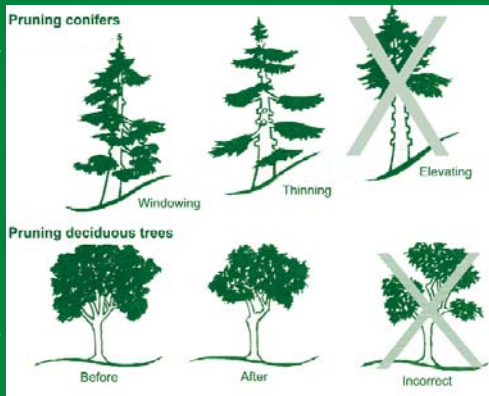


# Your shoreline insurance policy

Before you cut down trees or remove understory vegetation, think about how it will affect your investment.

- 1) Plan for natural succession - young plants tend to be more resilient and will grow into your future trees so leave a healthy mix of young and old trees.
- 2) Plan your views - with proper pruning, you can obtain good views of the water while maintaining your shoreline buffer and your privacy. Improper pruning can weaken trees. If you are in any doubt, hire a tree specialist to prune and protect your investment.
- 3) Protect your soil - native grasses and groundcover can be established in less shaded or more active areas to further enhance your buffer zone, reduce runoff and immobilize pollutants.
- 4) Invest in your property - manures, composts, fertilizers, and pesticides should only be applied carefully or by qualified individuals and used only as a last resort to maintain optimum plant health.

Without a buffer zone, nutrients and toxic chemicals can be carried into your lake and contribute to water quality issues such as algae blooms. This decreased water quality can reduce the value of your property by as much as 8.5%.



## Where to find more information

- ♦ **Muskoka Watershed Council**  
[www.muskokaheritage.org/watershed](http://www.muskokaheritage.org/watershed)
- ♦ **District Municipality of Muskoka**  
[www.muskoka.on.ca](http://www.muskoka.on.ca)
- ♦ **Parry Sound-Muskoka Stewardship Network**  
[www.ontariostewardship.org/PARRY SOUND/parry.htm](http://www.ontariostewardship.org/PARRY SOUND/parry.htm)
- ♦ **International Society of Arboriculture**  
[www.isa-arbor.com](http://www.isa-arbor.com)
- ♦ **Ontario Professional Forester's Association**  
[www.opfa.ca](http://www.opfa.ca)
- ♦ **Ontario Ministry of Agriculture and Food**  
[www.gov.on.ca/omafra/english/index.html](http://www.gov.on.ca/omafra/english/index.html)
- ♦ **Ontario Ministry of Environment**  
[www.ene.gov.on.ca](http://www.ene.gov.on.ca)
- ♦ **Ontario Ministry of Natural Resources**  
[www.mnr.gov.on.ca](http://www.mnr.gov.on.ca)
- ♦ **On the Living Edge:** Your Handbook for Waterfront Living published by the Living By Water Project. Available from the Muskoka Heritage Foundation at (705) 645-7393.



**Muskoka**  
WATERSHED COUNCIL

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Bracebridge, ON P1L 1T8

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Email: [watershed@muskokaheritage.org](mailto:watershed@muskokaheritage.org)

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# Protect your Waterfront Investment



**BEST PRACTICES SERIES**

# Help your investment grow!

## Reduced water clarity can result in an 8.5% decrease in your property value!

Recent studies demonstrate that property values decrease as water quality declines. The single most important thing you can do to protect the value of your waterfront investment is to maintain the water quality in your lake.

The natural vegetation on your property, especially that located along your shoreline, is an excellent and low cost way to maintain the quality of your water and protect your land from erosion. Think of the natural vegetation on your property as a free shoreline insurance policy.



# Actions you can take to protect your waterfront investment

- ◆ Maintain or re-establish a shoreline buffer using species native to Muskoka.
- ◆ Get to know your property. Look at the vegetation on your property and make note of what species are present and in what numbers.
- ◆ Inspect the shoreline buffer area in all four seasons and take notes to compare one season to the next. Certified foresters, horticulturalists, and/or arborists can help you in this process.
- ◆ Use this information to gauge the health of your shoreline and plan accordingly.
- ◆ Have many different native plant species on your property with varied ages. By doing so, you can account for any unforeseen disturbances, such as wind or ice storms, and/or environmental changes that may occur in the future.

Your buffer zone is in a constant state of change. Dead, dying, diseased, and dangerous material can be removed in order to improve the health, safety and aesthetics of your property.

Whether you are planning a major construction project or just maintaining what you have, it is important to:

- ◆ **MINIMIZE** the types and amount of traffic your buffer area receives. Simple foot traffic can drive oxygen out of soil and allow for water runoff.
- ◆ **MAINTAIN** natural forest floor coverings and keep natural areas as large as possible.
- ◆ **INCORPORATE** a woodchip-style mulch approximately 2-4" thick in high traffic areas to condense traffic flow and minimize damage.
- ◆ **LEAVE** some dead or dying material on your property, if it isn't a hazard, to enhance wildlife habitat.
- ◆ **CHECK** with local authorities before removing vegetation from your property so you don't contravene any laws.

# Your buffer zone

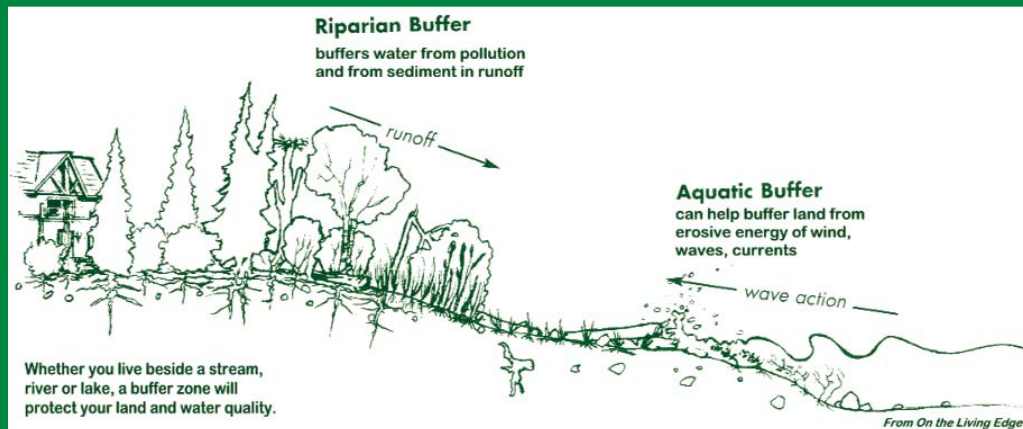
Your buffer zone is an area of natural vegetation, including fallen trees, branches and washed up logs, and natural rocks or pebbles, that runs along the length of your shoreline. It includes the areas upland of the high water mark (your riparian buffer) as well as the area below the high water mark, right down into the water (your aquatic buffer).

Ideally, a buffer zone contains vegetation that would normally grow in Muskoka. These native species might include trees, shrubs, wildflowers, grasses and native aquatic plants.

When a shoreline is cleared, the buffer area has the potential to become an erosion zone.

Alterations to shorelines can also result in

- ◆ silted up spawning beds
- ◆ pollution from runoff
- ◆ increased flooding



The following species are commonly found along the shoreline in Muskoka:

- Trees:** White cedar, White pine, Hemlock
- Shrubs:** Red-osier dogwood, Meadowsweet
- Wildflowers:** Cardinal flower, Blue flag iris
- Aquatic plants:** Pickerelweed, Coontail