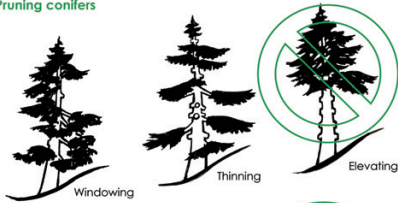


# Your shoreline insurance policy

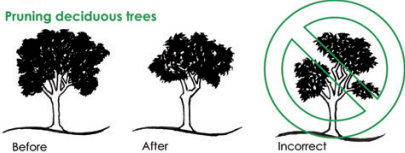
Before you cut down trees or remove understory vegetation, think about how it will affect your investment.

- 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.

Pruning conifers



Pruning deciduous trees



- 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, compost and fertilizers, 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 decrease in water quality can reduce the value of your property by as much as 8.5%!

# Where to find more information

- ♦ Landowner Resource Centre  
[www.lrconline.com](http://www.lrconline.com)
- ♦ Lakeland Alliance  
[lakelandalliance.net](http://lakelandalliance.net)
- ♦ Muskoka Water Web  
[www.muskokawaterweb.ca](http://www.muskokawaterweb.ca)
- ♦ Kawartha Conservation  
[www.kawarthaconservation.com](http://www.kawarthaconservation.com)
- ♦ County of Haliburton  
[www.haliburtoncounty.ca](http://www.haliburtoncounty.ca)
- ♦ Ontario Professional Forester's Association  
[www.opfa.ca](http://www.opfa.ca)
- ♦ Ontario Ministry of Environment  
[www.ene.gov.on.ca/environment](http://www.ene.gov.on.ca/environment)
- ♦ 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.

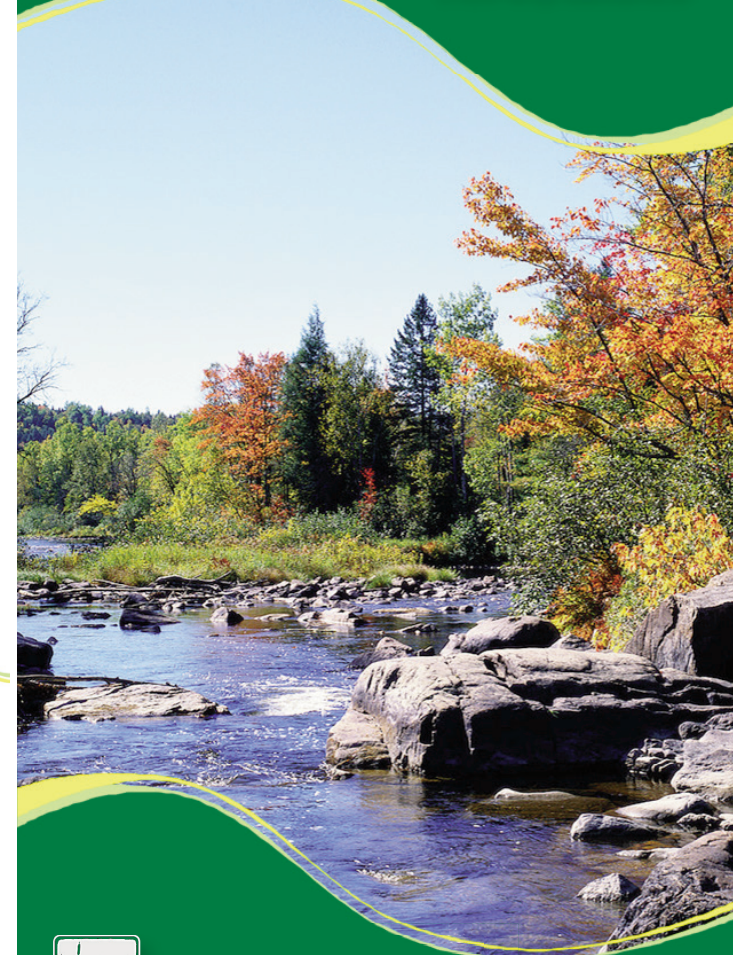
**Muskoka Watershed Council**  
PO Box 416  
Bracebridge, ON P1L 1T7

Phone: (705) 645-2100 x387 Fax: 646-2207



- ♦ [www.muskokawatershed.org](http://www.muskokawatershed.org)
- ♦ [info@muskokawatershed.org](mailto:info@muskokawatershed.org)
- ♦ [@muskokawatershd](https://twitter.com/muskokawatershd)
- ♦ [muskokawatershedcouncil](https://www.facebook.com/muskokawatershedcouncil)
- ♦ [muskokawatershed](https://www.youtube.com/muskokawatershed)

# Protect your Waterfront Investment



**Muskoka**  
WATERSHED COUNCIL

*Best Practices Series*

# Help your investment grow!

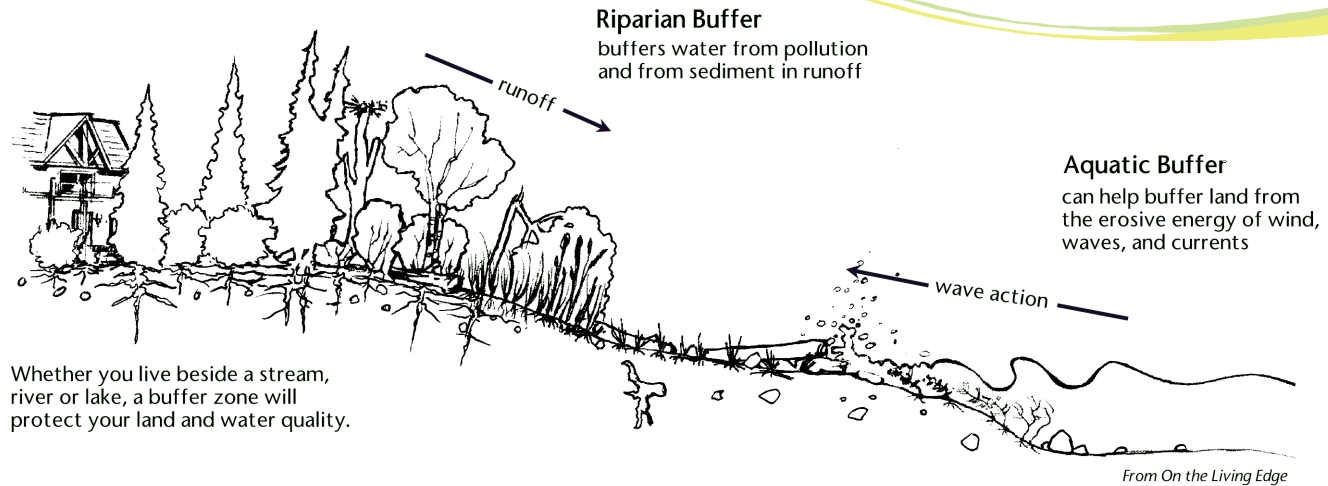
Reduced water clarity can result in an 8.5% decrease in your property value!

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.

## Protect your investment

- ◆ Maintain or re-establish a shoreline buffer using species native to Haliburton.
- ◆ 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.



Whether you live beside a stream, river or lake, a buffer zone will protect your land and water quality.

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 Haliburton. 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

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.

# Your buffer zone

Common shoreline species in Haliburton:  
**TREES:** White cedar, White pine, Hemlock  
**SHRUBS:** Red-osier dogwood, Meadowsweet  
**WILDFLOWERS:** Cardinal flower, Blue flag iris  
**AQUATIC PLANTS:** Pickerelweed, Coontail

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 the 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.