

Summer Village of Jarvis Bay



SUMMER VILLAGE OF
JARVIS BAY

Municipal Development Plan

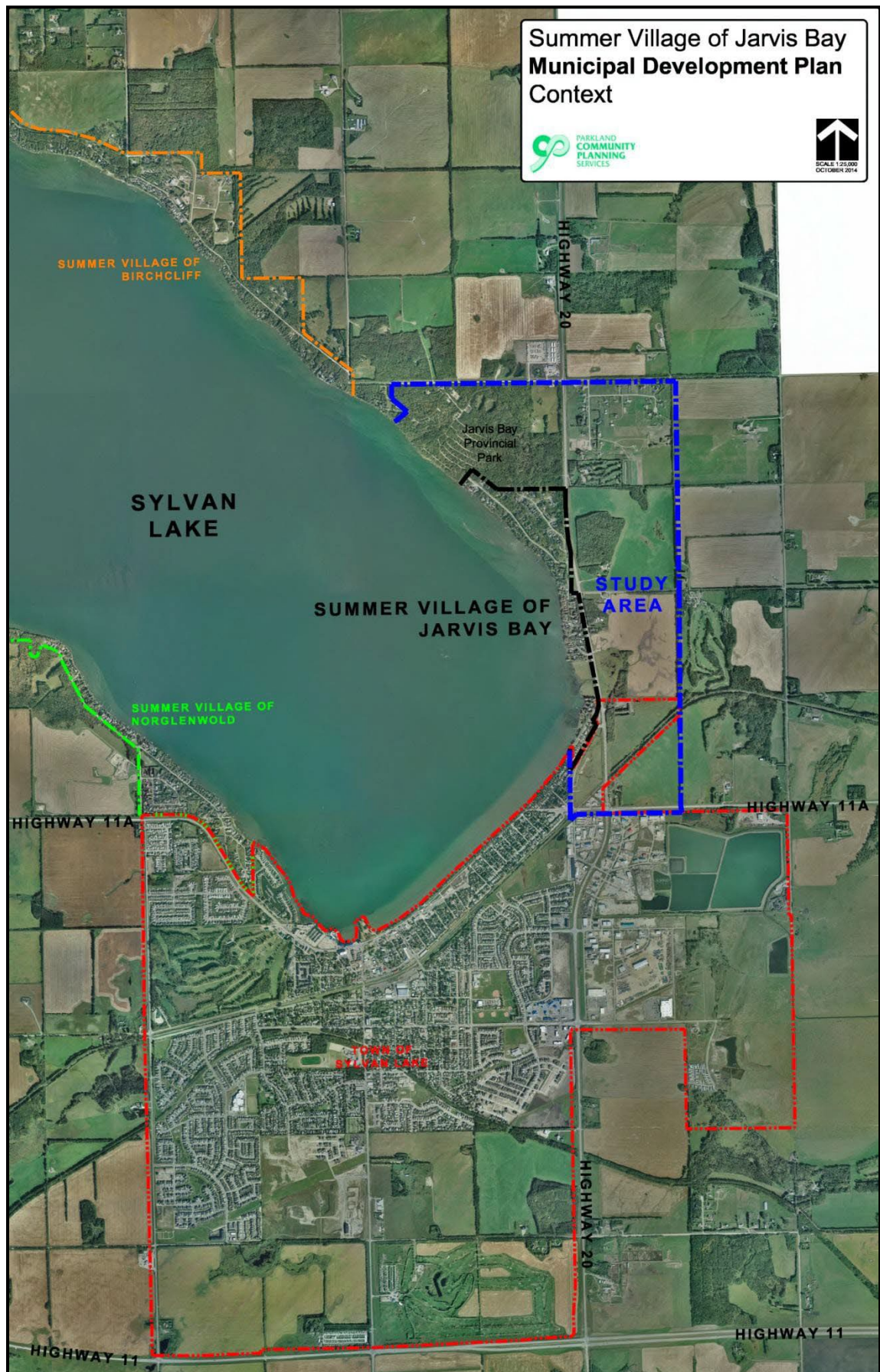
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Introduction

The Summer Village of Jarvis Bay is a seasonal residential community located approximately 15 kilometers west of the City of Red Deer via Highway 11A at the southeast tip of Sylvan Lake. Its primary attraction is an alternative lifestyle for the many residents that make Jarvis Bay their secondary home or their principal residence. Recent years have shown a marked increase in new residential lots, redevelopment of properties, as well as the introduction of municipal services. The Municipal Development Plan provides policy statements that clarify the context in which both public and private decision making will occur. Council can therefore assess development proposals as they arise within an overall, long-range plan, which will allow Council to maintain slow, high-quality growth, as well as ensuring basic municipal services continue to be made available.

Process

The Plan was prepared by Council, with the support of Administration and Parkland Community Planning Services. A steering committee was appointed that consisted of two Councillors, and four public members – two non-lakefront residents and two lakefront residents – in order to guide plan development. The plan was drafted with the close support of the steering committee before being presented to Council for further refinement of planning direction and policy statements. A public open house was held to seek the public's views on the draft plan. The plan was then revised to reflect those views and the process involvement at key stages was provided to ratepayers, adjacent municipalities, various agencies, and interest groups.

Vision

The Municipal Development Plan sets out the future for the community for the next twenty years. The vision statements are used to facilitate a common understanding of the community in terms of what elements are important to the residents.

The following are community statements that define the Summer Village of Jarvis Bay:

- We are exclusively a low density, single family residential community.
- We are committed to being good and effective stewards of the environment and will act accordingly.
- We are committed to providing municipal services that compliment a simple approach to community living.
- We are committed to a community that respects and shows pride with regard to public and private spaces.
- We will endeavor to communicate, cooperate, and work towards creating a better lake environment with all municipalities surrounding Sylvan Lake.

The means of achieving these vision statements is expanded by the goals and policies contained in this plan.

Legislative Framework

The Municipal Development Plan (MDO) of the Summer Village of Jarvis Bay is a statutory document as defined by the *Municipal Government Act* (Revised Statutes of Alberta 2000, Chapter M-26) and has been adopted as a bylaw by the Summer Village municipal council.

As per Section 632 of the *Municipal Government Act*, a municipality with a population of less than 3500 must adopt a municipal development plan. This plan must address: the future land use within the municipality; the manner of and the proposals for future development in the municipality; the coordination of land use, further growth patterns and other infrastructure with adjacent municipalities if there is no intermunicipal development plan with respect to those matters in those municipalities; the provision of the required transportation systems either generally or specifically within the municipality and in relation to adjacent municipalities and; the provision of municipal services and facilities either generally or specifically. In addition, the MDP must contain policies concerning sour gas facilities, policies respecting the provision of municipal, school or municipal and school reserves, and policies respecting the protection of agricultural operation.

As per Section 692 of the *Municipal Government Act*, before giving second reading to a proposed bylaw to adopt a municipal development plan, or a proposed bylaw amending a statutory plan, a council must hold an appropriate public hearing after having given proper notice.

The Municipal Development Plan is a policy document that provides guidance to the Summer Village's Council and the community concerning future development. As per Section 632 of the *Municipal Government Act*, the plan must be consistent with the land use policies established by the Lieutenant Governor in Council and future municipal policy documents – such as an Area Structure Plan, an Area Redevelopment Plan, an Outline Plan, or a Land Use Bylaw – or amendments to current policy documents should conform to the vision expressed herein.

Public Participation

The Summer Village appreciates the potential contentiousness of changes occurring within the community. There is significant research showing that the quality of development improves, along with an improvement in attitudes towards development, when thorough and fair public processes are undertaken.

Council is fully committed to participation of the residents in the planning and development of Jarvis Bay. In order to ensure that local residents are able to contribute to the development process, Council, before issuing a development permit or entering into a development agreement, may require a developer to host – at their own expense – an open house or other participatory process.

1.0 Growth Management

1.1 Location

The Summer Village of Jarvis Bay is a residential community that seeks to maintain the quality of life they currently enjoy, seasonal and permanent residents alike, and is not considering growth, annexation, or economic diversification. Its attraction is its recreational and open space atmosphere and basic amenities. The consumer needs of the community are met by the Town of Sylvan Lake and the City of Red Deer.

The Study area of this Plan includes the lands contained within Jarvis Bay Provincial Park and lands within the County of Red Deer No. 23 which lie to the east of Highway 20. Map 1 shows the location of the study area in relation to the existing boundary of the Summer Village. The total land

area within the municipal boundary is 0.61 km² (0.2 square miles) according to Statistics Canada, 1996 data.

1.2 Population

Population projections are very difficult to determine for small communities, as they are not large enough to influence the general economy but are dependent on it and are impacted by the economic health of nearby urban centers. As with any seasonal residential community only the permanent population is recorded by Statistics Canada. The 2021 census information indicates a permanent population of 213, an increase of 5% from the 2011 census findings of 203 persons.

The past 10 years have shown significant population growth due to the development of previously vacant lands and conversion of seasonal dwellings to permanent residences; considering the implementation of new municipal utilities and high land values, this trend is expected to continue over the next 10 years.

GOAL: *To ensure that growth is measured to mitigate impacts on the environment, and quality of life for existing residents.*

1.3 Location of Growth

The Land Use Concept (Figure 2) generally outlines the location of existing land uses within the Summer Village and indicates where future settlement may be appropriate. The development pattern reflects the desires of the existing residents yet makes provision for new residents wishing to locate in the community. The boundaries are conceptual only and the actual road location and land uses patterns will be determined at the appropriate subdivision and development stages and through the land use redesignation process.

GOAL: *To ensure that growth is appropriate and complementary to the existing surrounding uses.*

POLICIES:

- 1.3.1 The Land Use Concept (Figure 2) divides the Summer Village into the following land use areas:

- a) Residential Area
- b) Open Space Area
- c) Municipal Cooperation Area

The Municipal Cooperation Area is concerned with lands outside the municipal boundary and therefore the policies established in this plan are the subject of intermunicipal planning agreements with the County of Red Deer, the Town of Sylvan Lake, and the Summer Village.

- 1.3.2 New subdivisions that create more than four (4) lots, or that require the dedication of a public road allowance, shall require an outline plan approved by Council before an application for subdivision may be considered.

2.0 Residential Development

Residential and Recreational land uses are the exclusive permitted land uses within Jarvis Bay. It is the intention of Council and the wishes of the residents that the community retains the character of a seasonal recreational community even as it slowly evolves into a more permanent residential community. It is also their desire to promote a high standard of residential development and open space both within the existing built areas and in any future development areas.

GOAL: *To encourage high standards for new and existing development that complements and protects the existing character of the Summer Village.*

POLICIES:

- 2.1 Single detached dwellings will be the main form of housing permitted within the Summer Village of Jarvis Bay. It is the intention of Council and the wishes of the residents that the community retains the character of a seasonal recreational community even as it slowly evolves into a more permanent residential community. It is also their desire to promote a high standard of residential development and open space both within the existing built areas and in any future development areas.

GOAL: *To encourage high standards for new and existing development that compliments and protects the existing character of the Summer Village.*

POLICIES:

- 2.1 Single detached dwellings will be the main form of housing permitted within the Summer Village of Jarvis Bay.
- 2.2 Council does not approve of commercial operations within the Summer Village, with the exception of Council approved home based businesses. Conditions and consideration for discretionary commercial ventures will be addressed in the Summer Village's Land Use Bylaw.
- 2.3 All development shall conform to the provisions set forth in the Summer Village of Jarvis Bay Land Use Bylaw.
- 2.4 Council supports the recommendation of the Alberta Lake Management Society that the edge between lake and private property be kept as natural as possible for the lake to maintain its natural ecosystem.

3.0 Open Space and the Natural Environment

The majority of residents of Jarvis Bay have chosen the community because of the recreational lifestyle that the Sylvan Lake area offers. Although the current municipal owned land generally is left natural, it is Council's desire to provide an Open Space system that provides a variety of experiences for the residents. Additionally, Jarvis Bay faces pressures from outside users – ranging from parking to private lessons on public property, to storage – that will require monitoring and possibly intervention.

New residential developments should incorporate alternative forms of recreational and open space lands that will meet the needs of the future residents. The lands that do not have direct lakeshore access require a more detailed and comprehensive plan.

Although traffic within the Summer Village does not, as yet, present problems for pedestrians or cyclists, the desire for a trail system that follows the general alignment of Highway 20 is seen as positive by the majority of the residents.

GOALS: *To maintain the privacy of all residents and ensure that negative impacts of non-residential users are mitigated.*

To maintain and enhance the environmental integrity of the open spaces and provide a greater variety of passive recreational activities.

To ensure that the provision of open space and reserve land is in balance with the demands of the residents.

To ensure that public areas do not become an economic burden on local ratepayers.

POLICIES:

- 3.1 Open Space uses are generally expected to occur in accordance with the plan's Land Use Concept (Figure 2).

Open Space within the Summer Village will be designated as:

- a) Recreation Areas;
- b) Conservation Areas; or
- c) Connectivity Areas

as shown on Figure 3 – Open Space Map.

- 3.2 The following primary purpose shall guide the management of each designation of Open Space:

- a) Recreation Areas: environmental management, open play, and recreation;
- b) Conservation Area: protection of the natural environment and landscape appreciation;
- c) Connectivity Area: facilitation of movement throughout the Summer Village, landscape appreciation, and environmental management. These areas often conform to the Summer Village's undeveloped road allowances.

A list of permitted and discretionary amenities for each designation can be found in Table 1 – Open Space Amenities.

- 3.3 Council may require an environmental assessment/audit to be carried out on any site that has significant portions denoted Conservation Area that is the subject of a development proposal.
- 3.4 Council will discourage proposed developments that may have undesired environmental impacts.
- 3.5 As provided for in the Municipal Government Act, the Summer Village shall acquire the maximum allowable amount of municipal reserve, school reserve, or municipal and school reserve, in order to obtain sufficient lands for local needs. The evaluation of proposed reserve land shall be based on:
 - a) the size and configuration of the proposed reserve parcel(s);
 - b) the proposed reserve parcel(s) accessibility to users;
 - c) the proposed reserve parcel(s) characteristic: and
 - d) the proposed reserve parcel(s) development potential.
- 3.6 Council will take the full ten (10) percent dedication of municipal reserve as reserve land save for exceptional circumstances where cash-in-lieu may be appropriate for part of all the provision of municipal reserves.
- 3.7 Public trails and natural green spaces are acceptable uses of municipal reserves in the Summer Village of Jarvis Bay.
- 3.8 The Summer Village of Jarvis Bay may require that part of a parcel of land of a proposed subdivision be dedicated as environmental reserve if that part consists of:
 - a) a swamp, gully, ravine, coulee or natural drainage course;
 - b) land that is subject to flooding or is, in the opinion of the subdivision authority, unstable; or
 - c) a strip of land, not less than 30 meters (of environmental reserve or a combination of environmental reserve and environmental reserve easement) in width, abutting the high water mark of any lake, river, stream or other body of water for the purpose of
 - I. preventing pollution, or
 - II. providing public access to and beside the bed

and shore.

- 3.9 For reasons of environmental integrity and to maintain the character of the community, the Summer Village supports that Conservation Areas:
- a) should be left in their natural condition as much as possible; and
 - b) may be appropriate for low-impact trails to provide access where conditions are suitable.
- 3.10 Tree cutting and pruning is prohibited on any open space areas, including but not limited to municipal reserves, environmental reserves (and environmental reserve easements) and undeveloped road allowances without the prior approval of the Summer Village.
- 3.11 The open space areas are meant for the enjoyment of residents and visitors, not for storage. The Summer Village recognizes the impacts of storage and parking on public property and will investigate how to best address these linked issues.
- 3.12 In order to address the encroachment of private facilities on the Summer Village's reserves the following policies will apply:
- a) For private facilities encroaching upon municipal reserves, landowners will be asked to remove unauthorized material and structures; the owner of any unauthorized structures may be able to enter into a license agreement to allow the structures to remain on municipal reserve land only in unusual or extenuating circumstance. Any private facilities that are allowed to remain shall be maintained in a safe – as regularly certified by a professional engineer – and environmentally responsible manner, and provide proof, and ongoing assurance, of proper liability insurance;
 - b) For private facilities encroaching upon environmental reserves, landowners will be asked to remove unauthorized structures and materials by a specific date.
- 3.13 The Summer Village of Jarvis Bay shall not dispose of

lakefront reserves, and disposition of other reserves may only occur under exceptional circumstances and after the careful consideration of Council.

- 3.14 Council will ensure that all development complies with the provisions of the Land Use Policies regarding the protection of, and consideration for, the natural environment.
- 3.15 The Summer Village recognizes the many water activities that occur on the lake, but that the development of a public boat launch is neither desirable nor practical within the community.
- 3.16 Council will participate in a regional approach to identifying appropriate locations for, and promoting, an additional boat launch for the lake. Council will work with Provincial Park authorities, Environmental Protection, Lacombe County, County of Red Deer, and the Town of Sylvan Lake, as well as the other summer villages in realizing this project.
- 3.17 The Summer Village will support a pedestrian/cyclist trail to provide a reasonable link from Petro Park to northeasterly limits of the Summer Village – without infringing on the privacy and security of residents – and to connect to existing and future trails developed in Red Deer County and the Town of Sylvan Lake.
- 3.18 All trail designs must be reviewed and approved by Council before development may occur in order to ensure the trail's appropriateness for its context.
- 3.19 Surveyed and undeveloped road allowances throughout the Summer Village are considered a part of the Open Spaces system for the purpose of this plan. These road allowances are:
 - a) to be left in their natural condition as much as possible;
 - b) to provide pedestrian access to the lake shore;
 - c) to provide access to, community docks where permitted by the Summer Village;
 - d) to provide alternative methods for access, where appropriate, through the adoption of a bylaw or resolution by council; and
 - e) to be kept in a reasonable state of repair by the

Summer Village.

- 3.20 As emerging provincial legislation is brought online and clarified, the Summer Village shall continue to investigate, regulate, and enforce policy concerning the issue of community docks and boat lifts.

4.0 Agricultural Operations

The Summer Village is a small seasonal municipality where the predominant land use in the Summer Village is residential. Undeveloped lands within the Summer Village are intended to facilitate low-impact recreational activities and support the ecological health of Sylvan Lake. Large-scale agricultural activities and natural resource development would be incompatible with the Summer Village's current (and planned) community.

Land-intensive agricultural and natural resource developments occur in appropriate locations within the watershed. Large agricultural operations and confined feeding operations shall be prohibited within the summer village. Local small-scale agricultural activities such as non-commercial gardens and greenhouses will be encouraged. Aggregate resource extraction developments shall be prohibited within the summer village. The development of oil and gas infrastructure (e.g., well sites, pipelines) shall be discouraged within the summer village. In the event that oil and gas infrastructure is proposed to be developed within the summer village, the development authority shall work with the proponents to discourage locating oil and gas infrastructure in areas with important natural features.

5.0 Utilities and Municipal Services

It is the intention of Council to maintain Municipal services currently contracted for by the Summer Village. They are snow removal, snow fencing, ditch mowing, garbage collection, police, fire, and general maintenance. There are contracts for the operations of services of the administrator and other support staff. Growth of the Summer Village by development of new lands or by an increase of permanent residents will not affect the ability of the Summer Village to maintain these basic services.

Historically the Summer Village of Jarvis Bay was a minimally serviced, seasonal residential community. Over the years, as environmental concerns over lake water quality were raised, Council and ratepayers have chosen to implement solutions that address sewage disposal methods that respect the natural lake environment. To this end, Council approved the capital expenditure and secured grant monies for the installation of a municipal sewage collection system in 1996. The entire system was installed in 1997 and connected to treatment facilities in the Town of Sylvan Lake. Costs associated with this project are to be recovered by off-site levies for future growth areas and an improvement bylaw was utilized for the existing built area.

The private utility companies have facilities in place that will serve the future growth of the municipality. Their systems are monitored and will be upgraded as growth and markets dictate.

As permanent residency increases to levels where the addition of a municipal water distribution system is requested and warranted, Council will review the need to provide that service, and work with the water and sewer commission to ensure appropriate service.

GOALS: *To maintain and upgrade the sanitary sewer system as required.*

To ensure an effective storm water drainage system is in place for future and existing developed areas.

To develop and maintain an adequate municipal water supply to meet domestic and firefighting requirements.

To ensure the orderly and economic extensions of the utility systems to all developing areas of Jarvis Bay.

POLICIES:

- 5.1 The Summer Village will continue to work with regional partners and the Sylvan Lake Regional Water and Wastewater Commission concerning the provision of a municipal water system.
- 5.2 The Summer Village does not support additional street lighting within the Summer Village, but will consider intersectional lighting where warranted for safety reasons.

- 5.3 Storm drainage plans shall be required for all new development areas, and Council will review and improve surface drainage in the existing built areas as needed, and as funds are allocated.
- 5.4 Jarvis Bay will work with provincial agencies, as necessary, to continue to address drainage issues and concerns within the Summer Village.
- 5.5 The development of new residential areas and roads shall not restrict the present water courses or allow for the clearing of wooded and marsh areas.
- 5.6 All new developments are required to be connect to the municipal wastewater system.
- 5.7 Prior to any proposed development or redevelopment, confirmation must be obtained from the municipality that municipal services (e.g., sewage and water) have sufficient capacity to service the proposed development. If capacity is not present, the applicant shall be required to upgrade municipal services at their sole expense in order to obtain sufficient capacity.
- 5.8 Developers shall contribute to municipal service and utility upgrades if deemed necessary and to an extent deemed necessary.
- 5.9 New private water wells should be installed at least 60 m from any permanent body of water, as required by provincial legislation.
- 5.10 Within the plan area, no sour gas facilities exist and the Summer Village does not consider sour gas facilities, or other industrial and hazardous land uses, to be appropriate for the Summer Village.

6.0 Transportation System

The Summer Village of Jarvis Bay is essentially served by Jarvis Bay Drive, which consists of three separate municipal roads that have access unto Highway 20. From this one road, access is provided to 148 residential parcels. There are also four surveyed road allowances that were part of the subdivision that created the Summer Village.

While the Summer Village of Jarvis Bay is in many ways reliant on

automobiles, it is recognized that an effective transportation system considers not only automobiles, but also pedestrians, cyclists, and other alternative forms of transportation.

GOALS: *To establish and maintain an effective and safe road system for the movement of vehicles and pedestrians in Jarvis Bay.*

To foster alternative modes of travel locally and through the region.

POLICIES:

- 6.1 The Summer Village transportation system shall consist of local roads, which provide legal and physical access to the residential lots, and safe and effective highway access at the existing three locations.
- 6.2 The Summer Village shall establish safe, visible locations for pedestrian crossings on Jarvis Bay Drive where deemed necessary.
- 6.3 In order to ensure the safety of all road users, the Summer Village shall provide traffic calming measures where warranted.
- 6.4 All municipal roads shall be developed to the following standard:
 - a) that a 20.12 m right-of-way is provided;
 - b) that a sub-base is constructed to service the current and projected traffic volumes, as determined by an engineer;
 - c) that a hot mix asphalt surface be a minimum of 35 mm in depth to an overall roadway width of 7.3 m pavement.
- 6.5 The Summer Village shall ensure that adequate maintenance of the existing roads is provided by consultation with professional engineers.
- 6.6 The Summer Village will continue to work with Alberta Transportation, and other pertinent partners, to address matters such as safety and noise reduction.
- 6.7 The Subdivision Authority shall require the owner of a parcel of land that is subject of subdivision application to provide for the

construction of a pedestrian trail, if and where appropriate.

- 6.8 Jarvis Bay shall provide on-going maintenance for existing trails within the Summer Village and explore linking the community to existing and planned trails in Red Deer County and the Town of Sylvan Lake.
- 6.9 For the purposed of this plan, undeveloped road allowances are considered open space and thus addressed in Section 3.0 Open Space and the Natural Environment.

7.0 Municipal Cooperation

The Summer Village of Jarvis Bay recognizes the mutual benefits of a consultative and cooperative planning approach with regard to land uses, common infrastructure, economic growth, and environmental concerns.

GOALS: *To establish and maintain open dialogue with adjacent municipalities for the coordinated approach to matters of mutual interest.*

POLICIES:

- 7.1 The Summer Village supports consultative approaches with adjacent rural and urban municipalities regarding but not limited to the following matters:
 - a) environmentally significant areas;
 - b) subdivision and development of adjacent lands;
 - c) transportation and utility linkages;
 - d) economic development; and
 - e) communication and issue resolution processes.
- 7.2 The Summer Village does not intent to annex the lands shown as the Municipal Cooperation Area (Figure 2), but the development of these lands should not materially or aesthetically impair the quality of life for the residents of Jarvis Bay, therefore consideration should be given to ensure compatible land uses. Similarly, the annexation of lands currently a part of the Jarvis Bay Provincial Park would only be pursued if park changes are made that compromise the

lifestyle of the Summer Village's residents.

- 7.3 The Town of Sylvan Lake Intermunicipal Development Plan prepared for the Sylvan Lake area, is the principal tool for the implementation of policies that are envisioned for the residents and public users of the lake as a whole.
- 7.4 The Summer Village supports intermunicipal planning initiatives for the integrated planning of Sylvan Lake's shoreline, and the planning of the wider watershed in general.
- 7.5 Insofar as it is beneficial to residents and other municipal interests, the Summer Village of Jarvis Bay may enter into utility and/or service agreements for:
 - a) water utility;
 - b) wastewater utility;
 - c) waste management;
 - d) road maintenance;
 - e) protective and emergency services;
 - f) administrative, recreation, social, cultural services; and
 - g) any other services deemed necessary.
- 7.6 The Summer Village of Jarvis Bay will seek to collaborate with the Town of Sylvan Lake, Red Deer County, Lacombe County, The Summer Villages of Birchcliff, Half Moon Bay, Norglenwold, and Sunbreaker Cove to ensure compatible and mutually acceptable land use and development policies.
- 7.7 In considering any amendments to the Summer Village's MDP, the adoption of an area structure plan or intermunicipal development plan, an amendment to the Land Use Bylaw or the approval of any land use development, which in the opinion of the Summer Village may impact agricultural operations within and/or adjacent to the Summer Village may refer for comment and recommendation of the matter being considered to Red Deer County, Lacombe County, the agricultural operators who may be affected, and any other body the Summer Village deems appropriate.

8.0 Implementation and Review

As the overall planning document that provides direction for the

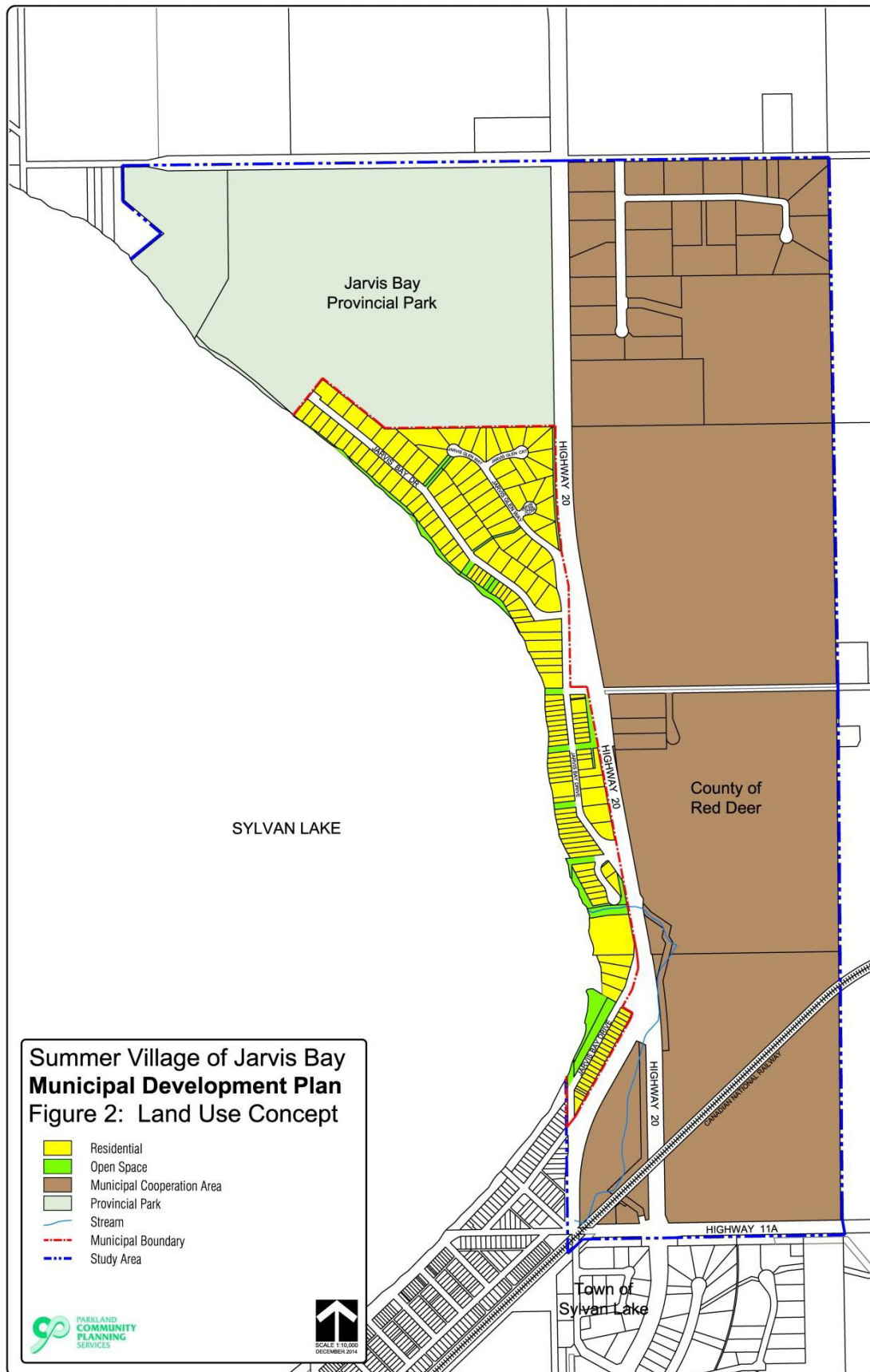
subdivision and development, land uses and road patterns within the Summer Village, Council's primary role is to administer the goals and policies of the Municipal Development Plan.

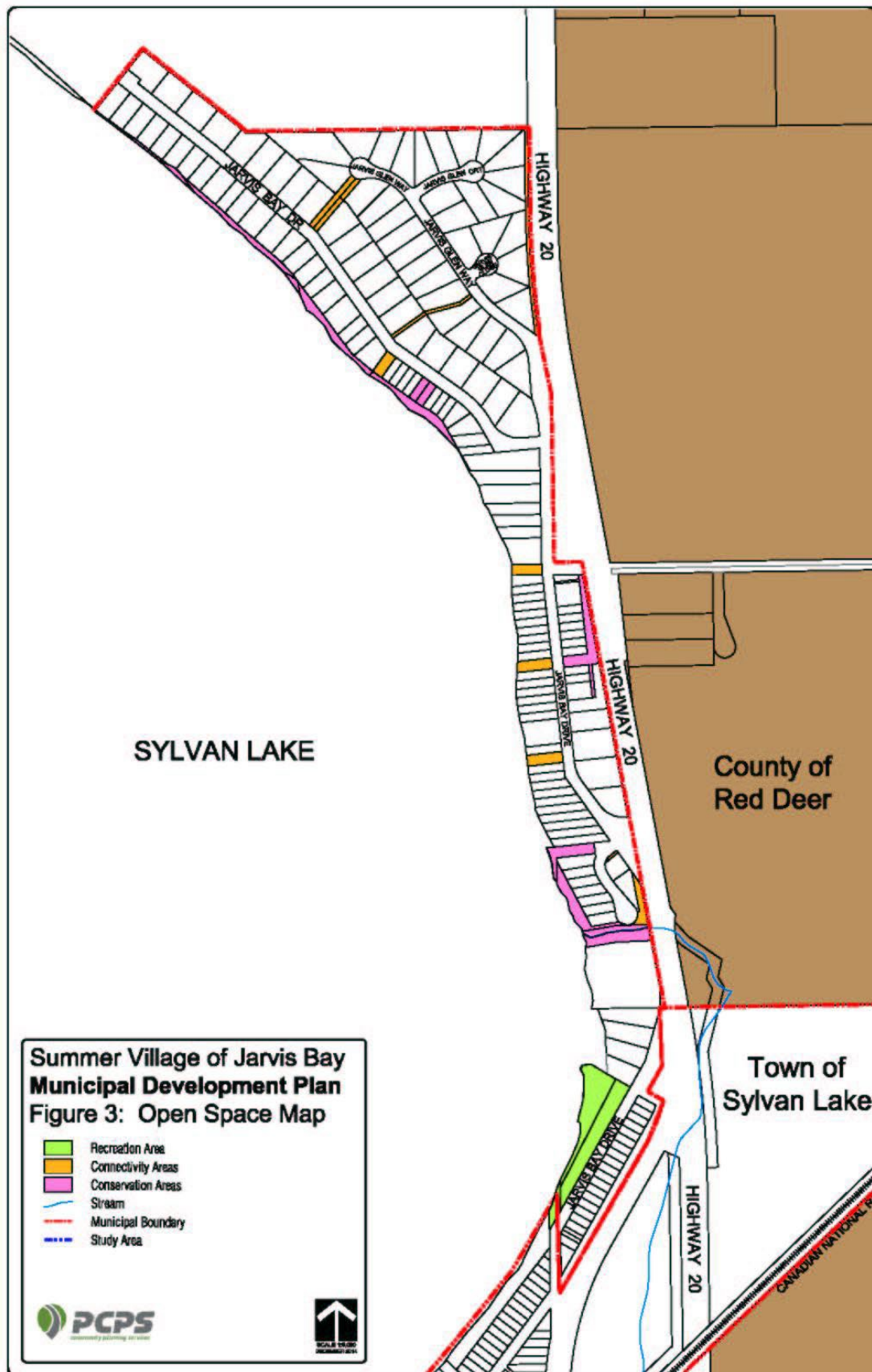
GOALS: *To promote the use of the Plan by policy implementation.*

POLICIES:

- 8.1 Council may require the preparation of an area structure plan or outline plan to provide the details of land use, utility servicing, road patterns, open space, storm drainage, and any other matters deemed necessary, prior to the consideration of any redesignation (zoning) proposal, subdivision or development application; and Council will require the preparation of an outline plan for proposed subdivisions that create more than four (4) lots, or that require the dedication of a public road allowance.
- 8.2 This Plan shall be interpreted with flexibility having regard to its purpose, objectives, and policies. The Council's decisions on interpretation shall be final.
- 8.3 Council will observe the effect of this plan after adoption and implementation, and if new ideas or changing circumstances warrant, will bring forward amendments to satisfy public concerns and aspirations.
- 8.4 Council will conduct a review of this Plan whenever it considers it no longer expresses the long-term goals of the Summer Village and in any event, within ten (10) years. The Plan will be amended in accordance with the procedures established in the *Municipal Government Act* (as amended).
- 8.5 Council will consider a Capital Works Plan in support of the policies of this plan for the future municipal improvements, including costs, with the assistance of the Summer Village Engineer.
- 8.6 Council will undertake a review of the Land Use Bylaw within one (1) year of adopting this Plan.
- 8.7 The subdivision authority is instructed by Council to require the applicant for subdivision to submit a plan of survey for all subdivision requiring endorsement, with the exception of boundary

adjustment applications.





Summer Village of Jarvis Bay Open Space Plan

Table 1: Open Space Amenities

	Recreation Area	Conservation Area	Connectivity Area
Amenity			
Play Equipment	Δ		
Restroom Facilities	Δ		
Cycle Racks	Δ		
Picnic Tables	○		
Benches	Δ		Δ
Lookout Areas	○		
Refuse Containers	○		
Bridge/Boardwalk		Δ	Δ
Pedestrian Lake Access	○	Δ	○
Motorized Lake Access	Δ		Δ
Walking and Biking Trail	○	Δ	○
Dock/Pier/Boat Lift	Δ	Δ	Δ

Δ Discretionary amenity when accompanied by an open space concept plan, as determined by the Council of the Summer Village

○ Appropriate amenity when accompanied by an open space concept plan