowance in areas outside the shoreline divestiture sections where the road allowance has not been properly surveyed. This work is separate from the shoreline sale areas and is funded through the Tax Rate Stabilization Reserve account. Progress has been positive and Staff expect the remaining sections to be completed and deposited by Q2 2026.

EPO Communications

EPO letters were issued to provide property specific sketches, estimated land acquisition costs, and a form to confirm interest in participation.

As of February 2026, 268 letters offering shoreline land for purchase have been issued. A total of 177 responses have been received, with all 177 property owners confirming interest in participating. No property owners have advised that they do not wish to participate at this time.

Separate correspondence has also been issued to properties where no shoreline land is available for purchase; those letters do not request a response form.

The majority of letters offering land for purchase have now been issued, with a smaller number outstanding where unusual complexities or boundary concerns between neighbouring property owners have been raised. Overall feedback has been positive, with strong interest in participation. Concerns raised generally relate to overall costs and timing, and in particular the shared boundary shown on the sketch between neighbouring shoreline areas.

4.2 R-Plans and Sequencing of Implementation Bylaws

R-Plans are the backbone of the shoreline divestiture program. Much of the shoreline along Lake Drive is Town-owned road allowance that historically extended to the water's edge. These shoreline areas were never created as individual parcels that could be separately conveyed to adjacent property owners. The R-Plan process establishes parcel-specific boundaries and legal descriptions for each shoreline area,

allowing the Town to clearly define, describe, and ultimately convey individual shoreline parcels where applicable.

As with most municipal land sales, Council must pass the required implementation bylaws before Staff can complete transactions. For each section, these bylaws typically include:

- (1) declaring the lands surplus;
- (2) highway closure where required; and,
- (3) authorizing the sale and transfer.

These bylaws must refer to the final legal descriptions, which are only available once the R-Plans have been deposited with and accepted by the Land Registry Office.

R-Plans for three sections are currently in the Land Registry Office pre-approval process, with deposit expected to occur close to, or shortly after, the April 1, 2026 Council meeting. To maintain momentum and avoid timing risk, Staff propose that Council consider the program level decisions at the March 25th meeting, including confirming the final EPO cost framework and approving the payment plan option.

Once R-Plans are deposited, Staff will return to Council with the section-specific implementation bylaws required to proceed with sales. It is anticipated that by that time, additional sections may also be deposited or in the Land Registry Office review process, and Staff will continue bringing sections forward as they are finalized.

4.3 Confirming Final EPO Costs

Council previously received a comprehensive financial update on September 24, 2025 (Report No. [DS-2025-0048](#)), which confirmed that the Lake Drive Shoreline Action Plan remained within its approved funding envelope despite the project timeline extending into 2026. That financial update remains current. The EPO cost framework presented at that time also remains unchanged.

As previously outlined to Council (See Table 1 below), the estimated average EPO cost per shoreline lot consists of three components:

Category 1 – Project Administrative Costs

These costs include the Senior Project Manager, Planning/GIS Specialist, communications consultant, planning consultant allocation, and external legal counsel. When divided across the 350 shoreline parcels, the projected administrative cost per shoreline lot is \$3,924.

Category 2 – Lot Creation Costs

These costs relate directly to creating the new shoreline parcel and completing the transaction. They include:

- Survey cost per lot, based on the approved surveying contract (including contingency, as outlined in Report No. [DS-2023-0087](#) and amending [Report Revision](#) associated with Resolution No. [C-2023-0403](#)): \$2,433
- Estimated land transfer/closing cost per lot (legal and registration fees payable to third parties): \$1,000
 - Subtotal Category 2: \$3,433 per shoreline lot
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Category 3 – Estimated Average Land Cost

The land value component is based on Council's previously approved framework of \$2 per square foot (Resolution No. [C-2022-0239](#)). Based on this framework, the estimated average land cost per lot is \$2,714.

Actual purchase price will be calculated based on the surveyed square footage of each individual shoreline parcel. The \$2,714 figure represents the estimated average across all lots.

When combined:

- Category 1: \$3,924
- Category 2: \$3,433
- Category 3: \$2,714

Total estimated average cost per shoreline lot is rounded to **approximately \$10,000 per participating EPO.**

While vesting orders are required in certain areas before parcels can be transferred, the legal costs associated with vesting are funded through the Town's general legal budget and are not included in the project cost recovery model. As such, vesting does not affect the per-lot cost estimate provided to residents.

Now that the project is progressing toward active transactions, Staff recommend that Council formally confirm this cost framework as final for program purposes. This does not represent an increase or change. It confirms that the previously reported and communicated cost structure remains in effect as Staff move forward with shoreline parcel sales. The EPO cost for Lakeside Lots is summarized below in Table 1.

Table 1: EPO Cost for Lakeside Lots	
	Cost per Lakeside Lot
Category 1: Project Administrative Cost	
Senior Project Manager (\$750K over 4 years)	\$2,143
Planner/GIS Specialist (\$116K over 4 years)	\$331
Communications Consultant (\$107,500 over 4 years)	\$307
Planning Consultant (\$100K)	\$286
External Legal Counsel (\$300K)	\$857
Subtotal	\$3,924
Category 2: Lot Creation Cost	
Survey Cost Per Lot (Resolution C-2023-0403): - Based on IBW Surveyors bid price \$655,059.00. - Includes 30% Contingency.	\$2,433
Estimated Land Transfer/Closing Cost	\$1,000
Subtotal	\$3,433
Category 3: Estimated Average Land Cost	
Based on conceptual design	\$2,714
Estimated Average Cost	
Estimated Average EPO Cost	\$10,072
Estimated Average EPO Cost (rounded to nearest \$1,000)	\$10,000
Note: Costs are divided across 350 Lots. Costs are based on 100% participation (Resolution No. C-2022-0240).	

4.4 Payment Plan Option

Why a Payment Plan is Being Recommended

On November 22, 2023, Council adopted Resolution No. [C-2023-0403](#) directing Staff to report back on providing EPOs with the option of a payment plan, including a comprehensive outline of the structure, duration, interest rates, and associated bylaw authorization. The proposed payment plan outlined below responds to that direction.

Residents have expressed interest in the ability to spread costs over time to reduce barriers to participation. Given the relatively modest average purchase amounts, Staff recommend a simple approach that limits administration and remains easy to explain.

Proposed Terms

Staff recommend a three-year term with 3% annual interest during the payment term with annual billing. The Town's current short-term savings returns are approximately 3%. By charging 3%, the Town would be offering a competitive interest rate intended to encourage maximum participation.

For EPOs who choose the payment plan option, the purchase price would be paid in annual installments over the three-year term. In these cases, the transfer of title would occur only after the purchase price has been paid in full. This approach allows the Town to offer a payment option while ensuring that ownership of the shoreline parcel is retained by the Town until the agreed purchase amount has been fully received. No specific authorizing bylaw would be required to implement this arrangement.

If Council supports the proposed payment plan structure, Staff can proceed with shoreline transactions using either full payment at closing or the installment payment option described in this report.

4.5 Next Steps

Staff will continue to advance R-Plan deposits and Land Registry Office processing on a section-by-section basis. As R-Plans are deposited and legal descriptions are confirmed, Staff will return to Council to request the passage of section-specific bylaws for:

1. Declaration of surplus land;
2. Highway closure where required; and,
3. Authorization of sale and transfer.

Subject to R-Plan deposits, Council approvals and vesting requirements in specific areas, Staff expect to begin sales to participating EPOs starting in early summer 2026 and to continue transactions throughout the year.

Once plans are deposited and Council has approved the required section-specific bylaws, Staff will issue transaction initiation letters to participating EPOs advising of next steps and requesting contact information for the lawyer retained to act on their behalf. The Town will then work with the EPO's lawyer to complete the transaction.

5. RELATIONSHIP TO STRATEGIC PLAN:

Delivering service excellence

This report and the recommendations address the following Goal and Indicator in the current 2023-2027 Corporate Strategic Plan, under the "Proactively Manage Infrastructure and Assets to Ensure Service Continuity" pillar:

Continue to advance the Lake Drive Shoreline Jurisdiction Action Plan

6. FINANCIAL AND BUDGETARY IMPACT:

No additional funding for the Lake Drive Shoreline Action Plan is requested in this report. The project remains within its previously approved funding envelope.

Council is being asked to formally confirm the EPO cost framework previously reported and reflected in the offer letters. The estimated average total cost per shoreline lot remains approximately \$10,000, comprising:

- Project administrative costs (\$3,924 per lot);
- Lot creation costs, including survey (\$2,433) and estimated third-party closing costs (\$1,000); and,
- Estimated average land cost based on the approved \$2 per square foot valuation framework (approximately \$2,714 per lot).

Actual land cost will be calculated based on the surveyed square footage of each individual parcel.

Vesting-related legal costs are funded through the Town's general legal budget and are not included in the project cost recovery model. The additional road allowance survey work referenced in this report is funded through a previously approved separate budget.

7. PUBLIC CONSULTATION AND NOTICE REQUIREMENTS:

There are no specific legislated public notice requirements associated with the recommendations in this report. Staff will continue to implement the established communications approach, including direct correspondence with EPOs and project updates, through the Town's project webpage and related communications materials.

8. CONCLUSION:

The Lake Drive Shoreline Action Plan continues to progress from project setup into implementation. R-Plan deposits and, where required, vesting orders remain the primary items that enable transactions to proceed. Confirming the EPO cost framework and approving a payment plan option will provide clarity to participants and position the Town to begin shoreline transactions in early summer 2026 as R-Plans are deposited and Council authorizes section-specific implementation bylaws.

APPROVALS

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