


# Gravenhurst BIA Review and Revitalization Plan

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Prepared by J.C. Williams Group

1 Dundas Street W, Suite 2500, Toronto, ON M5G 1Z3 www.jcwg.com 416.921.4181

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# Acknowledgements

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Town of Gravenhurst
Amy Taylor
Erin Strength
Ellen Selby
Meghan Pratt

Steering Committee Members
Clodagh Coker
Jay Gill
Robbie Irvin
Jesse Dursley
Lindsay Rouse

Consultants
J.C. Williams Group

Final Report
Prepared by




J.C. Williams Group
1 Dundas Street West, Suite 2500, Toronto, ON M5G 1Z3
416.921.4181
info@jcwg.com
www.jcwg.com

# Land Acknowledgement

We acknowledge the First Peoples, who, for thousands of years before us, were and are still the keepers and caretakers of this land where we now live and work and in particular the Chippewas of Rama, Wahta Mohawk First Nations and the Moon River Metis.

We are dedicated to honouring Indigenous history and culture and committed to moving forward in the spirit of reconciliation and respect with all First Nation, Métis and Inuit people. We recognize all the generations of Indigenous people and their historic connection to this place and we are grateful for the opportunity to gather here at this time."

## *DISCLAIMER*

This report is based on information and documentation that was made available to J.C. Williams Group by the client as of the date of this report. J.C. Williams Group has not attempted to independently verify the information provided unless otherwise indicated. Should additional information be provided to J.C. Williams Group after the issuance of this report, J.C. Williams Group reserves the right (but will be under no obligation) to review this information and adjust its comments accordingly.

According to the terms of our engagement, it is understood and agreed that all decisions in connection with the implementation of advice and recommendations as provided by J.C. Williams Group during the course of this engagement shall be the responsibility of, and made by, the Town of Gravenhurst. J.C. Williams Group has not and will not perform management functions or make management decisions for the Town of Gravenhurst.

Comments in this report are not intended, nor should they be interpreted, to be legal advice or opinion.

As with any municipal initiative, there will be a requirement for businesses to participate in the plan. While the municipality/BIA can be the originator and incubator for these ideas and strategies, buy-in from the local businesses will be essential to its success.

# Executive Summary

The Gravenhurst Business Improvement Area, originally established in 1979, was placed into dormancy effective January 1, 2023, after the Board of Management could not maintain a consistent quorum as required under the *Municipal Act, 2001*. With a deadline of March 2027, to revive the BIA with an approved budget or face permanent dissolution by Council, the Town of Gravenhurst engaged J.C. Williams Group (JCWG) to lead a review and revitalization planning process.

## Key findings

**The dormancy has created a gap with real consequences.** The BIA's absence since March 2025 has left downtown businesses without a shared platform for collective advocacy, programming, or beautification. The challenges facing downtown Gravenhurst have been identified and discussed for over 15 years; what has been missing is the organizational capacity to act on what is already known.

**The structural conditions are challenging but manageable.** Gravenhurst's permanent population of approximately 13,914 is aging (median age 52, compared to Ontario's 41) and modestly resourced (median employment income of $41,466). The local economy is heavily seasonal, with a boom-and-bust cycle that challenges year-round business viability. Day-to-day downtown commerce is driven primarily by residents and local workers, not tourists, which has direct implications for programming and retail mix strategy.

**The current levy is insufficient for meaningful impact.** At approximately $50,000 annually, Gravenhurst's BIA budget translates to $3.57 per resident, well below the median of $9.73 per resident among comparator Ontario BIAs. Stakeholders across all engagement streams were consistent: a minimum annual budget of $200,000 to $300,000 is needed for the BIA to generate meaningful activity.

**Governance, not community apathy, caused the dormancy.** Stakeholder engagement confirmed broad support for reinstatement across business owners, community leaders, and operators outside the current boundary. Volunteer burnout and the absence of paid professional leadership were consistently cited as the root causes of the BIA's decline, not a lack of community will.

**Boundary expansion has support but requires careful sequencing.** There is near-universal agreement among stakeholders that the existing five-block footprint is too small to generate the budget needed for effective programming. Businesses in both the Muskoka Wharf and the South End big box area have shown a measured but genuine openness to joining a revitalized BIA, finding unexpected common ground in a shared sense of feeling underserved by the municipality.

## Recommendations

The path forward rests on four strategic pillars, sequenced to match the organization's capacity at each stage of growth.

**Reactivate immediately within the existing boundary.** The December 31, 2026, deadline is non-negotiable. The immediate priority is to elect a new Board of Management and submit a credible first-year budget to Council on or before the budget deliberation deadline. Revival within the existing five-block boundary requires no boundary amendment, no new poll, and no engagement with non-member property owners, making it the fastest and lowest-risk path to legal reinstatement. Once a Board is elected and a budget submitted, the BIA must account for the cash flow reality that levy funds will not be accessible immediately, relying on the reserve fund and any municipal bridge funding in the interim.

**Hire paid, professional leadership as the first operational act.** Every comparator BIA with demonstrated effectiveness employs paid professional staff. In Year 1, the BIA should hire an Expansion Coordinator who will transition into the role of Executive Director or BIA Manager as the organization grows with expansion in 2027. A student internship program is recommended as a low-cost supplement for social media and digital marketing capacity.

**Deliver visible early wins to rebuild member trust.** Year 1 programming must be chosen for visibility and its capacity to demonstrate organizational value. Beautification (seasonal flower baskets, coordinated pole banners, consistent storefronts) was consistently ranked among the highest-impact, most cost-effective actions available. One signature event, building on the legacy of initiatives like the Muskoka Chair Festival, should be executed in the first operating season. Programming should be evaluated on economic impact, not simply attendance. A centralized digital communications platform, potentially leveraging existing channels, and an audit and update of all member Google Business listings are recommended as immediate, high-impact, low-cost first actions.

**Grow the budget deliberately toward a functional scale.** The proposed phased budget reflects the need to build incrementally without overextending the organization before governance capacity is established. Given the gap between the current levy and a functional operating budget, the Town is strongly encouraged to provide bridge funding during the early operating years.

**Pursue boundary expansion as a structured second phase beginning in 2027–2028.** The South End commercial corridor represents the most achievable and highest-impact expansion opportunity, as its assessed property values would materially increase the annual levy base. The Muskoka Wharf is best engaged as a formal programming and marketing partner rather than a formal BIA member in the near term, with the existing Wharf Association serving as the primary collaborator for waterfront

activation. Expansion should not be initiated until the revived BIA has established sufficient credibility to make a compelling case to prospective members. Levy modelling using actual assessment data must be completed before any formal poll is initiated, and maximum levy thresholds should be applied to prevent disproportionate impact on high-assessment South End properties.

The revived BIA will not resolve every challenge facing downtown Gravenhurst. Absentee landlords, workforce shortages, affordable housing deficits, and structural seasonality are forces that lie largely outside its authority. But a well-governed, adequately funded BIA operating within a municipal policy framework explicitly aligned with its objectives is the most effective collective action tool available to the business community.

# 1.0 Background and Objectives

The Gravenhurst Business Improvement Area (BIA), originally established in 1979, had served the downtown commercial district, encompassing approximately five blocks with roughly 70 member businesses and an annual operating budget of approximately $50,000. The BIA entered formal dormancy effective January 1, 2023, after the Board of Management could not maintain a consistent quorum as required under the *Municipal Act, 2001*. With a deadline of March 2027, to revive the BIA with an approved budget or face permanent dissolution by Council, the Town of Gravenhurst engaged J.C. Williams Group (JCWG) to lead a review.

While the Town of Gravenhurst served as the partner throughout the engagement, the project developed in close collaboration with both previous Gravenhurst BIA Board of Management members and other downtown business owners. A Steering Committee was also involved in shaping the scope and direction of the work, providing local guidance at key stages of the process. Their involvement ensured that the process was grounded in local knowledge, municipal priorities, and community accountability. The project was structured around a five-step methodology: project kick-off and data gathering; current state review and case studies; stakeholder engagement; opportunities analysis; and final recommendations and reporting. Throughout the process, draft deliverables were shared with the Gravenhurst team for review and comment before finalization.

There were two main objectives for the project:

- The engagement sought to understand why the BIA had gone dormant, assess the current state of downtown Gravenhurst and its business community, and evaluate the existing policy, regulatory, and physical environment.
- The forward-looking objectives centered on identifying the most viable path to revival, including whether the BIA should be reinstated within its existing five-block boundary or expanded to incorporate additional commercial areas such as the South End and the Muskoka Wharf. The project also aimed to develop a sustainable governance and staffing framework, propose a realistic budget and levy model, and deliver an actionable implementation plan that the BIA and the Town could execute together.

# 2.0 Current State Analysis

JCWG conducted a thorough review of existing documents provided by the Town. The full list of documents reviewed can be found in Appendix A.

This section synthesizes the current state of downtown Gravenhurst and its BIA, drawing on a set of municipal plans, surveys, financial statements, regulatory documents, and land use policy reviews assembled for the JCWG. The purpose of this analysis is not to catalogue problems, but to distill the strategic implications most relevant to the BIA revitalization effort. The full findings can be found in Appendix A.

The single most time-sensitive element of this review is the formal dormancy status of the BIA. Placed into dormancy effective March 2025, the BIA has a deadline of to be reinstated, with an approved budget or face dissolution by Council. The dormancy procedure is clear: *if revival does not occur before Council's budget deliberation deadline, the municipality may repeal the relevant by-laws and transfer all BIA assets and liabilities to the Town*. The current revitalization project is therefore not a routine strategic planning exercise but a time-critical effort to rebuild governance, re-engage the membership, and present a credible operating model to Council before the window closes.

## Community and economic context

Understanding the structural conditions of Gravenhurst is essential for determining a BIA that is fit for purpose:

- An aging, modestly resourced permanent population. Gravenhurst's median age is 52 years, compared to Ontario's provincial median of 41, and 31% of permanent residents are aged 65 or older. Median employment income sits at $41,466, slightly below the provincial figure of $43,942. The dominant household is characterized by older residents with modest incomes and a preference for practical, value-oriented retail. These demographics shape what downtown businesses can offer and at what price point.
- A growing but seasonal economy. The permanent population reached approximately 13,914 in 2023 and is projected to exceed 15,600 by 2033. However, this growth occurs within an economy deeply oriented toward tourism and recreation. The top location quotient sectors of direct selling establishments (13.5), traveller accommodation (6.7), and other amusement and recreation industries (5.1) confirm the seasonal concentration of economic activity. The result is a boom-and-bust cycle that challenges year-round business viability and places a premium on strategies that extend activity beyond summer peaks.
- Residents, not tourists, drive day-to-day commerce. The 2013 Customer Origin Survey found that the majority of downtown customers live or work in the immediate area. Car dependency is high, with most respondents who provided travel mode information having driven to downtown, while walking was the second most common mode. The strategic implication is

clear: the BIA's primary audience is the local resident and worker. Programming, marketing, and business development must be anchored in serving this base consistently and year-round, while layering on visitor-oriented activations during peak season.

## The downtown business community

Data from the 2013 Business Owner Survey paints a picture of a community with high personal investment but limited organizational capacity. 34% of respondents had been in business in Gravenhurst for over 20 years, 95% were involved in day-to-day operations, 80% were residents, and 62% were family-owned. Only 52% had a business plan, and only 27% had a succession plan. Despite this, the business community has demonstrated a strong predisposition to collective action: 82% participated in or supported community events and festivals, and businesses expressed strong interest in joint marketing and web presence. A revived BIA that focuses on joint marketing, events, and physical improvements is likely to find a receptive membership.

Persistent unmet demand identified across multiple survey instruments includes restaurants, specialty retail, health services (particularly walk-in clinics), and entertainment venues. These gaps reflect the structural conditions of an aging, price-sensitive population with limited local retail options that have not fundamentally changed since 2013.

## The policy and regulatory environment

A review of Gravenhurst's Official Plan (currently under review) and Zoning By-law No. 10-04 confirms that the policy framework is generally supportive of downtown economic vitality and BIA objectives.

- **Permissive commercial policies.** The Official Plan explicitly states it is not the intent to preclude retail uses of any type in any designation, and that the extent and nature of commercial uses will be determined by the market. Market impact studies are not required for commercial development. This market-led orientation removes a significant regulatory barrier to business attraction and investment.
- **The Central Business District (CBD) framework.** The existing BIA sits entirely within the CBD designation in the Official Plan and the C-1 zone in the Zoning By-law. The CBD is intended to function as a pedestrian-oriented local retail centre, and new commercial development is directed to consider the CBD as a preferred location. C-1 zoning permits buildings up to 16.5 metres in height (considerably greater than the one- and two-storey structures that currently prevail), supporting the potential for residential intensification above ground-floor retail, which would add both consumers and workers to the immediate area.
- **Ground-floor commercial continuity.** The Official Plan requires that ground-floor uses on Muskoka Road, Brock Street, and Bay Street (east of Mary) remain commercial. This is implemented in C-1 zoning, which does not permit new stand-alone residential buildings on prime frontages, protecting the retail character of the main street.

- **Parking and pedestrian animation.** Shared public parking is supported over on-site parking within the CBD, with parking requirements permitted to be waived along Muskoka Road. This encourages park-once behaviour and pedestrian movement throughout the district, which directly supports retail viability.
- **Key gaps and recommendations.** Despite permissive policies, extensive redevelopment activity was not apparent in the CBD, suggesting the presence of barriers that policy alone has not resolved. Further analysis of development impediments is recommended. Additionally, design guidelines for ground-floor commercial spaces in new mixed-use buildings could be strengthened, including minimum ceiling heights (4.5 m has been applied in other municipalities), column grids supportive of commercial tenants, and infrastructure roughed in for restaurant and food service uses.

## The physical environment

The physical environment of downtown Gravenhurst has been a documented barrier to pedestrian movement and visitor experience since at least 2011. The Age-Friendly Active Transportation Plan (2017) identifies road design speeds exceeding posted limits, inconsistent street treatments, gaps in pedestrian networks, missing cycling end-of-trip facilities, poor wayfinding, and crossings requiring updates as persistent deficiencies. Although these fall under the Town's responsibilities, these issues have direct implications for BIA responsibilities around beautification, placemaking, and member advocacy.

Vacant and poorly maintained buildings have been repeatedly identified as one of the most significant negative influences on downtown character and business confidence. The Vacant Land and Building Registry By-law (2026), which establishes a mandatory registration and maintenance regime for vacant non-residential properties within the Community Improvement Area, is a direct regulatory response to this persistent challenge and a complementary tool for a revived BIA.

## Municipal alignment and strategic fit

The BIA revitalization effort is well-supported by the broader municipal strategic framework.

The Town's 2023–2027 Strategic Plan includes a specific goal to "establish the downtown and wharf as a local meeting point and attraction," with initiatives to continue implementing the Wharf Revitalization Plan, advance transit access to the downtown and Wharf, and refresh the Community Improvement Program for street activation.

The 2024 Economic Development Strategic Plan explicitly identifies a BIA review as a priority action, confirming that the municipality views BIA revival as a key component of its retail strategy. The plan also identifies the "underutilized BIA" as a challenge in Gravenhurst's retail support infrastructure, a characterization that underscores both the cost of inaction and the opportunity available.

The Community Improvement Plan (updated 2025) offers a suite of grant programs for façade improvements, accessibility enhancements, and predevelopment studies, now extended to include the Muskoka Wharf. A revived BIA should actively communicate these incentives to its members and coordinate improvement projects to achieve maximum cumulative impact on the streetscape.

## The Muskoka Wharf connection

The Muskoka Wharf, an 89-acre waterfront development with over 2,000 feet of public boardwalk, has historically underperformed relative to its potential. Its original 2005 projections of one million additional annual visits and $78 million in annual economic impact have not been realized, and six undeveloped parcels representing approximately 29,000 square feet remain.



*Photo Source: Town of Gravenhurst website.*

The CIP boundary was extended in 2021 to include the Wharf, formally linking it to the downtown improvement framework.
The Wharf's strategic goals include enhancing connectivity with downtown, a recognition that the Wharf's isolation from the commercial core is one of its most significant structural weaknesses.

## Boundary and governance considerations

The original BIA boundary was drawn in 1979 and has remained substantially unchanged for over 45 years. It reflects the commercial geography of the late 1970s, before the development of the Muskoka Wharf, the growth of the South End commercial corridor, and decades of retail evolution.

The 2014 boundary expansion proposal, which sought to align the BIA with the CIP area, was defeated following opposition from property owners in the proposed expansion zone, who described the proposal as "premature and not beneficial."

The lesson from 2014 is clear: any future boundary discussion must be preceded by meaningful engagement and transparent communication about the costs and benefits of BIA membership. The boundary question is legitimate but politically sensitive, and it should not be allowed to derail the more immediate priority of revival within the existing boundary.

## Climate exists for BIA success

The conditions for a successful BIA revival are present. The reserve fund is intact, the municipal policy framework is explicitly aligned with revitalization objectives, and the business community has historically demonstrated a willingness to collaborate. What has been absent is sustained organizational capacity and committed leadership.

The task for the revived BIA is not to identify new problems. The challenges facing downtown Gravenhurst have been documented, discussed, and diagnosed for over 15 years. The task is to build the governance structure, member trust, and operational momentum needed to act on what is already known.

# 3.0 Case Studies

## 3.1 Similar Communities

As part of the research and benchmarking process, JCWG conducted a review of BIAs across a select group of Ontario communities. The review was designed to surface practical insights and identify best practices with direct relevance to the Town of Gravenhurst's decision-making and operational planning. Key areas included administrative and governance structure, levies, marketing and promotional activities, and strategies for managing the pronounced seasonality of customer traffic.




*Photo Source: Huntsville BIA website.*

To broaden the frame of reference, JCWG also explored two communities that operate thriving downtowns without a formal BIA structure, both situated in comparably seasonal markets. These cases offer a useful counterpoint, illustrating what is achievable through alternative governance models and highlighting cases where local business districts in seasonal communities in Ontario have found success regardless of a formal BIA structure. The following provides the key learnings for Gravenhurst. The full case studies can be found in Appendix B.



*Photo Source: Bracebridge BIA website.*

### Key learnings for Gravenhurst

**Budget and scale benchmarks**

- Gravenhurst's current levy is approximately $50,000 serving a population of ~14,000, translating to $3.57 per resident. This sits well below comparator BIAs (median of $9.73/resident) and signals meaningful room for budget growth.[1] While businesses are those who contribute to the levies, this is an important metric as it offers insights into how much is being invested into downtown revitalization in similar towns, relative to community size.

[1] Newmarket is the only BIA identified in this document that sits below Gravenhurst. This BIA was added as per a request from a steering committee member for analysis.

### Staffing and governance

- Paid professional staff are strongly correlated with operational effectiveness.
- Volunteer-only governance can function at small scale but limits programming capacity and responsiveness.

### Seasonality management strategies

- Every comparator community identifies seasonality as a primary challenge. The most effective responses involve a combination of anchor infrastructure, programming, and formal partnerships rather than relying on any single tool.
- Partner collaboration examples:
    - Picton's Four-Season Economy Visitor Partnership (with Visit The County, PEC Chamber, County Arts, and the Municipality) is a leading model for shoulder-season programming.
    - Thornbury BIA's partnership with Blue Mountain Resort, a private, destination business.
- Anchor infrastructure example:
    - Huntsville's refrigerated skating rink ensures outdoor activity even in mild winters, creating a year-round draw independent of weather.
    - Bobcaygeon's anchor of Bigley's, a large destination shoe and clothing store.
- Phased, multi-year lighting programs build cumulative attraction:
    - Huntsville's holiday lighting vision covers Town Hall, Kent Park, the swing bridge, and all of Main Street, designed to grow annually and build community expectation.
- Communities with services that are needed for surrounding communities year-round (e.g., hospitals, government offices, etc.) have a structural moderating advantage over purely tourism-dependent downtowns.
- Other communities have seemingly done a good job of leveraging locals as the bread and butter and profitability coming from higher-income cottagers. Cottagers offer the opportunity to attract and nurture the development of unique independent businesses and artisans that appeal to them.

### Marketing and digital strategy

- Dedicated digital marketing investment is increasingly standard.
- Gift card programs are a proven tool for driving local spending regardless of season.
- Low-cost, community-sourced visual activations can generate significant foot traffic and media recognition.
- A curated content series highlighting individual businesses is a replicable, low-cost member engagement and marketing tool.

### Municipal partnership and capital leverage

- Leverage Municipal funding as a capital supplement.

- Community Improvement Plans (CIPs) are an accessible municipal tool available to BIA businesses for façade, landscape, and planning improvements.

### Heritage and cultural assets as year-round differentiators

- Heritage Conservation District designations provide a durable, year-round differentiator from suburban commercial strips.
- Mural programs can function as a self-guided, year-round public art trail that generates social media content and extends visitor dwell time with minimal ongoing cost.

### Key strategic implication for Gravenhurst

Gravenhurst's $3.57 per-resident budget is below those in the comparator group, and the community shares the seasonality profile of several case study communities (cottage country, summer-peak dependency). Other communities appear to have better leveraged higher-income cottagers, more so than Gravenhurst.

*Table 1: BIA levy comparisons*

| Business Improvement Area (BIA) | BIA Levy 2025 | Population | Budget/Resident |
|---|---|---|---|
| Picton BIA | $142,940 | ~4,600 | $31.07 |
| Thornbury BIA | $89,300 | ~3,500 | $25.51 |
| Port Perry BIA | $149,992 | ~10,000 | $14.99 |
| Parry Sound BIA | $99,225 (2026) | ~7,000 | $14.17 |
| Bracebridge BIA | $212,000 | ~17,500 | $12.11 |
| Coldwater BIA | $13,622 (2024) | ~1,400 | $9.73 |
| Midland BIA | $175,000 | ~18,000 | $9.72 |
| Downtown Orillia BIA | $257,615 | ~34,000 | $7.57 |
| Downtown Huntsville BIA | $142,427 (2024) | ~21,500 | $6.62 |
| Lakeside Downtown Kincardine BIA | $80,529 | ~12,500 | $6.44 |
| Gravenhurst BIA | ~$50,000 | ~14,000 | $3.57 |
| Newmarket Main Street District BIA | $31,166 | ~90,000 | $0.34 |

## 3.2 Alternative Models

Questions arose within our discussions with Gravenhurst stakeholders on contiguous vs. varied BIA formats. The question of whether a BIA performs better as a contiguous main street district or across varied, dispersed areas is well-examined in Ontario BIA practice and directly relevant to Gravenhurst's current BIA revival process. The following elements need to be considered when investigating a varied expansion:

- **Pedestrian flow**. A walkable, unbroken corridor maximizes foot traffic naturally, while a fragmented model requires significant investment in wayfinding just to connect dispersed nodes, an overhead cost a small BIA cannot easily absorb.

- **Budget impact.** Expanding the visitor base, in any way, will undoubtedly increase the overall budget of the BIA.
- **Staff capacity.** Sustaining a paid position is far more achievable through an expanded member base.
- **Budget efficiency**. When streetscaping, programming, and beautification are concentrated along a single spine, every dollar stretches further. Spreading resources across varied geographic pockets risks under-serving all areas simultaneously, delivering visible impact in none.
- **Member levy support** is also stronger in a contiguous model. Businesses that share a main street share a common identity and a common interest in improving it.
- A challenge that can arise with varied BIAs is the benefits being seen as "unfair". For a Gravenhurst example with an expansion to the Muskoka Wharf, there may be that one portion has more BIA-led events, leaving the businesses in the other node feeling that their levy is only benefiting other members rather than themselves.
- **Vacancy activation** along a contiguous spine produces a ripple effect: filling one storefront makes the adjacent property more attractive to the next tenant, generating visible momentum that feeds on itself. Isolated activations in scattered locations produce no such compounding benefit.

There are alternatives for expansion that can exist both in the interim and/or long-term:

- **Associate membership models**, where businesses outside the formal boundary voluntarily participate, as used by Gravenhurst in the past, preserving a tight levy zone while extending the community of practice.
- **Partnership models,** where different areas with formal representatives/governance structure collaborate on different initiatives throughout the year rather than unified programming (as a result of the same funding source).

As such, when looking into expansion in Gravenhurst, it is far more achievable to expand contiguously along Muskoka Road (the recognized main street corridor) rather than by adding dispersed pockets in varied areas. Adding tenants at Muskoka Wharf/Gull Lake is an opportunity long term, but associate memberships and partnerships are a better opportunity for success in the short term.

# 4.0 Stakeholder Engagement Key Takeaways

To ground this project in local knowledge and lived experience, the JCWG team undertook a stakeholder engagement process through June and July 2026. This included a round table session held on June 9, 2026, as well as 13 individual interviews[2] conducted with a cross-section of participants, among them local business owners, property owners, municipal staff, Chamber of Commerce representatives, and community stakeholders.

The engagement was designed to capture candid, local perspectives on downtown Gravenhurst's history, current challenges, and future potential. Conversations explored current pain points, desired outcomes from this initiative, programming and event priorities, participation interests, and openness to BIA expansion opportunities.

The following summary captures the key themes and priorities that emerged from stakeholder engagement, organized into what the BIA can control and what falls outside its direct influence. These findings are intended to inform decision-making and shape the strategic direction for next steps.
The full reports for both the interviews and focus groups can be found in Appendix C.

The central finding across both the focus group and stakeholder interviews is broad, cautious optimism that a revived BIA, properly resourced and led, can meaningfully shift the trajectory of the downtown.

## What the BIA can control

### Budget and funding structure

The previous operating budget of approximately $50,000 per year was consistently described as too small to make any meaningful impact. Stakeholders across all engagements recommended a minimum annual budget of $200,000 to $300,000, built up in phases and supplemented by grants.

### Governance, leadership, and structure

Strong, consistent leadership was identified as a critical factor in the BIA's success or failure. Stakeholders emphasized the need for a proactive, communicative leader with real follow-through capacity, not simply a meeting organizer. The governance structure must also clearly define accountability between the BIA, the Chamber of Commerce, and the Town to eliminate duplication and friction. Student internship programs were flagged as a low-cost way to supplement capacity in areas like social media and digital marketing.

[2] Five additional interviews were scheduled; however, participants did not join.

### Events and programming

Events are the most effective tool available to the BIA for generating foot traffic and converting visitors into customers. The Muskoka Chair Festival, which won an award, demonstrates what the BIA can achieve when properly resourced. Programming should be evaluated on economic impact, not just attendance, and should prioritize experiences over traditional retail draws.

Winter programming is a specific, underutilized opportunity the BIA can pursue to extend economic activity beyond the summer peak.

### Communications and marketing

There is no centralized, well-followed communication platform for businesses or visitors in Gravenhurst. The BIA can address this directly by leveraging existing community channels and exploring a local news model similar to Orillia Matters. Basic administrative tasks like managing Google business listings for all members were identified as high-impact, low-cost wins the BIA can deliver immediately.

### Beautification and visual identity

Beautification was consistently ranked among the highest-impact levers available to the BIA. Seasonal flowers, coordinated signage, pole banners, and consistent storefronts were cited as relatively low-cost improvements with immediate visual impact. A unified visual language across the downtown, and south end would help visitors experience Gravenhurst as a coherent destination.

### Boundary expansion

There is near-universal support for expanding the BIA's boundaries beyond its current five-block footprint to increase the levy base and enable meaningful activity.

Feedback from interviews in both the Muskoka Wharf and the South End big box area expressed an openness to joining a revitalized BIA. Wharf businesses indicated they would welcome membership if presented with a concrete plan and clear demonstration of value, while in the South End, the engagement of larger anchor retailers is seen as the natural starting point, with smaller operators likely to follow once those anchors are on board.

### Member engagement and landlord outreach

Improving communication with levy-paying members is a foundational task the BIA can control. Previously, many members reported never receiving updates on how their funds were being used. The BIA can also develop a proactive landlord engagement and vacancy reduction program, including pop-up tenant matching and vacant space marketing.

### Leveraging existing assets

Gravenhurst's strongest assets are currently underleveraged: the Opera House, the farmers market, the steamships, free downtown parking, and the Gateway to Muskoka positioning. The BIA can build programming and marketing directly around these anchors to strengthen Gravenhurst's destination identity.

## What the BIA cannot control

### Absentee and unresponsive landlords

Absentee landlords are regarded as one of the significant structural barriers to revitalization. Many buildings sit vacant not due to lack of tenant demand, but because landlords are unresponsive or seeking unrealistic rents. While the BIA can advocate and facilitate introductions, it cannot compel landlords to act.

### Municipal policy and street-closure permissions

The BIA has historically faced friction with the municipality around event approvals and street closures, with district-level traffic management priorities overriding local programming needs. Municipal tax policy that inadvertently rewards vacant buildings also falls outside the BIA's authority.

### Seasonality

Gravenhurst's extreme seasonal economic swings are a structural reality the BIA cannot change. Businesses must survive winter months on summer earnings, making year-round viability difficult for many operators. The BIA can work to mitigate seasonality through programming and events, but the underlying geographic and climatic reality is fixed.

### Affordable housing and workforce shortages

The shortage of affordable housing is preventing businesses from attracting and retaining workers, and the BIA has no direct mechanism to address this. Competition from higher-paying seasonal employers, as well as permanent employment, further erodes the retail labour pool in ways the BIA cannot directly counter.

### Socioeconomic divide

A deep income gap between permanent residents and the seasonal cottager population limits the viability of certain retail categories. Local residents have limited disposable income, while high-spending cottagers largely do not spend in town. Gravenhurst also has a notably lower income compared to the rest of Muskoka, ~11% lower than Bracebridge, and ~6% lower than Huntsville.

### Anchor tenant decisions

The loss of major anchors (destination stores like Knapps furniture and Footprints) is the result of corporate and individual business decisions the BIA has no authority over.

### Infrastructure and transit decisions

Potential new train service from Toronto and snowmobile trail connectivity are significant opportunities that depend entirely on provincial and municipal infrastructure decisions outside the BIA's control.

## 4.1 Stakeholder direction: where the research pointed

Across the analysis and engagement, the sentiment converged with striking consistency. The direction was not simply to revive the BIA in its prior form, but to reactivate it at a meaningfully larger scale, with better funding, stronger leadership, and an expanded geographic footprint.

It is important to note that there were downtown Gravenhurst stakeholders who were too busy, unable, or unwilling to participate in the engagement. This will be an important element going forward if BIA expansion is desired, as non-interested / nay sayers could result in the expansion failing.

The following themes represent the clearest areas of consensus.

### Reactivate the BIA: the baseline consensus

There was broad, enthusiastic support for reinstatement across every stakeholder group interviewed, including business owners, community leaders, and operators outside the current BIA boundary. Most interviewees said they would actively participate in a revived BIA.

However, stakeholders consistently cautioned that the BIA should be viewed as one tool within a larger revitalization strategy, not a standalone solution.

### Expand the boundaries: near-universal support

This was one of the strongest signals in the research. Stakeholders were nearly unanimous that the existing five-block footprint was too small to generate the budget needed for meaningful activity.

### Dramatically increase the budget

The previous operating budget was described universally as insufficient. The stakeholder feedback pointed toward a minimum functional budget of $200,000 to $300,000 annually, with a phased growth model recommended.

Grant funding was seen as a critical supplementary revenue stream, but stakeholders emphasized that demonstrating internal financial commitment is a prerequisite for accessing external grants.

## Hire strong, paid, professional leadership

Governance quality was identified as the single most critical determinant of success. Stakeholders were unequivocal: the BIA needs a proactive, personable leader with strong follow-through capacity, not simply a meeting organizer. Appropriate compensation was flagged as essential to talent retention.

Volunteer burnout was cited as a recurring structural failure. When a small number of individuals carry disproportionate responsibility, the organization becomes fragile.

The governance structure should clearly define responsibilities between the BIA, Chamber of Commerce, and the Town to eliminate duplication and friction.

## Prioritize events and programming

Events were widely recognized as the most effective mechanism for driving foot traffic and converting visitors into customers. Huntsville's model of multiple activations per year was cited as an aspirational benchmark.

## Invest in beautification and visual identity

Beautification was consistently ranked among the highest-impact and most cost-effective levers available. Seasonal flowers, coordinated pole banners, themed signage, and storefront consistency were all cited as relatively low-cost, high-visibility improvements.

Thematic consistency across the wharf, downtown, and south end was identified as essential to creating a coherent destination experience.

## Centralize communications and marketing

There was no centralized, well-followed communication platform for businesses or visitors in Gravenhurst. Fragmentation across social media, websites, and newsletters left no single channel with sufficient reach. Leveraging existing community media channels rather than building new ones was recommended as a more efficient approach.

## Secure genuine municipal support

Multiple interviewees noted that without real municipal buy-in, both financial and administrative, the BIA will struggle to gain credibility and momentum.

The Town's 2023-2027 Strategic Plan explicitly includes a goal to establish the downtown and wharf as a local meeting point and attraction, and the 2024 Economic Development Strategic Plan identifies BIA revival as a priority action.

# 5.0 Opportunities Analysis

After analysis of key data and stakeholder engagement, this analysis presents four strategic scenarios for consideration:

- Scenario 1: Dissolve the BIA
- Scenario 2: Remain in dormancy
- Scenario 3: Reactivate with current boundaries
- Scenario 4: Reinstate with expanded boundary

## Scenario 1: Dissolve the BIA

In the first scenario, the BIA takes no action before the deadline. Council exercises its authority to repeal the enabling by-laws. All reserve funds and material assets transfer to the Town. Downtown Gravenhurst reverts to reliance on the Chamber of Commerce, the Economic Development Division, and individual business operators for any collective commercial activity.

### Pros

- **No levy obligation.** Existing members are relieved of the levy burden.
- **Reserve funds retained by Town.** The approximately $80,000 in reserves could be redirected to municipal economic development priorities.
- **Eliminates governance risk.** A poorly governed BIA can damage downtown confidence more than no BIA at all; dissolution removes the risk of a second failed revival.
- **Allows municipal consolidation.** The Economic Development Division already identifies BIA revival as a priority action; the Town could absorb programming functions directly, at least in the short term.

### Cons

- **Loss of dedicated downtown advocacy.** The BIA's dormancy has already created a documented gap in collective coordination, leaving businesses without a shared platform to organize. Dissolution makes that gap permanent.
- **Loss of ring-fenced levy funding.** Municipal general revenues are subject to competing priorities; a dedicated levy provides a protected, member-directed funding stream unavailable under any other model.
- **Forfeit of reserve funds for member benefit.** Funds accumulated from business levies would be absorbed by the Town rather than invested in the commercial district that generated them.
- **Missed alignment window.** The Town's 2023–2027 Strategic Plan, the 2024 Economic Development Strategic Plan, and the updated 2025 CIP are all explicitly oriented toward

downtown revitalization. Dissolution severs the BIA from this convergent municipal support at precisely the moment when conditions are most favourable.

- **Increased Risk and Longer Time Frame** required in the future should interest in forming a BIA resurface. The polling and legislative approval process would need to be repeated.
- **Signals disinvestment.** Dissolution sends a negative signal to prospective tenants, investors, and visitors that the business community lacks the organizational will to act collectively, compounding vacancy and decline.

## Scenario 2: Remain in dormancy

For scenario two, the BIA discusses the option of remaining in dormancy with Council prior to the December 31, 2026, deadline. This has been an option utilized for other BIAs in Ontario that are not quite ready to reinitiate operations but also do not want to go through the process of developing a BIA from scratch and feel a BIA will again be useful to the community in the future. Council could either amend the current deadline to extend the timeline or remove a deadline entirely.

### Pros

- **No levy obligation in interim.** Property owners currently outside the BIA face no new financial assessment, and existing members are relieved of the levy burden.
- **Easier and faster to reactivate the BIA in the future.** If the BIA remains in dormancy, the date for reinstatement can be pushed indefinitely, eliminating the need to go through the process of recreating a BIA from scratch.
- **Reserve funds remain in reserves.** The approximately $80,000 in reserves could be held for future reinstatement efforts.
- **Further time for consideration.** Delaying decision-making allows for further contemplation by the Town and past BIA members.

### Cons

- **Loss of dedicated downtown advocacy.** The BIA's dormancy has already created a documented gap in collective coordination, leaving businesses without a shared platform to organize.
- **Signals disinvestment.** Remaining in dormancy, as with dissolution, sends a negative signal to prospective tenants, investors, and visitors that the business community lacks the organizational will to act collectively, compounding vacancy and decline.
- **Inaction from engagement.** The current revitalization plan engagement will have offered useful points for further discussion, but will have ultimately been ineffective in reengaging businesses in the Town.

## Scenario 3: Reactivate with current boundaries

In this scenario, the BIA is revived within its existing five-block footprint. A new Board of Management is elected, a budget is adopted by BIA members, and then approved by Council, and the levy resumes.

### Pros

- **Fastest path to revival.** Reinstatement within the existing boundary requires no boundary amendment process, no new poll, and no engagement with non-member property owners. Council can approve a budget on the existing legislative foundation.
- **Lower risk.** The 2014 boundary expansion attempt was defeated by organized opposition from property owners outside the BIA who described the proposal as "premature and not beneficial." Reinstating within current boundaries avoids reopening that contested ground.
- **Demonstrated community willingness.** Stakeholder engagement found broad, enthusiastic support for reinstatement across business owners, community leaders, and adjacent operators.
- **Complementary to Draft Vacant Building By-law (2026).** The Town's new mandatory vacant property registry creates a data asset the BIA can leverage for business attraction and investment readiness. A revived BIA is the natural partner for this regulatory tool.
- **Addition of Associate membership models**, where businesses outside the formal boundary voluntarily participate in BIA activities.

### Cons

- **Budget constraint.** The existing $50,000 levy is below every comparator in the benchmarking. At $3.57 per resident, Gravenhurst's levy is structurally challenging for meaningful programming without significant supplementation.
- **Current footprint does not reflect commercial realities.** The original boundary predates the Muskoka Wharf and the South End commercial corridor. A reinstated BIA operating within this boundary excludes a large portion of the commercial activity it would theoretically serve.
- **Risk of repeating past failure.** The BIA went dormant because the budget was too small to sustain staffing, programming, and engagement simultaneously. Reinstatement at the same levy level without a credible phased growth plan risks the same outcome within a few years.
- **Excludes large-format retailers who benefit from BIA activity.** South End businesses (Sobeys, Canadian Tire, Giant Tiger) receive spillover benefits from downtown programming without contributing to the levy, creating a structural inequity.
- **Governance vulnerability.** Volunteer-only governance at small scale limits programming capacity. A paid professional staff member is strongly correlated with operational effectiveness, but the current levy barely supports part-time administration.

## Scenario 4: Reinstate with expanded boundary (big box/South End; wharf and Gull Lake as partnerships)

In this scenario, the BIA is revived with the objective of expanding the boundaries within the next few years to include the businesses located to the North and South End commercial corridor (Sobeys, Canadian Tire, and related large-format retail), expanding the levy base materially. The Muskoka Wharf is likely excluded from the formal BIA boundary but engaged as a strategic programming and marketing partner, with the existing Wharf Association serving as the BIA's collaborator for waterfront activation. Gull Lake event organizers/coordinators (including the Farmers' Market and Gull Lake Rotary Park) are similarly engaged as a collaborative node rather than a levy-paying member.

This approach addresses the fundamental financial constraint of Scenario 3 while avoiding the political and procedural complexity of a full three-zone boundary expansion that proved fatal to the 2014 attempt.

### Pros

- **Increases levy base.** Large-format retailers in the South End represent significant assumed assessed property value. Even a modest levy rate applied to this zone would dramatically increase the BIA's annual operating budget toward the range stakeholders identified as functional.
- **Wharf partnership model is more realistic.** A formal partnership rather than BIA membership allows the Wharf to benefit from coordinated promotion and wayfinding without requiring the governance restructuring that full BIA inclusion would demand.
- **Gull Lake event collaborations leverage a proven asset.** The Wednesday Farmers' Market at Gull Lake already generates measurable foot traffic spillover into downtown businesses. A formal partnership formalizes this relationship without adding Gull Lake to the levy roll.
- **Addresses the "free rider" problem.** South End businesses currently benefit from downtown BIA programming without contributing financially. Inclusion corrects this structural inequity and builds a more representative commercial governance model.
- **Supports a unified visual identity corridor.** Emphasizes the strategic gap between the Opera House and Shoppers Drug Mart, and the importance of traversing the main street's gaps. An expanded boundary with wayfinding investment creates a coherent commercial corridor.
- **Comparable precedent.** Huntsville BIA's model of incremental, phased investment in events, beautification, and programming is directly replicable within a modest initial budget. Huntsville's approach has been identified as the regional benchmark for BIA performance.

### Cons

- **Procedural complexity and timeline risk.** A boundary expansion requires Council initiation, public notice, a poll or petition process, and by-law amendment. Given the December 2026, budget deadline, the expansion process cannot be completed before revival.
- **Opposition risk from large-format retailers.** Large-format retailers have historically been skeptical of BIA relevance. Demonstrating direct value to Canadian Tire, Sobeys, and Giant Tiger is a prerequisite to avoiding a repeat of the 2014 defeat.
- **Governance complexity increases.** Managing a BIA that spans both a traditional main street and a large-format commercial strip requires a governance model and staffing capacity that the current reserve fund cannot immediately support.
- **Wharf exclusion may create programming tension.** While a partnership model is pragmatic, the Wharf's strategic goals explicitly include enhancing connectivity with downtown. Exclusion from the formal BIA boundary may limit the BIA's authority to invest in wharf-adjacent wayfinding and programming infrastructure.
- **Levy impact on South End property owners may trigger opposition.** If the levy rate applied to higher-assessed South End properties is perceived as disproportionate, organized opposition is likely. Transparent levy modelling and early stakeholder engagement are non-negotiable prerequisites. However, a potential mediation of this risk is to utilize legislation that allows for a total levy maximum from single businesses, allowing for businesses to not feel they are over-contributing compared to others.

## 5.1 JCWG Recommendation Framework

Stakeholder feedback consistently points away from Scenarios 1 and 2. The conditions for a successful BIA revival are present: the reserve fund is intact, the municipal policy framework is explicitly aligned, and the business community has demonstrated willingness to collaborate.

The choice between Scenarios 3 and 4 is fundamentally a question of sequencing, not destination. Given the December 31, 2026, budget deadline, Scenario 3 is the necessary first step, providing the legal and operational foundation.

Scenario 4 is seen as the strategic goal, to be pursued in 2027 through a structured boundary expansion process informed by the levy modelling, engagement strategy, and facilitation plan that form the core of Step 4 of the JCWG engagement.

The Muskoka Wharf for formal partnership and Gull Lake for collaboration are best engaged in the near term, with boundary inclusion revisited only after the revived BIA has established credibility, demonstrated value, and built the governance capacity to manage a larger and more complex membership base.

# 6.0 Recommendations

The recommendations section presents the strategic direction, implementation roadmap, budget framework, and governance model recommended for the reinstatement of the Gravenhurst BIA. These recommendations draw on the full body of research undertaken for this project, and the path forward is clear: reinstate the BIA, build organizational credibility through early visible action, and pursue boundary expansion as a deliberate and properly sequenced second phase.

## Strategy for Gravenhurst BIA

The overarching strategic direction is consistent across every research stream: reinstate the BIA, build credibility through early wins, and pursue boundary expansion as a structured second phase once governance capacity has been established. The strategy rests on four foundational pillars.

- **Reactivate and govern well.** The immediate priority is to elect a Board of Management and present a realistic budget to Council before the December 31, 2026 deadline. The dormancy window is closing, and the procedural requirements are non-negotiable. Shortly following the budget approval, the immediate goal will be to hire paid professional leadership.
- **Deliver visible early wins.** Year 1 must prioritize beautification, communications, and a signature event to rebuild member trust and demonstrate organizational value. The revived BIA must show its work immediately. Programming and visual improvements should be deliberately concentrated within the existing BIA boundary to make the contrast between the BIA zone and surrounding blocks unmistakable, creating a visible incentive for neighbouring businesses to support future expansion.
- **Grow the budget deliberately.** The current levy of approximately $50,000 is insufficient for meaningful programming and staffing. The target is a phased increase toward $140,000 - $200,000 over three to five years, supplemented by grants and partnerships. Given the time required to grow the levy base, the Town should be approached about topping up BIA funding during the early operating years. A municipality that is serious about BIA revival will need to make a financial commitment to bridge the gap between the current levy and a functional operating budget.
- **Pursue boundary expansion as a structured second phase.** The expansion engagement process should begin in 2027, starting with South End outreach and levy modelling. The lessons of the 2014 defeat are clear: any boundary discussion must be preceded by genuine engagement and transparent communication about costs and benefits prior to polling. Expansion should not be initiated until the revived BIA has established sufficient credibility to make a compelling case to prospective members.

## 6.1 Implementation plan for strategy

### Immediate Actions (now to December 31, 2026)

The December 31, 2026, budget deadline under the Dormant BIA Status Procedure is the single most time-sensitive constraint governing this revitalization effort. All immediate actions must be oriented toward satisfying legislative requirements for revival before the dormancy period expires.

- Convene a meeting of BIA members to elect a new Board of Management, satisfying the revival requirements under the Dormant BIA Status Procedure. A well-attended founding meeting is itself a signal of organizational credibility; a poorly attended one raises legitimate questions about whether revival can be sustained.
- Prepare and submit a proposed budget to Council on or before the budget deliberation deadline. The budget should reflect a modest but credible first-year operating plan, anchored by the existing reserve fund.
- Establish clear governance roles distinguishing BIA responsibilities from those of the Chamber of Commerce and the Town's Economic Development Division, to eliminate the duplication and friction that has historically undermined collective action.

It is important to note that once a Board is elected and a budget submitted, the BIA will not have access to the new levy immediately, as the levy is collected alongside property taxes. Planning for Year 1 must account for this cash flow reality, relying on the reserve fund and any municipal bridge funding in the interim.

### Year 1 (2027): Establish credibility

The first full operating year must be focused entirely on demonstrating organizational effectiveness. Every action should be chosen for its visibility and its capacity to build member confidence. Getting a few things done exceptionally well is far more valuable than attempting a broad agenda that cannot be executed at sufficient quality.

- Hire a paid, professional Expansion Coordinator (that will later transition to the role of Executive Director or BIA Manager). Every comparator BIA with demonstrated operational effectiveness employs paid professional staff. Compensation must be set at a level that attracts and retains talent. Volunteer-only governance can function at small scale, but limits programming capacity and responsiveness.
- Initiate outreach to potential partners including the Muskoka Wharf Association and Gull Lake Farmers' Market to establish informal partnership agreements for Year 1 programming. These organizations are best engaged as strategic partners in revitalization.

- Implement Associate membership where businesses outside the formal boundary voluntarily participate and contribute to the funding.
- Launch a centralized digital communications platform. Leverage existing community media channels rather than building new ones from scratch. As an immediate, high-impact, low-cost first action, audit and update all member Google Business listings.
- Execute one signature event in the first operating season, building on the legacy of events like the Muskoka Chair Festival. Events are the most effective tool available to the BIA for generating foot traffic and converting visitors into customers. Programming should be evaluated on economic impact, not simply attendance.
- Develop beautification program consisting of relatively inexpensive elements such as seasonal flower baskets, coordinated pole banners, and/or window display standards. Beautification was consistently ranked among the highest-impact and most cost-effective levers available to the BIA. Improvements should be undertaken within the BIA boundary to create a visible and legible contrast with adjacent blocks.
- Grow Strategic Activations. To build on the beautification program, the BIA should begin developing small, meaningful activations to make the downtown "feel more walkable". A challenge of the downtown is businesses are far apart (physically) compared to other downtowns with row-style buildings. As such, activating the gaps between businesses can make it feel more cohesive, as well as increase the "Instagrammability" of the downtown.
- Develop a strategic plan. With the support of the new manager of the BIA and once some activations have taken place, a formal strategic plan should be developed with the support of external advisors/consultants. This will not only provide direction to the BIA going forward to help guide decision-making and initiatives, but will be a key piece of information necessary to share with businesses outside the boundaries when beginning the conversations surrounding expansion.
- Engage a student internship program to supplement staff capacity in social media and digital marketing. This is a low-cost way to build organizational capacity in areas that are increasingly essential but expensive to staff full-time.

## Year 2 (2028): Grow the program

By Year 2, the BIA should have established sufficient credibility to begin the more complex and politically sensitive work of boundary expansion engagement, while simultaneously deepening its programming and member services.

- Initiate the boundary expansion engagement process for the South End commercial corridor and to the north. Commission levy modelling to quantify the budget impact of inclusion and prepare a transparent cost-benefit communication for property owners in the proposed expansion zone. The expansion process, from initial outreach through to a formal poll and Council approval, is likely to take up to a year. Beginning the informal engagement phase in 2028 is therefore the appropriate sequencing.

- Develop a formal partnership agreement with the Muskoka Wharf Association, formalizing joint programming, wayfinding, and marketing coordination.
- Develop a landlord engagement and vacancy reduction program in coordination with the Town's Vacant Land and Building Registry By-law (2026), including a pop-up tenant matching initiative and vacant space marketing. Absentee and unresponsive landlords represent one of the most significant structural barriers to downtown revitalization, and while the BIA cannot compel action, it can facilitate introductions and reduce friction.

## Year 3 and beyond: Expand and consolidate

By Year 3, the BIA should be in a position to complete the boundary expansion process and begin operating at the scale that stakeholders have identified as necessary for meaningful, sustained impact.

- Build the events calendar to create a reason to visit the downtown on a near-weekly basis throughout the operating season. Huntsville's model of multiple activations per year was cited as an aspirational benchmark.
- Complete the South End boundary expansion process, subject to a successful poll, Council approval, and by-law amendment. The goal of the expanded levy base is to bring the annual budget toward the $140,000 - $200,000 range that stakeholders across all engagement streams identified as the functional minimum for effective programming. This will be a continuation of the process begun in year 2 and will likely be completed between 2030-2032.
- Pursue a Heritage Conservation District designation study for the downtown core, establishing a durable, year-round differentiator from suburban commercial strips and a foundation for sustained tourism programming.

## 6.2 Proposed budget

The current annual levy of approximately $50,000 is insufficient for meaningful programming. At $3.57 per resident, it sits well below every comparator BIA reviewed in the benchmarking analysis, where the median investment is $9.73 per resident. Stakeholders across all engagement streams were clear: a minimum annual budget of $140,000 to $200,000 is required for the BIA to operate with meaningful impact.

The proposed phased budget reflects that consensus, built incrementally to avoid overextending the organization before governance capacity is established.

*Table 2: Proposed budget breakdown*

| Phase | Year | Estimated annual budget | Primary revenue sources | Key expenditure priorities |
|---|---|---|---|---|
| **Phase 1: Relaunch** | 2027 | $80,000 - $130,000 | • Reserve fund drawdown ($80,000)<br>• Existing levy resumes ($50,000)<br>• Municipal bridge funding (recommended) | • Part-time or full-time Executive Director<br>• Strategic Plans<br>• Beautification (flowers, banners)<br>• One signature event<br>• Digital communications setup |
| **Phase 2: Build** | 2028 | $100,000–$150,000 | • Municipal bridge funding (recommended)<br>• Increased levy (phased)<br>• Grant applications<br>• Partnership revenue | • Full-time Executive Director<br>• Year-round programming<br>• Boundary expansion engagement and levy modelling<br>• Landlord engagement program |
| **Phase 3: Expand** | 2029+ | $140,000–$200,000+ | • Expanded levy base (North / South End inclusion)<br>• Grants (Heritage, provincial programs)<br>• Wharf partnership contributions | • Full-time ED and Communications/Marketing Coordinator<br>• Robust multi-season events calendar<br>• Capital improvements (wayfinding, signage, lighting)<br>• Heritage Conservation District designation study |

**Notes on levy structure and maximums.** The BIA levy is calculated as a proportion of commercial assessment. If the total budget is $50,000 and a single property represents 10% of total commercial assessment in the area, that property owner pays 10% of the levy, or approximately $5,000. For a small BIA with a modest number of members, this can create significant disparity between levy payers. Provincial legislation allows the BIA to set maximum and minimum levy thresholds to mitigate this imbalance. This tool becomes particularly relevant when expanding to include large-format retailers in the South End, whose assessed values are likely to be disproportionately high relative to the rest of the membership. Detailed levy modelling, using actual assessment data for the proposed expansion area, should be completed as part of the Year 2 expansion engagement process.

Grant funding is a critical supplementary revenue stream, but stakeholders emphasized that demonstrating internal financial commitment is a prerequisite for accessing external grants. The BIA must invest in itself before it can credibly apply for outside support.

## 6.3 Staffing plan and organizational structure

### Governance

The Board of Management should be composed of elected BIA members, with a minimum of five and a maximum of nine, plus a designated municipal councillor representative. Board roles of Chair, Vice-Chair, Treasurer, and Secretary should be formally defined with written terms of reference. A Governance Committee and a Marketing and Events Committee should be established in Year 1.

The single most important governance lesson from the BIA's dormancy period is the fragility of volunteer-only structures. When a small number of individuals carry disproportionate responsibility, the organization becomes brittle. The governance model must be designed to distribute responsibility, build redundancy, and reduce dependence on any single individual.

The BIA, the Chamber of Commerce, and the Town must clearly delineate accountability. Ambiguity in these roles has historically created friction and duplication, and it was identified as a contributing factor to the BIA's decline. Recommended division of responsibilities:

- **BIA:** Levy-funded programming, beautification, member communications, events within the BIA boundary, and boundary expansion engagement.
- **Chamber of Commerce:** Business development, networking, advocacy on regulatory matters affecting the broader business community.
- **Town Economic Development Division:** Investment attraction, strategic alignment, CIP administration, and municipal grant coordination.

Volunteer committees for Marketing and Events, and for Governance, should be established to channel member energy and bring recommendations to the Board. This model allows the BIA to draw on the expertise and enthusiasm of its membership without overburdening paid staff.

## Staffing

Governance quality was identified as the single most critical determinant of success across all stakeholder engagement. The BIA needs a proactive, personable leader with strong follow-through capacity, not simply a meeting organizer, and compensation must be set at a level that attracts and retains talent.

The staffing model should scale incrementally, matching organizational capacity to the available budget.

*Table 3: Governance*

| Year | Staffing model | Notes |
|---|---|---|
| Year 1 (2027) | • Expansion Coordinator, transitioning to Executive Director/BIA Manager (subject to final budget)<br>• Student intern for social media and digital marketing | Compensation must attract talent. Intern programs are a low-cost supplement, not a substitute for professional leadership. |
| Year 2 (2028) | • Full-time Executive Director/BIA Manager<br>• Part-time administrative or marketing support | As programming expands and boundary engagement begins, full-time leadership becomes essential. The part-time marketing role can be structured as a contract position. |
| Year 3+ (2029+) | • Full-time Executive Director<br>• Full-time or part-time Communications/Marketing Coordinator<br>• Seasonal or event-specific contract support | Expanded boundary and budget supports a small, professional core team. Additional capacity is best sourced through seasonal contracts and volunteer committees, not permanent hires. |

The revived BIA will not resolve every challenge facing downtown Gravenhurst. Absentee landlords, workforce shortages, affordable housing deficits, and structural seasonality are forces that lie largely outside its authority. But a well-governed, adequately funded BIA, operating within a municipal policy framework that is explicitly aligned with its objectives, is the most effective collective action tool available to the business community. The window to build that tool is narrow. The conditions to succeed are present. The path forward is clear.

# Appendix

# Appendix A: Document Review and Key Takeaways

## Document Review Summaries

The Town of Gravenhurst has shared numerous documents with JCWG to review, including:

- Age-Friendly Active Transportation Plan of Action, 2017,
- Community Analysis, 2024,
- Community Improvement Plan, 2019, and update in 2023 and 2025,
- Current BIA mapping, 2026,
- Dormant BIA Status Procedure, 2023,
- Downtown Gravenhurst BIA financial statements for year-end 2024,
- Downtown Revitalization documents, 2012-2013
    - Business owner survey report,
    - Customer origin survey report,
    - Downtown Revitalization final report,
    - Gravenhurst residential survey report,
    - Gravenhurst walking tours maps,
    - Market data report, 2013,
    - Town hall meeting notes re: items raised around downtown revitalization, 2011, and
    - Trans Canada trail map.
- Draft Vacant Land and Building Bylaw, 2026,
- Economic Development Strategic Plan, 2024,
- Muskoka Wharf Revitalization Plan,
- Original documentation of the creation of the Gravenhurst BIA,1980,
- Parks, Recreation, and Trails Master Plan, 2023,
- Proposed BIA expansion documents, 2014,
    - Flowchart of expansion process,
    - Petition for expansion,
    - Poll List, and
    - Proposed mapping of expansion.
- Retail Market Analysis, 2024,
- Strategic Plan, 2023, and
- Tourism Destination Plan.

## Age-Friendly Active Transportation Plan of Action, 2017

The Age-Friendly Active Transportation Plan of Action's core purpose is to guide the community through a phased series of practical projects designed to make Gravenhurst more walkable and bikeable for residents of all ages, with particular attention to an aging population.

A central argument of the plan is that communities must differentiate themselves to remain economically and socially competitive. The plan draws on the thinking of active transportation expert Dan Burden of Blue Zones, who advised the community to "be practical and strategic, gain momentum, discover the broad-based desire throughout the community to provide greater respect for your children and elders to have a more active lifestyle and then expand outward." This philosophy underpins the entire document: progress is incremental and community-driven, not top-down or capital-intensive.

The plan identifies a set of specific local challenges that must be addressed, including road design speeds that exceed posted limits, inconsistent street treatments, gaps in pedestrian networks, missing end-of-trip cycling facilities, poor wayfinding, and crossings that require updating. These are practical, observable deficiencies that have direct implications for both resident mobility and visitor experience in the downtown and waterfront areas.

The document is structured around four implementation timeframes: immediate action (100 days), near-term (1 year), mid-term (2–3 years), and long-term (5+ years). This phased structure allows the municipality and its community partners to build momentum through early wins before committing to more capital-intensive improvements.

One of the most important themes is the concept of asset-based community development, which the plan contrasts explicitly with problem-focused planning. Rather than cataloguing deficiencies and seeking grants to address them, the plan encourages Gravenhurst to identify and leverage existing assets, treat residents as citizens/co-producers, and focus on neighbourhood-scale development.

The plan also situates active transportation within a broader economic and placemaking context. Walkable, bikeable communities attract younger generations as well as retiring baby boomers, both of whom bring investment, jobs, and social capital. For Gravenhurst, improving its active transportation network is not simply a health or infrastructure initiative but an economic development and community-building strategy.

The key takeaway for the BIA review is that the physical environment of downtown Gravenhurst has long been identified as a barrier to pedestrian movement and visitor experience. Wayfinding, sidewalk connectivity, cycling infrastructure, and accessible crossings are recurring themes that intersect directly with BIA responsibilities around beautification, placemaking, and member advocacy.

## Community Analysis, 2024

The Community Analysis provides demographic, labour force, and economic profile of the Town of Gravenhurst. It serves as the quantitative foundation for the Economic Development Strategic Plan and offers a picture of both the strengths and structural challenges facing the community.

The most significant demographic finding is the age profile of Gravenhurst's permanent population. The median age is 52 years, compared to Ontario's provincial median of 41, and 31% of permanent residents are aged 65 or older. Youth/working-age cohorts are significantly underrepresented relative to provincial averages. This aging demographic has direct implications for the retail and service sector: spending patterns, mobility preferences, and lifestyle needs differ markedly from those of younger households, and businesses in the downtown core must be responsive to this reality.

Population growth is a positive signal. The permanent population reached approximately 13,914 in 2023 and is projected to exceed 15,600 by 2033. However, this growth must be understood in the context of Gravenhurst's large seasonal population, which inflates activity during summer months and creates a boom-and-bust cycle that challenges year-round business viability.

Labour market data reveals a participation rate of 58.3% and employment rate of 55.0%, both below Ontario averages. Median employment income is $41,466, also slightly below the Ontario average. However, housing affordability is comparatively favourable: only 20% of Gravenhurst households spend more than 30% of income on shelter, versus 28% provincially. Home ownership is high at 79%, and the median dwelling value of $699,851 is below the Ontario average. These figures suggest a community where residents have relatively stable housing, but modest disposable incomes for discretionary spending.

The economic sector analysis highlights Gravenhurst's specialization in tourism and recreation. The top location quotient sectors are direct selling establishments (13.5), traveller accommodation (6.7), and other amusement and recreation industries (5.1). This confirms that the local economy is deeply oriented toward visitor-serving industries. This concentration creates both opportunity and vulnerability: the community benefits from its tourism profile but is exposed to seasonal fluctuations.

The shift-share analysis identifies "other amusement and recreation industries" as the strongest competitive growth sector between 2013 and 2023, with a regional/local effect of +207 jobs. Conversely, traveller accommodation has been a declining sector with a significant negative regional effect, signalling structural challenges in Gravenhurst's accommodation base.

For the BIA review, the key takeaway from this document is that Gravenhurst's permanent population is older, with modest incomes, and growing, but the economy remains heavily seasonal. Retail and service businesses in the BIA zone must navigate this duality, designing offers that serve residents

while capitalizing on peak-season visitor volumes. The data also underscores the importance of workforce attraction and housing supply as preconditions for sustainable downtown vitality.

## Community Improvement Plan, 2019 (updated 2021 and 2025)

The Community Improvement Plan (CIP) is one of the most operationally significant documents in Gravenhurst's downtown revitalization toolkit. Originally prepared in 2013, amended in February 2019, updated in 2021, and again in 2025, the CIP provides a framework for financial incentives directed at private property owners and businesses within the defined Project Area.

The entire Town of Gravenhurst is designated as a Community Improvement Area, but the CIP focuses specifically on the commercial core, including Muskoka Road South, portions of Bay Street, and, following the 2021 update, the Bay Street Special Character Area and the Muskoka Wharf.

The CIP's core instrument is grant programs, deliberately structured as grants rather than loans in order to minimize administrative burden and maximize participation. Programs include study and predevelopment grants (up to $1,500 for architectural and design plans), main façade improvement grants (up to $7,500 depending on building size), rear and side façade grants, and tax increment and development charge relief. The thematic design standard for all improvements is the "Muskoka Cottage" style, articulated through the Streetscape and Façade Design Guidelines prepared in 2013.

The objectives of the CIP are wide-ranging but consistently oriented toward creating a pedestrian-friendly, visually cohesive, economically vibrant downtown. Key objectives include encouraging building retrofits to meet current Building Code and Fire Code requirements, improving accessibility, promoting energy efficiency, and providing visual continuity from the south entrance of the urban area to the existing downtown commercial core.

An important evolution in the CIP's history is the boundary expansion to include the Muskoka Wharf. This reflects a recognition that the Wharf is not merely a tourism node, but an integral part of the Town's commercial fabric. The inclusion of the Wharf within the CIP boundary means that privately owned properties on the Wharf site are now eligible for the same grant incentives; a significant tool for encouraging reinvestment in an area that has historically underperformed.

The Downtown Revitalization Committee, which was active from 2011 to 2015 and drove much of the initial CIP work, is no longer operational. However, downtown revitalization has been absorbed as a core function of the Economic Development Division.

For the BIA review, the CIP is a critical instrument. The BIA's mandate for beautification, streetscaping, and business improvement aligns directly with the CIP's objectives and design guidelines. A revitalized BIA should be familiar with CIP grant eligibility criteria and actively communicate these incentives to its members, facilitating uptake and coordinating improvement projects to achieve the greatest cumulative visual impact on the downtown streetscape.

## Dormant BIA Status Procedure, 2023

The Dormant BIA Status Procedure is a formal administrative document that outlines the process by which the Gravenhurst BIA was placed into dormancy, covering the period from January 1, 2023 to December 31, 2026.

The trigger for dormancy is clearly defined: the procedure activates when a BIA fails to satisfy the legislated requirements of the Municipal Act, 2001. In practice, this means the BIA was unable to maintain a functioning Board of Management with consistent quorum.

The definition of dormancy is as follows: all functions of the BIA cease to exist, material assets are held in storage by the Town, and the BIA's reserve funds are frozen for the duration of the dormancy period. This means that during the dormancy period, the BIA has had no active programming, no events, no beautification activities, and no advocacy on behalf of its members, a gap in downtown management capacity.

The procedure assigns clear responsibilities during dormancy. The Finance Department is responsible for any financial activity in the BIA account, including meeting outstanding financial obligations. The Infrastructure Department is responsible for storing material assets and charging associated costs to the BIA account or reserve fund. The Economic Development Division is responsible for canvassing members throughout the dormancy period to gauge interest in revival.
The path to revival is also clearly defined. Revival requires a meeting of BIA members, the election of a Board of Management, and the preparation of a proposed budget. The BIA is reinstated as an active entity for the year in which the budget is approved by Council, provided that approval occurs on or before the normal budget submission deadline. The Economic Development Division is responsible for facilitating this process.

If the BIA is not reinstated before the expiration of the three-year dormancy term (i.e., by December 31, 2026), Council may resolve to dissolve the BIA by repealing the relevant by-laws. Upon dissolution, all assets and liabilities of the BIA would transfer to the Town.

The critical takeaway for the JCWG engagement is the urgency of the timeline. The dormancy period expires at the end of 2026, and if the BIA is not revived with an approved budget before Council's budget deliberation deadline, the municipality may move toward dissolution. This context frames the current revitalization project not as a routine strategic planning exercise but as a time-sensitive effort to rebuild a governance structure, re-engage the membership, and present a credible operating model to Council before the window closes.

## Downtown Gravenhurst BIA financial statements, year-end 2024

The 2024 Financial Statement of the Gravenhurst Business Improvement Area is a draft document prepared for discussion purposes. It covers the fiscal year ended December 31, 2024, and presents a financial picture consistent with the BIA's dormant status.

## Downtown revitalization documents, 2011–2013

### Business Owner Survey Report, 2013

The Business Owner Survey Report was completed as part of the Downtown Revitalization Program, with data collected in 2012 from 81 business respondents. It provides a foundational profile of the downtown business community and remains a detailed primary research document on the composition and sentiment of Gravenhurst's commercial sector.

The survey reveals a downtown anchored by long-standing, owner-operated businesses with deep community ties. 34% of respondents had been in business in Gravenhurst for over 20 years, 95% were involved in day-to-day operations, 80% were residents of the community, and 62% were family-owned businesses. This profile suggests a business community with high levels of personal investment but potentially limited capacity for strategic planning and business development.

The dominant business sectors were services (34 respondents) and retail (31), with a split between corporations and sole proprietorships. Foot traffic was identified as the primary revenue driver, with 21 businesses reporting that 81–100% of their revenue comes from in-person customer visits. Online sales were marginal. This dependency on foot traffic underscores the importance of pedestrian-friendly streetscaping, events, and wayfinding — all within the BIA's traditional mandate.

Seasonality is a persistent challenge. The three busiest months were June, July, and August; the busiest day was Friday. Summer highs averaged 100–500 customers, while winter lows averaged fewer than 100. Respondents identified the "condition of building" and "no opportunity for expansion" as the top physical problems with their locations.

Only 52% of businesses had a business plan, and only 27% had a succession plan, indicating significant gaps in business management capacity. The majority (49%) felt that Gravenhurst was challenged in attracting and retaining employees. Top priorities for improving the business climate included the repair or removal of eyesore buildings, additional niche market specialty shops, improved festivals, and additional entertainment facilities.

Regarding collaboration, businesses expressed strong interest in joint marketing and joint web presence but minimal interest in joint product purchasing or online selling. 82% of businesses participated in or supported community events and festivals, suggesting a culturally engaged business community that is predisposed to collective action when given the right framework.

For the BIA review, these findings suggest that any revived BIA should focus its programming on joint marketing, events, and physical improvements — areas where there is demonstrated interest and a clear gap between current capacity and community need.

### Customer Origin Survey Report, 2013

The Customer Origin Survey was conducted as part of the 2013 Downtown Revitalization Program and collected 455 responses from customers intercepted in the downtown area. Its primary purpose was to identify where customers originate and how they travel to downtown Gravenhurst, providing a spatial and behavioural profile of the downtown's consumer base.

The most significant finding is that the overwhelming majority of downtown customers live or work in the immediate area. Of the 413 respondents who identified their reason for being downtown, the primary reason was that they "live or work here." This confirms that downtown Gravenhurst's day-to-day commercial viability is dependent primarily on its local resident and worker population, not on visitors or tourists. The tourist market, while economically important during peak season, is a secondary driver of regular downtown commerce.

The dominant mode of transportation was driving: 383 of the respondents who provided travel mode information drove to the downtown. Walking was the second most common mode at 151 respondents. This car dependency has direct implications for parking policy, pedestrian infrastructure, and the overall walkability agenda that features in multiple planning documents.

Frequency of visits was polarized: 238 respondents reported visiting downtown every day, while a significant segment visited less than once a month. This bimodal distribution suggests that the downtown serves a loyal core of frequent users (likely residents and workers) alongside an infrequent visitor population that may require targeted incentives to increase visit frequency.

When asked what two new businesses or services they would like to see added to downtown Gravenhurst, respondents identified a consistent set of gaps. The desire for restaurants, specialty retail, health services, and entertainment venues recurs across all three survey instruments, providing strong triangulated evidence of unmet demand in these categories.

For the BIA review, the customer origin data reinforces a core strategic principle: the BIA's primary audience is the local resident and worker, not the tourist. Programming, marketing, and business development efforts should be anchored in serving this base consistently and year-round, while layering on visitor-oriented activations during peak season.

### Downtown Revitalization Final Report, September 2013

The Downtown Revitalization Final Report is the capstone document of a multi-year revitalization program that began with the formation of the Downtown Revitalization Management Committee in 2011. It synthesizes findings from all primary research streams, including business owner surveys, resident surveys, customer origin surveys, trade area analysis, building and business inventory, and community visioning sessions, into a Strategic Action Plan structured around the Main Street Four-Point Approach.

The report's vision statement, adopted by the Downtown Revitalization Management Committee, articulates the aspirational direction for the community: "A town built on community pride that offers an economically sustainable downtown with diverse indoor and outdoor experiences and an energy that is accepting and inviting, and embraces our cultural heritage and geographic uniqueness."

The four pillars of the revitalization framework are economic development, leadership and management, marketing and promotion, and physical improvements. Each pillar addresses a distinct set of challenges and opportunities identified through the research process. Economic development focuses on market penetration strategies and the identification of new business opportunities. Leadership and management emphasize partnership formation and stakeholder coordination. Marketing and promotion addresses the identity and image of the downtown. Physical improvements, supported by the Community Improvement Plan and Façade Design Guidelines, target the visual and functional quality of the built environment.

The report identifies eight strategic goals, each paired with a specific challenge. These include improving coordination between municipal departments, improving communications between stakeholders, enhancing the visual quality of the public realm and private properties, supporting cultural tourism, addressing the business mix, increasing consumer volume, and building business owner capacity through learning opportunities. The goal of increasing consumer volume is particularly notable: the report acknowledges that Gravenhurst lacks consistent consumer volume to address challenges related to price points, business mix, and public transportation.

The Management Committee itself is a key feature of the report. It was composed of a multi-stakeholder group including the Mayor, a Councillor, BIA representatives, Chamber of Commerce representatives, community members, Ministry staff, and Town staff. This model of collaborative governance is instructive for the current BIA revitalization: sustained progress requires a coalition of committed stakeholders, not a single organization operating in isolation.

### Gravenhurst Residential Survey Report, 2013

The Residential Survey Report presents findings from 459 respondents collected over six months as part of the Downtown Revitalization Program. The respondent profile skews heavily toward permanent residents (59.7%) and retired individuals (52.7%), reflecting the demographic composition of the broader trade area.

Shopping behaviour data reveals that the majority of respondents shop most frequently in Downtown Gravenhurst, followed by the South End, and then Bracebridge. The items most commonly purchased downtown are pharmaceuticals/drugs and groceries. Footwear is the category least purchased locally, and many residents travel to Toronto for shoes, clothing, electronics, and furniture.

The top three retail additions requested by residents were restaurants (95 mentions), shoe stores (85), and clothing stores (81). The top three services requested were walk-in clinics (20 mentions), transportation (15), and banks (5). These findings are consistent across all three primary research instruments and point to clear, persistent gaps in the downtown's service offering, particularly in health services and mid-market apparel retail.

Extended hours were identified as a potential lever for increasing downtown activity. The most favoured time for extended hours was Friday evening, followed by Thursday evening and Sunday afternoon. However, 21% of respondents indicated they had no interest in extended hours, primarily because they were retired and preferred to shop during daytime hours.

The top three factors that might encourage residents to shop locally were improved retail mix (227 mentions), price (149 mentions), and façade/streetscape improvements (35 mentions). This ranking is instructive: physical improvements to the streetscape, while important, are less motivating than getting the business mix and price points right. A revived BIA that focuses exclusively on beautification without addressing the retail mix will fall short of its potential impact.

The survey conclusions recommend focusing on affordable shoe stores and a walk-in clinic as the two highest-value additions to the community, based on their frequency of mention and the alignment between demand and supply gaps. While these recommendations are now over a decade old, the structural conditions that generated them, an aging, price-sensitive population with limited local retail options, have not fundamentally changed.

### Gravenhurst Walking Tour Map

The Gravenhurst Walking Tour Map is a visitor-oriented document designed to guide tourists through the town's key attractions on foot. The map identifies two suggested walking routes and highlights eight primary points of interest.

The map also features the Peninsula Trail and provides symbols for parking, rest areas, photo opportunities, and washrooms. Its bilingual format reflects a deliberate effort to attract Chinese-speaking visitors, a market segment that was identified in multiple downtown revitalization documents as a target demographic.

From a strategic perspective, the walking tour map is a tangible placemaking and wayfinding tool. It demonstrates that Gravenhurst has a coherent and walkable set of heritage and cultural assets that can be linked into a compelling visitor experience. The map also illustrates the geographic relationship between the downtown core and the Muskoka Wharf, two areas that have historically been perceived as disconnected but are, in fact, linked by a walkable route.

For the BIA, this document is relevant in several ways. First, it provides a template for the kind of visitor-oriented programming and wayfinding infrastructure that a revived BIA could support. Second, the inclusion of the Muskoka Wharf and heritage sites on the same map reinforces the case for a BIA that is oriented toward the full downtown-to-waterfront corridor. Third, the bilingual format points to an opportunity for the BIA to engage with cultural tourism markets more proactively, building on the Bethune connection and the broader Muskoka brand.

### Market Data Report, 2013 (OMAFRA)

The Market Data Analysis Report provides the statistical foundation for the broader Downtown Revitalization Program. It draws primarily on 2012 MapInfo estimates and 2006 Statistics Canada Census data to profile the trade area population, household characteristics, income levels, employment patterns, and consumer expenditure potential.

The trade area population was estimated at 18,623 in 2012, covering a land area of 306.4 square kilometres. Household projections indicated growth from 7,830 in 2012 to a projected 9,246 by 2022, representing cumulative growth of approximately 18% over a decade.

The daytime population analysis is particularly useful for retail planning. The total daytime population of the trade area was estimated at 23,102, of which 60% were daytime employees and 40% were at home. This proportion of workers relative to residents-at-home has implications for the types of businesses that can viably operate downtown during weekday daytime hours; food service, convenience retail, and personal services are natural fits.

The threshold analysis component of the report examines the theoretical capacity of the trade area to support businesses across hundreds of categories, comparing actual business counts to projected supportable counts. This analysis identifies both saturated sectors (where actual businesses exceed theoretical capacity) and underserved sectors (where demand exists but supply is absent).

The report also cautions users to triangulate its secondary data with local knowledge and other community inputs, acknowledging that statistical models cannot fully capture the nuances of small-town retail markets. For the current BIA review, the 2013 data provides a historical baseline that can be compared against the 2024 Community Analysis and Retail Market Analysis to identify trends and shifts in the trade area's demographic and economic profile over the intervening decade.

### Town Hall Meeting Notes, February 2011

The Town Hall Meeting Notes from February 2011 document an early-stage brainstorming session among community stakeholders in the context of the downtown revitalization initiative. The notes capture items raised, questions from a municipal facilitator, and input from the Rural Economic Development (RED) project coordinator. While informal in nature, the document captures the community aspirations that eventually shaped the formal revitalization strategy.

The items raised span a wide range of topics, grouped under thematic headings including transportation, town responsibilities, communications, downtown assets, physical improvements, signage, customer service, marketing and promotion, activities and events, and economic development.

Several specific items raised in 2011 are particularly relevant to the current BIA review. The idea of a "heritage trolley to link 3 commercial nodes" reflects early awareness of the disconnection between the downtown, the South End, and the Muskoka Wharf, a theme that persists across multiple planning documents. The suggestion to "expand BIA boundaries" was raised explicitly, foreshadowing the 2014 expansion proposal that ultimately failed. The call for improved wayfinding and directional signage, free WiFi downtown, and the use of vacant buildings for markets all represent ideas that have either been partially implemented or remain on the agenda.

The notes also reveal a community that was wrestling with the challenge of coordination between the three commercial nodes, between the BIA and the Chamber, and between the municipality and its business community. The observation that "3 nodes should collaborate, not compete" is a recurring theme in Gravenhurst's downtown planning history, and it remains unresolved.

For the BIA review, the 2011 meeting notes serve as a reminder that many of the challenges facing the downtown have been identified and discussed for over 15 years. The task for the revived BIA is not to identify new problems but to build the organizational capacity and sustained commitment needed to actually address the ones that have been repeatedly documented.

## Draft Vacant Land and Building Bylaw, 2026

The Draft Vacant Land and Building Registry By-law is a significant new regulatory instrument proposed by the Town of Gravenhurst in 2026. It establishes a mandatory registration and maintenance regime for vacant non-residential buildings and land within the Community Improvement Area.

The by-law's scope is clearly defined: it applies to non-residentially zoned vacant land and vacant buildings within the Community Improvement Area. Key exemptions include seasonal commercial operations that are maintained year-round, buildings owned by the Town, farm buildings, and dwelling units used seasonally by their owners.

The registration requirement is the centrepiece of the by-law. Every owner of a qualifying vacant property must register with the Economic Development Division within 90 days of the vacancy commencing. Registrations expire annually unless renewed and are automatically terminated upon sale or transfer of the property. Applications may be refused if incomplete or if they contain false or misleading information.

Owner responsibilities are specific. Owners must secure buildings against unauthorized entry, maintain exterior walls in good repair, ensure window coverings are dark matte material to resemble glass, maintain a minimum of $2 million in general liability insurance, keep the property free of refuse and graffiti, and post visible signage with owner contact information. Critically, properties cannot remain vacant for more than two years.

Administrative penalties range from $1,000 for initial non-compliance to $100,000 for corporations with repeated offences. The Town may also recover costs expended in enforcing compliance, plus interest.

The rationale for the by-law is linked to the broader downtown revitalization agenda. Vacant buildings and properties have been identified repeatedly, in the 2011 Town Hall Meeting, the 2013 Business Owner Survey, and the 2013 Revitalization Final Report, as one of the most significant negative influences on downtown character and business confidence. The by-law is a direct regulatory response to this persistent challenge.

For the BIA review, the Vacant Building and Land Registry By-law is a complementary tool. A revived BIA should be aware of its provisions and actively support its implementation, as reducing vacancy rates and improving the maintenance of vacant properties directly enhances the visual quality and commercial attractiveness of the BIA zone. The by-law also creates a data asset (a registry of vacant properties) that could be useful for business attraction and investment readiness efforts.

## Economic Development Strategic Plan, 2024

The Economic Development Strategic Plan is the Town of Gravenhurst's primary framework for guiding economic and community development. It aligns with the Town's 2023–2027 Strategic Plan and is structured around five equally weighted strategic goals with a total of 45 priority actions.

The plan's guiding philosophy is deliberately pragmatic. It emphasizes "doing the little things right," focusing on reasonable and achievable actions rather than ambitious but less attainable pursuits. This orientation is a direct response to the gap between Gravenhurst's planning ambitions and its implementation capacity, a theme that recurs across multiple documents.

The five strategic goals are: (1) review and realign the investment attraction program; (2) support local business; (3) foster heritage, arts, and culture; (4) build on the tourism sector; and (5) support the retail sector. Each goal includes a set of specific, actionable items developed through community consultations and validated with Town staff and Council.

Goal 1 focuses on building foundational investment attraction assets, including an updated economic development website, a cohesive investment attraction marketing plan, and preparation for future employment and industrial land opportunities. A key action is the completion of a Target Market Analysis to identify the most suitable business types for Gravenhurst's employment and industrial lands.

Goal 2 (support local business) and Goal 5 (support the retail sector) are most directly relevant to the BIA review. Goal 5 specifically includes actions related to retail corridor planning, BIA review, beautification, pedestrian access, and coordinated marketing; all of which overlap with the traditional mandate of a BIA. The plan's explicit inclusion of a BIA review as a priority action confirms that the municipality views the revival of the BIA as a key component of its retail strategy.

The plan also identifies attainable housing and public transportation as issues of importance that fall outside the direct scope of economic development but nonetheless affect the community's economic health. This acknowledgement reflects an understanding of the interconnections between housing, mobility, and retail vitality.

For the BIA review, the Economic Development Strategic Plan provides important strategic alignment. A revived BIA operating within the framework of Goal 5 would be well-positioned to access municipal support, coordinate with the Economic Development Division, and contribute to a coherent retail corridor strategy that serves both residents and visitors.

## Muskoka Wharf Revitalization Strategy

The Muskoka Wharf Revitalization Strategy is a planning document prepared for the Town of Gravenhurst. The strategy addresses the persistent underperformance of the Muskoka Wharf, a mixed-use development covering 89 acres of waterfront on Lake Muskoka and featuring over 2,000 feet of public boardwalk.

The Wharf's history is instructive. The development was first envisioned in 1987 as a multi-use tourism and cultural destination, funded by a public-private partnership. By 2005, the $170 million development was projected to increase tourism by one million visits per year and generate an annual economic impact of $78 million. These projections have not been realized: as of the time of the strategy's preparation, the Wharf still had six undeveloped parcels representing approximately 29,000 square feet, and businesses were not thriving.

The strategy's data collection was extensive, combining on-site surveys (285 completed), online surveys (460 completed), business owner interviews (12), trade area analysis, community chalkboards, and a visioning exercise. The community engagement was completed prior to the COVID-19 pandemic, and the plan was subsequently revised to incorporate pandemic-related considerations.

Key findings from the data collection identify a strong desire for more diverse retail and restaurant offerings, enhanced year-round events and programming, improved landscaping, better signage and wayfinding, and increased recreational opportunities. The primary market for the Wharf is tourists; residents currently perceive the Wharf as primarily oriented toward visitors.

The strategic goals of the plan are organized around six themes: increasing visitor numbers and spending, improving the physical environment, extending seasonal operations, enhancing connectivity with downtown, promoting the Wharf as a destination, and establishing a sustainable leadership and management model. The plan explicitly identifies the need to "enhance existing connections and encourage movement of people on-site and to other parts of Gravenhurst" — a recognition that the Wharf's isolation from the downtown core is one of its most significant structural weaknesses.

For the BIA review, the Wharf Revitalization Strategy is significant for several reasons. The CIP boundary was expanded in 2021 to include the Wharf, formally linking it to the downtown improvement framework. A revived BIA, if its boundaries were to be revisited, could potentially extend to include the Wharf. Even within the existing BIA boundaries, the Wharf's success is directly relevant to downtown vitality: a thriving Wharf drives visitor flows that can be channelled into the downtown commercial core through effective wayfinding, programming, and retail complementarity.

## Original documentation of the creation of the Gravenhurst BIA, 1979–1980

The original BIA creation documents establish the legal foundation and geographic boundaries of the Gravenhurst BIA. The by-law was enacted, which authorizes a local municipality to designate an improvement area. The procedural requirements were followed: public notice was given as required by statute, and no sufficiently signed petition objecting to the passing of the by-law was received within the prescribed time.

The geographic boundaries of the original BIA are defined by specific street segments, the current boundaries of the BIA.

The key takeaway from these founding documents is that the original BIA boundary was drawn in 1979 and has remained substantially unchanged for over 45 years. The boundaries reflect the commercial geography of the late 1970s downtown core, before the development of the Muskoka Wharf, before the growth of the South End commercial corridor, and before the significant changes in Gravenhurst's retail landscape that have occurred over the intervening decades. The 2014 boundary expansion proposal (which ultimately failed) was an attempt to align the BIA with the contemporary commercial reality of the town, and this question of boundary relevance remains live as the BIA considers its revival.

## Parks, Recreation, and Trails Master Plan, 2023

The Parks, Recreation, and Trails Master Plan is a strategic planning document addressing Gravenhurst's parks, recreation facilities, and trails network. It is grounded in community engagement and demographic analysis and provides a 20-year framework for investment and service delivery in the recreation sector.

Community survey data reveals strong preferences for outdoor recreation infrastructure. The most used facilities are local trails (91% usage rate) and local public beaches (87%). Indoor and specialized facilities, such as the Gravenhurst Seniors Activity Centre (16%) and the Terry Fox Auditorium (37%), have comparatively lower usage rates.

Trail-related priorities are particularly strong. Community survey data shows that 91% of respondents consider increasing trail accessibility to be important, and 91% consider improving trail maintenance important. Building new trails is supported by 88%, while programming for trails is the least prioritized trail-related item at 77%.

The Master Plan's recommendations include a wide range of capital and programmatic actions. For parks, key recommendations include upgrading Gull Lake Rotary Park with tiered seating, electrical improvements, and consideration of an accessible kayak/canoe launch; enhancing Muskoka Wharf Park for winter skating; and adding shade structures and parking improvements at Muskoka Beach Park.

A particularly relevant recommendation for the BIA context is the plan's emphasis on year-round programming and the consideration of activities for the growing older adult population, including pickleball. The plan also recommends developing an Access and Inclusion Policy to address barriers for low-income residents, persons with disabilities, and Indigenous peoples.

For the BIA review, the Parks, Recreation, and Trails Master Plan is relevant as a companion planning document. A revived BIA should understand the public realm investments being made in parks and trails adjacent to the downtown core and should seek opportunities to align its programming and beautification activities with these investments. Events, activations, and wayfinding improvements in the BIA zone can extend the reach of public realm investments and create a more seamless experience for both residents and visitors moving between the downtown and waterfront.

## Proposed BIA expansion documents, 2014

The 2014 proposed BIA boundary expansion was an attempt to align the BIA's geographic coverage with the contemporary commercial reality of Gravenhurst, specifically by extending the boundary to coincide with the CIP area that had been established the year before. The expansion effort involved four key documents: a process flowchart, a petition in opposition, a poll list, and a proposed boundary map.

**Flowchart of expansion process.** The flowchart outlines the procedural steps for a BIA expansion proposal.

**Petition against expansion.** A petition dated March 10, 2014, was signed by landowners and businesses in Gravenhurst who opposed the proposed expansion. The petitioners stated clearly: "We land owners and businesses have no interest in becoming a member of the Gravenhurst BIA. We view this proposed expansion as premature and not beneficial." The petition included signatories from addresses along Muskoka Road South, Bay Street, and other streets in the proposed expansion zone, indicating opposition was geographically concentrated in the areas that would have been newly included in the BIA.

**Poll list.** The poll list was the mechanism by which property owners and businesses in the affected area were consulted on the expansion proposal.

**Proposed boundary mapping.** The proposed expansion boundary was designed to align with the CIP area established in 2013. The goal of the expansion was to increase membership numbers, align with the CIP, provide clarity on where incentives and levies applied, and create a more representative collection of the downtown core.

Despite a mail-out ballot process facilitated by Town staff, the expansion was ultimately defeated.
The key takeaway from the 2014 expansion experience is threefold. First, there is a legitimate strategic rationale for reconsidering the BIA boundary, given the evolution of Gravenhurst's commercial geography since 1979. Second, the opposition from property owners in the proposed expansion zone was real and organized, suggesting that any future boundary discussion must be preceded by meaningful engagement and clear communication about the costs and benefits of BIA membership.

## Retail Market Analysis, 2024

The Retail Market Analysis provides an examination of Gravenhurst's retail sector including its historical performance, current composition, consumer demographics, and strategic outlook.

The report situates Gravenhurst's retail sector within the broader context of provincial and national retail trends, including the impact of COVID-19, the growth of e-commerce, and evolving consumer preferences for experiential and essential retail. These macro trends have disproportionate effects on small-town retail markets, where the margin between viability and closure is thinner than in urban centres.

Gravenhurst's retail employment grew modestly from 745 jobs in 2008 to 822 jobs in 2023, with notable shifts in occupational composition. Retail salesperson and supervisor roles increased, while cashier positions declined, reflecting broader automation and self-service trends. Business counts by sector reveal a market led by grocery stores (166 jobs), building material and supplies dealers (131 jobs), and direct selling establishments (107 jobs).

The location quotient analysis confirms Gravenhurst's distinctive retail profile. The town is significantly over-represented relative to provincial norms in direct selling establishments (LQ of 13.5), used merchandise stores (2.96), building material and supplies dealers (3.49), and other general merchandise stores (2.60). These sectors reflect the town's tourism character and its role as a service centre for a large rural and seasonal residential population.

Household demographic clustering is a particularly valuable feature of the report. The dominant cluster is "Urban Life in Small Towns," comprising 52.1% of Gravenhurst households; a profile characterized by older residents, modest incomes, and a preference for practical and value-oriented retail. The second cluster, "Joyful Country" (16.0%), represents rural households with a DIY orientation and an affinity for home improvement and outdoor products.

Visitor demographic clusters differ meaningfully from resident clusters. The top visitor cluster is also "Urban Life in Small Towns" (15.9%), but the second and third clusters, "Up the Ladder" (12.7%) and "Buy Me a New Home" (12.2%), represent higher-income households with greater discretionary spending capacity. This distinction is strategically important: the retail mix that best serves permanent residents may not be the same as the mix that best captures visitor spending.

The SCOAR analysis identifies key strengths (collaborative business community, location advantage, summer sales spikes), challenges (housing shortages, staffing difficulties, retail leakage due to outshopping, a perceived unwelcoming downtown, and an underutilized BIA), opportunities, and risks. The explicit identification of the "underutilized BIA" as a challenge in a 2024 strategic document confirms that the absence of an active BIA has been recognized as a gap in Gravenhurst's retail support infrastructure.

## Strategic Plan, 2023–2027

The Town of Gravenhurst Strategic Plan 2023–2027 is the overarching governance document that sets the direction for all municipal activity over a four-year period. Developed through consultation with Council, Town staff, and the community, it is structured around three strategic pillars — Community Vibrancy, Sustainable Growth, and Effective Municipal Services — each with four goals and a set of specific initiatives.

The Vision statement — "Gravenhurst: A sustainable and innovative community where everyone is welcome to visit, stay and grow with us" — frames the municipality's aspirations in inclusive, welcoming terms. The Mission is correspondingly operational: "Enhancing quality of life in Gravenhurst through responsible municipal service delivery."

Six values underpin the plan: accountability, integrity, stewardship, collaboration, respect, and service excellence. These values are not merely aspirational — they are intended to guide day-to-day operational decisions and are reflected in the initiatives attached to each goal.

Pillar 1, Community Vibrancy, is the most directly relevant to the BIA context. Goal 2 — "Establish the downtown and wharf as a local meeting point and attraction" — includes specific initiatives to continue implementing the Wharf Revitalization Plan, advance the Transit Plan to support access to the downtown and Wharf, and refresh the Community Improvement Program for the downtown to promote local street activation.

Goal 3 — "Continue to foster the Town's Indigenous, cultural and heritage assets" — and Goal 4 — "Celebrate Gravenhurst as a welcoming and equitable community where all can thrive" — are also relevant, given the BIA's historical role in events, cultural programming, and beautification that reflects community identity.

Pillar 2, Sustainable Growth, includes Goal 8: "Create an 'open for business' environment across the Town to support job and business growth." This goal provides the strategic mandate for the Economic Development Strategic Plan and, by extension, the BIA revitalization effort.

The Strategic Plan treats itself as a living document, emphasizing the importance of tracking progress, evaluating outcomes, and updating priorities in response to changing circumstances. This adaptive management orientation is important for the BIA review: the revived BIA should align its own strategic framework with the Town's four-year plan to ensure coherence and to maximize access to municipal support and resources.

## Tourism Destination Plan, 2020–2025

The Gravenhurst Tourism Destination Plan 2020–2025 is a locally-focused tourism planning document. Its development reflects a recognition that despite the absence of local tourism planning, Gravenhurst has continued to receive substantial visitor volumes, and that a more strategic, coordinated approach could significantly enhance the economic returns from tourism.

The plan is set within the context of the broader Muskoka tourism economy, which prior to COVID-19, generated 2.9 million visitors annually and $391 million in spending, with an average stay of 2.8 nights. Gravenhurst's share of this regional visitor economy is the focus of the plan.

The plan identifies six demand generators for Gravenhurst tourism: natural environment and landscape, convenience of location, the Muskoka brand, recreation, unique experiences, and visiting friends and relatives. These generators are the foundation on which all tourism development and marketing strategy should be built.

The visitor profile, drawn from 2018 and 2019 visitor surveys (2,474 combined responses), confirms that the typical Gravenhurst visitor is an Ontario resident travelling by car for a 1–2 night stay, with primary motivations including visiting family, outdoor recreation, and shopping. This profile is important for retail and service businesses in the downtown: the typical visitor is not a luxury traveller but a value-conscious Ontario family or couple seeking outdoor recreation and a comfortable base.
The plan sets six strategic goals: unite the local tourism community; leverage existing demand generators; attract, develop and support tourism products; increase tourism spending from November to April; strengthen and coordinate marketing; and ensure visitors can access information on tourism in Gravenhurst. The off-season spending goal is particularly significant, as it directly addresses the seasonality challenge that permeates Gravenhurst's economic planning documents.

A key recommendation of the plan is that the Town of Gravenhurst should serve as the Destination Manager, responsible for coordinating local tourism activities and serving as the primary point of contact within the broader region. This positions the municipality (and by extension the BIA) as active participants in tourism management rather than passive beneficiaries of regional marketing efforts.

The plan was developed prior to the impacts of COVID-19, which the authors acknowledge will cause significant shifts in travel motivation, revenue, and visitation numbers. The plan was revised where necessary to reflect a rebuilding orientation rather than a purely growth-oriented one.

For the BIA review, the Tourism Destination Plan is a strategic ally. A revived BIA that aligns its events, wayfinding, marketing, and business development activities with the plan's demand generators and seasonal diversification goals will be contributing to both its own member interests and the broader community tourism agenda. The BIA is well-positioned to serve as a key implementation partner for the Tourism Destination Plan within the downtown and commercial corridor.

# Appendix B: Case Studies

# Appendix C: Stakeholder Engagement