# REPORT SUMMARY

**THIS PROPOSAL HAS BEEN PLACED INTO THE EXPEDITED APPROVAL PROCESS YOUR ATTENDANCE IS NOT REQUIRED BEFORE THE LAND DIVISION COMMITTEE. PLEASE SIGN and RETURN THE 'AGREEMENT TO CONDITIONS' LETTER IMMEDIATELY**

**Date of Consideration:** **May 14, 2015**

**File Number:** **B21/15**

**Applicant:** **Brian & Sharilyn Light**

**Subject Lands:** TOWNSHIP OF PUSLINCH – Part Lot 5, Concession 2

**Proposal is a request for consent to convey** fee simple for a proposed severance 0.78 hectares (1.9 acres) with 71m frontage in the TOWNSHIP OF PUSLINCH – Part Lot 5, Concession 2, vacant land for proposed rural residential use; retained lands are 10 hectares (24.71 acres).

## ISSUES: none

## SUMMARY of FILED REPORTS and COMMENTS:

**Township of Puslinch** - in support of application; Planning & Development Advisory Committee – consider an alternate location (at north end of Wellington Road 32( for proposed parcel in order to preserve the actively farmed Secondary Agricultural lands – Township staff notes that commented lands are zoned Natural Environment – no new buildings or structures are permitted in the NE zone; note to applicant that any new dwelling & septic on severed will require 30m setback from Natural Environment Zone – conditions to apply

**County Planning** - notice cards were posted at time of site visit; County Official Plan – Secondary Agricultural and Core Greenlands; application is consistent with Provincial Policy and generally conforms to Official Plan; no concerns

**Conservation Authority (GRCA) –** no objections portion of severed within frloodplain of Irish Creek and the allowance to the floodplain – any future development or alteration will require permit

**County Engineering –** no objections – no conditions required

**Others** - Jeff Buisman – agent – letter of explanation

## ***PROPOSED CONDITIONS of APPROVAL***

**1) THAT** the Owner's solicitor, in preparation for the issuance of the Certificate of Consent, provide to the Secretary-Treasurer of the County of Wellington Planning and Land Division Committee a printed copy of the "completed electronic transfer document in preparation".
**2) THAT** the Solicitor for the Owner give an undertaking in writing to provide to the Secretary-Treasurer of the County of Wellington Planning and Land Division Committee within 30 days of the date of registration in the Land Registry/Land Titles Office for Wellington (No. 61) a copy of the receipted and registered electronic transfer document including the Form 2 Certificate for Consent B21/15.
**3) THAT** the Owner, as provided for under Section 69 of the Planning Act, R.S.O. 1990, shall pay to the Treasurer of the County of Wellington the administrative fee which is in effect at the time of the payment of the fee for the review and issuance of the Certificate of Consent for the severed parcel.
**4) THAT** the transfer for registration with respect to description complies with Ontario Regulation 43-96; and if that description contains a reference to a Reference Plan(s), the Owner's solicitor **shall provide a full print of that deposited reference plan(s)** to the secretary-treasurer of the Planning and Land Division Committee.
**5) THAT** the Owner receive approval from the Township of Puslinch in a manner deemed acceptable to that road authority for an entrance to the severed parcel; and further that the Township of Puslinch file a letter of clearance of this condition with the Secretary-Treasurer of the Planning and Land Division Committee as written proof of fulfillment of this condition.
**6) THAT** the Owner satisfy all the requirements of the Township of Puslinch, financial and otherwise (included but not limited to Taxes paid in full) which the Township of Puslinch may deem to be necessary at the time of issuance of the Certificate of Consent for the proper and orderly development of the subject lands; and further that the Township of Puslinch file with the Secretary-Treasurer of the Planning and Land Division Committee a letter of clearance of this condition.
**7) THAT** the Owner satisfy the requirements of the Local Municipality in reference to parkland dedication as provided for in the Planning Act, R.S.O. 1990; and that the Local Municipality file with the Secretary-Treasurer of the Planning and Land Division Committee a letter of clearance of this condition.

*****Conditions may be deleted, added to, or changed at meeting*****

**County of Wellington Planning and Land Division Committee**
**Deborah Turchet, Secretary-Treasurer**
**Wellington County Administration Centre**
**74 Woolwich Street, Guelph, ON N1H 3T9**

April 30, 2015

**NOTICE OF CONSIDERATION IN PUBLIC FORUM**

**Pursuant to SECTION 53 of the ONTARIO PLANNING ACT and applicable Regulations**

**with respect to Application for consent,**

**File B21/15**

**APPLICANT**

Brian & Sharilyn Light
4396 Wellington Rd 32
Cambridge ON N3C 2V4

**LOCATION OF SUBJECT LANDS:**

TOWNSHIP OF PUSLINCH
Part Lot 5
Concession 2

Proposed severance is 0.78 hectares with 71m frontage, vacant land for proposed rural residential use.

Retained parcel is 10 hectares with 125m frontage on WR 32 and 260 m frontage on Ellis Road, existing and proposed rural residential use with existing dwelling and shed.

AND FURTHER TAKE NOTICE that the Committee has appointed **THURSDAY, May 14, 2015**

for the purpose of considering this **EXPEDITED APPLICATION.**

**CONSIDERATION WILL BE HELD IN THE:** 3A (Keith Room)
County of Wellington Administration Centre
74 Woolwich Street
Guelph, Ontario N1H 3T9

**NOTICE** is being sent to you for your information. **THE OWNER, APPLICANT OR AUTHORIZED AGENT, OR AUTHORIZED SOLICITOR IS NOT REQUIRED TO ATTEND.** MAKE SURE THAT THE AGREEMENT LETTER IS SIGNED AND RETURNED TO THE PLANNING AND LAND DIVISION COMMITTEE OFFICE.

**Please also be advised** that if a person or public body that filed an appeal of a decision of the County of Wellington Planning and Land Division Committee in respect of the proposed consent has not made written submission to the County of Wellington Planning and Land Division Committee before it gives or refuses to give a provisional consent, then the Ontario Municipal Board may dismiss the appeal.

A Copy of the **DECISION** of the Committee will be sent **to the applicant, and to each person or agency who filed with the Secretary-Treasurer a written request for Notice of Decision.**

**Additional Information** regarding the application is available to the public during regular business hours, Monday to Friday at the County of Wellington Planning and Land Division Office, 74 Woolwich St. Guelph ON N1H 3T9

Phone - (519) 837-2600 x2170 Fax – (519) 837-3875

To view comments for this application on our website www.wellington.ca follow these steps:

- **Government**
- **Council and Standing Committees**
- **Land Division Committee**
- **choose month & year in drop down menus**
- **Choose Land Division Committee in the drop down menu**
- **open appropriate agenda**

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TO: **Agent – Jeff Buisman**

RECEIVED

APR 22 2015

SECRETARY TREASURER
WELLINGTON COUNTY
LAND DIVISION COMMITTEE

**MUNICIPALITY COMMENTING FORM**

The Planning and Land Division Committee, in considering the following application, respectfully requests input from the municipality. The Application and Sketch are enclosed for your information.

**FILE NO: B21/15**

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MAR 18 2015

Township of Puslinch

**APPLICANT**

Brian & Sharilyn Light
4396 Wellington Rd 32
Cambridge ON N3C 2V4

**LOCATION OF SUBJECT LANDS**

TOWNSHIP OF PUSLINCH
Part Lot 5
Concession 2

Proposed severance is 0.78 hectares with 71m frontage, vacant land for proposed rural residential use.

Retained parcel is 10 hectares with 125m frontage on WR 32 and 260 m frontage on Ellis Road, existing and proposed rural residential use with existing dwelling and shed.

| CLERK'S DEPARTMENT | |
|---|---|
| TO K.P | |
| Copy | |
| Please Handle | ✓ |
| For Your Information | ✓ |
| Council Agenda | |
| File | |

2301·000·002·04200·0000

***PLEASE PROVIDE COMPLETE PROPERTY ASSESSMENT ROLL NUMBER.***

Does this description reasonably describe the parcel holdings? YES(✓) NO( )

If answer is no, please provide new information: _____

Do you consider this proposal to conform to your Official Plan? YES( ) NO( )

What Section(s) does it conform to or contravene? (Please specify) COUNTY TO COMMENT

Will the Severed Parcel comply with all requirements of the Zoning By-law? YES [✓] NO [✓]

**(Please Specify)** AGRICULTURAL & NATURAL ENVIRO ZONE Minimum Lot Req. - yes. Minimum setback from NE Zone - NO

Will the Retained Parcel comply with all requirements of the Zoning By-law? YES [✓] NO [ ]

**(Please Specify)** AGRICULTURAL & NATURAL ENVIRO ZONE Meets Sect. 5.2.3 Lot Requirements

If Necessary, would the Municipality be prepared to consider an **Amendment** to the Zoning By-Law to permit the proposal to conform? YES( ) NO( ) N/A( ) or **Minor Variance** YES(✓) NO( ) N/A( )

*not required for severance approval

Is proposal on an opened maintained year-round public road YES(✓) NO( )
If answer is NO, is municipality willing to enter into an agreement regarding use of the seasonal road, or opening up the road ?

**Please specify** _____

Is the Proposed Lot(s) serviced now by Municipal Water YES( ) NO(✓)

Is the Retained Lot serviced now by Municipal Water YES( ) NO(✓)

Is the Proposed Lot(s) serviced now by Municipal Sewers YES( ) NO(✓)

Is the Retained Lot serviced now by Municipal Sewers YES( ) NO(✓)

Is there a **Capital Works Project** underway to service these lots in the near future YES( ) NO(✓)

**Approximate Time of Servicing Availability:** _____

Are there any other servicing arrangements, Municipal easements or Municipal Drains on the subject lands?

No.

Continued to Page 2

**MUNICIPALITY COMMENTING FORM**

**FILE NO: B21/15**

**Is the Municipality's Building Official satisfied that there is a sufficient site on the severed parcel for individual well and septic services?**
**YES [✓] NO [ ]**

confirmed by A. French Apr. 22, 2015.

Is there any further information that may assist the Planning and Land Division Committee?
[A letter may be attached if there is insufficient space to explain]

PLANNING & DEVELOPMENT ADVISORY COMMITTEE COMMENT:
- Consider an alternate location (at North end of Wellington Rd. 32) for the proposed parcel in order to preserve the actively farmed Secondary Agricultural Lands.

↳ Township staff notes that the commented lands are zoned Natural Environment → no new buildings or structures are permitted in the NE Zone.

Is the Municipality in support of this application? **YES(✓) NO( )**

What Conditions, if any, are requested by the Municipality if the Consent is granted?

- Cash-in-lieu of Parkland, made payable to the Township of Puslinch, is required for the parcel to be severed, prior to final consent approval
- An Approved Entrance Permit, from the Township of Puslinch is required for the parcel to be severed, prior to final consent approval.
- Confirmation of taxes up-to-date from the Township of Puslinch.

Does the Municipality request a Notice of the Decision? YES(✓) NO( )

SIGNATURE K. Patzer

TITLE: Development Coordinator

ADDRESS: 7404 Wellington Rd 34

DATE: April 22, 2015

* NOTE TO APPLICANT:

Any new dwelling & septic on the severed lot will require a 30m setback from the Natural Environment Zone - Section 3.25 of Zoning By-law 19/85

**Planning and Development Department | County of Wellington**
County Administration Centre | 74 Woolwich Street | Guelph ON N1H 3T9
T 519.837.2600 | F 519.823.1694

RECEIVED
APR 21 2015
SECRETARY TREASURER
WELLINGTON COUNTY
LAND DIVISION COMMITTEE

| | |
|---|---|
| **Application** | B21/15 |
| **Location** | Part Lot 5, Concession 2<br>TOWNSHIP OF PUSLINCH |
| **Applicant/Owner** | Brian & Sharilyn Light |

**PLANNING OPINION:** This application would sever a 0.78 ha (1.9 ac) vacant rural residential lot in a Secondary Agricultural area. A 10 ha (24.7 ac) parcel would be retained with an existing dwelling and shed.

This application is consistent with the Provincial Policy Statement and would generally conform to the Official Plan. We would have no concerns, provided that servicing can be accommodated to the satisfaction of the Township and that as a condition of approval, safe driveway access can be provided to the satisfaction of the Township of Puslinch and any concerns of the Grand River Conservation Authority can be addressed.

**PLACES TO GROW:** No issues.

**PROVINCIAL POLICY STATEMENT (PPS):** Section 1.1.4 states that "In rural areas located in municipalities... a) permitted uses and activities shall relate to the management or use of resources, resource-based recreational activities, limited residential development and other rural land uses;... c) new land uses, including the creation of lots shall comply with the minimum distance separation formulae".

We have no concerns with respect to Minimum Distance Separation 1 (MDS1) as the nearest barn is over 400 m away.

**GREENBELT PLAN:** No within Greenbelt Plan area.

**WELLINGTON COUNTY OFFICIAL PLAN:** The subject property is designated SECONDARY AGRICULTURAL and CORE GREENLANDS. The Greenlands System designations protect floodplain, wetlands and significant wooded areas.

According to Section 10.4.4, one new residential lot may be allowed from a parcel of land within the Secondary Agricultural designation, which existed on March 1, 2005, subject to the following criteria:

a) The lot generally meets a 0.4 ha minimum lot size and is not larger than needed to accommodate the intended residential use, consisting of the dwelling, accessory buildings and uses, and individual sewage and water services, while taking into account site constraints such as grading, sightlines, natural heritage features, hazardous lands, and Minimum Distance Separation requirements;
b) The accessory buildings referred to in a) above may include a hobby barn, subject to local regulations;
c) The lot has access to an open public road;
d) The residential use will not hinder or preclude the present use or future potential for agricultural or mineral aggregate operations;
e) The residential use is compatible with surrounding development;
f) The use is well removed from any settlement boundary;
g) The lands have been owned by the applicant for at least five years.

With respect to alternate lot locations, we are satisfied that the current configuration represents the most appropriate site given the overall policies of the Plan.

The matters under Section 10.1.3 were also considered including b) "that all lots can be adequately serviced with water, sewage....." and d) "that all lots will have safe driveway access to an all-season maintained public road".

**LOCAL ZONING BY-LAW:** The subject property is zoned Agricultural (A) and Natural Environment (NE). Both lots would meet the applicable lot area and frontage requirements.

**SITE VISIT INFORMATION:** The subject property was visited and photographed on April 20, 2015. Notice Cards were posted and the survey sketch appears to meet the application requirements.

Sarah Wilhelm, MCIP, RPP, Senior Planner
April 20, 2015

400 Clyde Road, P.O. Box 729 Cambridge, ON N1R 5W6
**Phone:** 519.621.2761 **Toll free:** 866.900.4722 **Fax:** 519.621.4844 **Online:** www.grandriver.ca

**PLAN REVIEW REPORT: County of Wellington, Planning & Land Division Committee**
**Deborah Turchet, Secretary-Treasurer**

**DATE:** April 21, 2015 **YOUR FILE:** B21/15
**GRCA FILE:** B21-15 – 4396 Wellington Road 32 (Light)

RECEIVED
APR 29 2015
SECRETARY TREASURER
WELLINGTON COUNTY
LAND DIVISION COMMITTEE

**RE:** **Application for Consent B21/15**
Part Lot 5, Concession 2, Township of Puslinch
4396 Wellington Road 32
Brian and Sharilyn Light

**GRCA COMMENT: ***

The Grand River Conservation Authority (GRCA) has no objection to the severance of a 0.78 hectare lot for proposed rural residential use.

**BACKGROUND:**

1. **Resource Issues:**

   Information currently available at this office indicates that the retained parcel contains Provincially Significant Puslinch Lake Irish Creek Wetland Complex, Irish Creek, floodplain and the allowances adjacent to these features.

   A portion of the severed parcel is within the floodplain of Irish Creek and the allowance to the floodplain.

2. **Legislative/Policy Requirements and Implications:**

   The retained parcel is already developed and we do not anticipate any future development on the retained parcel as a result of this consent application.

   The applicant has demonstrated that a building envelope outside of the flooding hazard (floodplain) is available on the severed lot. The severed parcel also has safe access for people and vehicles during times of flooding. Consequently, the GRCA has no objection to the proposed consent application.

   Due to the presence of the above-noted features, the severed and retained parcels are regulated by the GRCA under Ontario Regulation 150/06 - Development, Interference with Wetlands and Alterations to Shorelines and Watercourses Regulation. Any future development or other alteration within the regulated areas on the subject lands will require



Member of Conservation Ontario, representing Ontario's 36 Conservation Authorities ▪ The Grand – A Canadian Heritage River

prior written approval from GRCA in the form of a permit pursuant to Ontario Regulation 150/06.

3. **Additional Information/Suggestions provided in an advisory capacity:**

   We wish to acknowledge receipt of the minor consent plan review fee in the amount of $380.00 for the processing of this application.

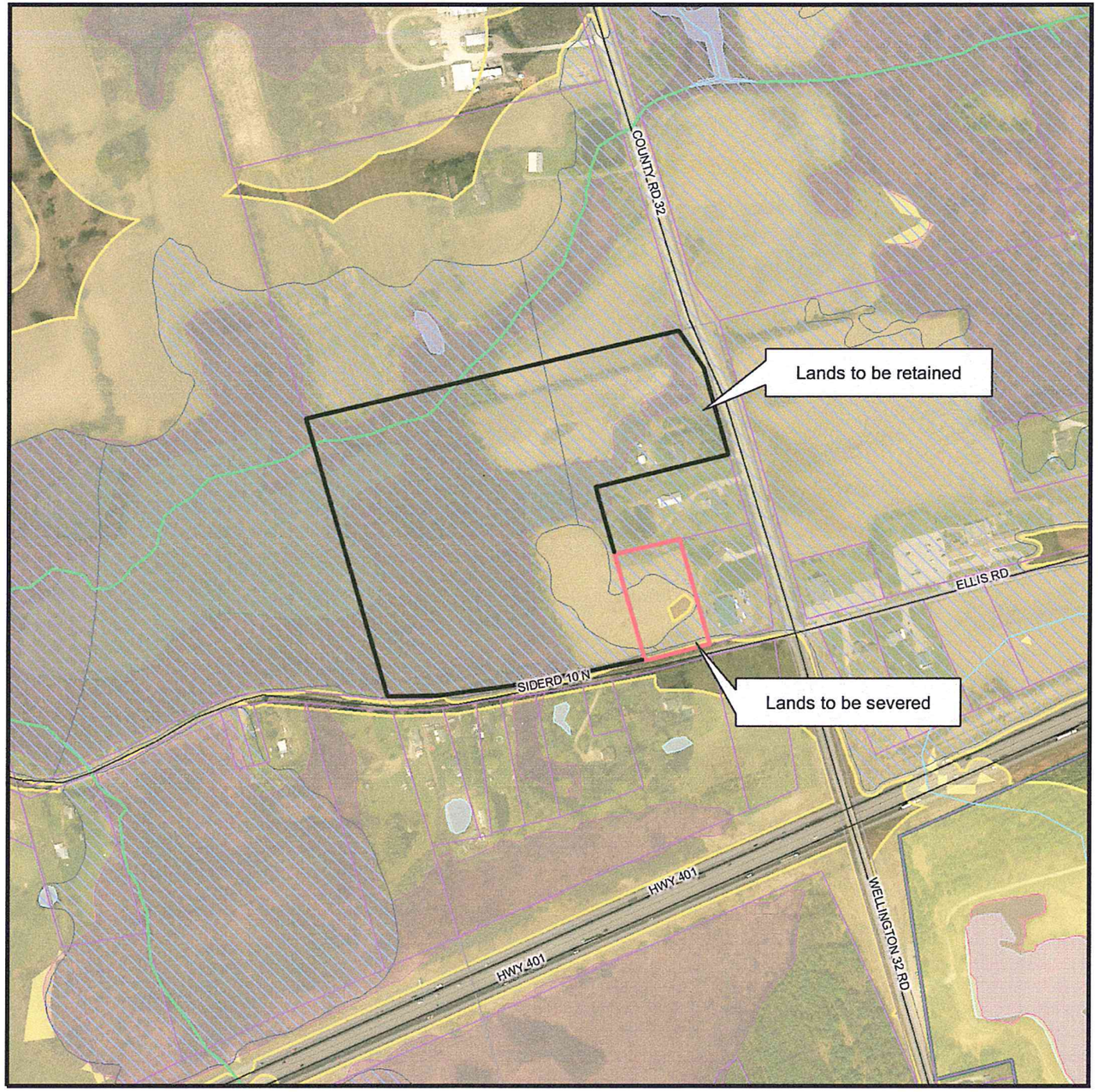
Should you have any questions or comments, please feel free to contact me at 519-621-2763 ext. 2236.

Yours truly,

Andrew Herreman
Resource Planner
Grand River Conservation Authority

***These comments are respectfully submitted to the Committee and reflect the resource concerns within the scope and mandate of the Grand River Conservation Authority.***

c.c. Township of Puslinch
Brian and Sharilyn Light – 4396 Wellington Road 32, Cambridge, ON N3C 2V4
Jeff Buisman, Van Harten Surveying Inc. (email)

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THIS MAP IS NOT TO BE USED FOR NAVIGATION

**Grand River Conservation Authority**

Map created: April 20, 2015
Prepared by: ah

## B21/15

LEGEND

- WATERSHED BOUNDARY (GRCA)
- UTILITY LINE (NRVIS)
- ROADS-ADDRESSED (MNR)
- RAILWAY (NRVIS)
- CLASSIFIED STREAMS - NEW (NRVIS)
  - COLD WATER
  - COOL WATER
  - UNKNOWN
  - WARM WATER
- DRAINAGE-NETWORK (GRCA)
- PARCELS-ASSESSMENT (MPAC)
- LOTS (NRVIS)
- FLOODPLAIN-SPECIAL POLICY AREA (GRCA)
- FLOODPLAIN (GRCA)
  - ENGINEERED
  - APPROXIMATE
  - ESTIMATED
- WETLAND (GRCA)
- SLOPE VALLEY (GRCA)
  - STEEP
  - OVERSTEEP
- SLOPE EROSION (GRCA)
  - STEEP
  - OVERSTEEP
  - TOE
- WETLAND (NRVIS)
  - PROVINCIALLY SIGNIFICANT
  - LOCALLY SIGNIFICANT
  - UNEVALUATED
- PARKS (GRCA)
- PROPERTY (GRCA)
- REGULATION LIMIT 2014 (GRCA)
- DRAINAGE-POLY (NRVIS)
- 2010 ORTHO (ONT)

**GRCA Disclaimer**

This map is for illustrative purposes only. Information contained hereon is not a substitute for professional review or a site survey and is subject to change without notice. The Grand River Conservation Authority takes no responsibility for, nor guarantees, the accuracy of the information contained on this map. Any interpretations or conclusions drawn from this map are the sole responsibility of the user.

The source for each data layer is shown in parentheses in the map legend. For a complete listing of sources and citations go to:

*http://grims.grandriver.ca/docs/SourcesCitations1.htm*

0 70 140 210 280 m.

NAD 1983, UTM Zone 17 Scale 1:6,113

N

RECEIVED
APR 15 2015
SECRETARY TREASURER
WELLINGTON COUNTY
LAND DIVISION COMMITTEE

**County of Wellington Planning and Land Division Committee**
**Deborah Turchet, Secretary-Treasurer**
**Wellington County Administration Centre**
**74 Woolwich Street, Guelph ON N1H 3T9**

March 13, 2015

## NOTICE OF AN APPLICATION FOR CONSENT

**Ontario Planning Act, Section 53(4)**

**The County of Wellington Planning and Land Division Committee requests your written comments on this application for consent.**

***APPLICATION SUBMITTED ON: March 10, 2015***

**FILE NO. B21/15**

**APPLICANT**

Brian & Sharilyn Light
4396 Wellington Rd 32
Cambridge ON N3C 2V4

**LOCATION OF SUBJECT LANDS:**

TOWNSHIP OF PUSLINCH
Part Lot 5
Concession 2

Proposed severance is 0.78 hectares with 71m frontage, vacant land for proposed rural residential use.

Retained parcel is 10 hectares with 125m frontage on WR 32 and 260 m frontage on Ellis Road, existing and proposed rural residential use with existing dwelling and shed.

**IF YOU WISH TO SUBMIT COMMENTS ON THIS APPLICATION, WE MUST HAVE YOUR WRITTEN COMMENTS BEFORE**

**April 22, 2015**

**Please note** that if the Comments are not received by the requested date, the Planning and Land Division Committee may proceed to consider the application, and may assume that you have no objection to this APPLICATION for CONSENT.

**Please also be advised** that if a person or public body that files an appeal of a decision of the County of Wellington Planning and Land Division Committee in respect of the proposed consent has not made written submission to the County of Wellington Planning and Land Division Committee before it gives or refuses to give a provisional consent, then the Ontario Municipal Board may dismiss the appeal.

If you wish to be **NOTIFIED OF THE DATE AND TIME OF THE CONSIDERATION** of this application - **please make your request in writing** to the Planning and Land Division Committee before the "Comments Return Date" noted above.

If you wish to be **NOTIFIED OF THE DECISION** of the County of Wellington Planning and Land Division Committee in respect of this proposed consent, **you must make a request in writing** to the County of Wellington Planning and Land Division Committee. This will also entitle you to be advised of a possible Ontario Municipal Board Hearing. Even if you are the successful party, you should request a copy of the decision since the County of Wellington Planning and Land Division Committee's decision may be appealed to the Ontario Municipal Board by the applicant or another member of the Public

**INFORMATION REGARDING THE APPLICATION** is available to the public during regular business hours, Monday to Friday at the County of Wellington Planning and Land Division Office- 74 Woolwich St. Guelph ON N1H 3T9. Phone: (519) 837-2600 x2170 Fax: (519) 837-3875

**MAILED TO:**

Local Municipality - Puslinch County Planning Conservation Authority

County Engineering

Bell Canada County Clerk Roads

Neighbour - as per list verified by local municipality and filed by applicant with this application

COUNTY OF WELLINGTON
ENGINEERING SERVICES
NO OBJECTION
NOTICE OF DECISION REQ'D.
PASQUALE COSTANZO, CET
ENGINEERING TECHNOLOGIST
APR 13 2015
Date:

*ENTRANCE CONDITION NOT REQ'D *

Van Harten
SURVEYING & ENGINEERING

B21/15

March 6, 2015
Jeff.Buisman@vanharten.com
22594-15

County of Wellington Land Division Committee
74 Woolwich Street
GUELPH, Ontario
N1H 3T9

Attention: Ms. Deborah Turchet

Dear Ms. Turchet:

Re: **Severance Sketch and Application**
**4396 Wellington Road 32**
**Part of Lot 5, Concession 5**
**PIN 71211-0163**
**Township of Puslinch**

Please find enclosed an application for a severance on the above-mentioned property. Included with this submission are copies of the severance sketch, Preliminary site Plan, completed application form, required deeds, a cheque to Wellington County for $ 975 and a cheque to GRCA for $380.

Proposal

The proposal is to create a new rural residential parcel of 71m wide and 110m deep (0.78 ha) to the west of a previous severance at the corner of Wellington Road No. 32 & Ellis Road. The parcel is a good fit with the existing property configuration.

The primary consideration for this severance is the location of the floodplain and whether or not there is enough development for a new dwelling in the area above the floodplain. A topographic survey was completed of the area in 2002 at which time the location of the flood plain was determined. This survey was used as a base to develop a site plan showing a possible development. The possible development shows a large home with a raised bed septic system. The whole development fits within the area above the flood plain. One exception is the driveway which will have to go through the flood plain. The GRCA will allow access below the floodplain. The GRCA has reviewed the proposed development and are supportive. We received the following feedback.

Hi Jeff, as discussed, it has been demonstrated that a building envelope is available on the proposed severed parcel that is outside of the floodplain. The GRCA would have no objection to the severance as proposed in the attached sketch and will provide further comments when the application is circulated to our office for comments. It is my understanding that the driveway will be close to existing grades through the floodplain area.
Sincerely,

*Andrew Herreman*
Resource Planner
Grand River Conservation Authority
400 Clyde Road
PO Box 729
Cambridge ON N1R 5W6
(519) 621-2763 x 2236

We expect the requirement for a minor variance to allow for reduced setbacks from the Natural Environment (NE) zone. The extent of the reduced setbacks will not be known until a future owner is determined and a house design is selected. Our experience has been that the GRCA requires a 1 to 3m buffer from the floodplain line.

We found the proposed severance to meet the key criteria for a new severance including:

- Designated as Secondary Agricultural in the County Official Plan
- Safe entrance along the front
- Adequate MDS clearance
- Floodplain requirements can be met
- No severance since March 2005
- Ownership for more than 5 years

Please call me if you or the Planning Staff have any questions.

Very truly yours,