



**Zoning
By-law
Update**

TOWNSHIP OF MUSKOKA LAKES

WATERFRONT AREA ZONING ISSUES

Public Open House

July 26, 2025

- To provide an overview of zoning by-law review process;
- To provide brief description of some of the Waterfront-Area zoning issues under review;
- To review next steps; and,
- Receive input from the community/ stakeholders on the Waterfront-Area zoning issues + options

Many ways to share input on the Waterfront Area zoning issues

Online survey

*July 2- August 8,
2025*

**One-on-one
15 minute
conversations**

*mid July
(Complete)*

**In person
public
information
session**

July 26, 2025

Subscribe to the project engage page to stay updated:

<https://engagemuskokalakes.ca/comprehensive-zoning-by-law-update>

Land Use Planning Framework



Zoning By-law Review Process

- Intent of Zoning By-law update is to:
 - Implement the policies of the new Official Plan approved by the District in November 2023; and,
 - Update zoning by-law where necessary to effectively control development
- Phases 1 and 2 of the Work Program involved initiating the project, carrying out an initial technical review and identifying issues
- A Steering Committee was established with 8 members of Council, including 3 current councilors and 5 members of the public representing a variety of interests.



Final Background Review and Directions Report - June 2, 2025

Zoning By-law Review Process

- Parts of the Official Plan have been appealed
- Ontario Land Tribunal decision released on July 21, 2025 dismissing all appeals
- Township currently reviewing decision

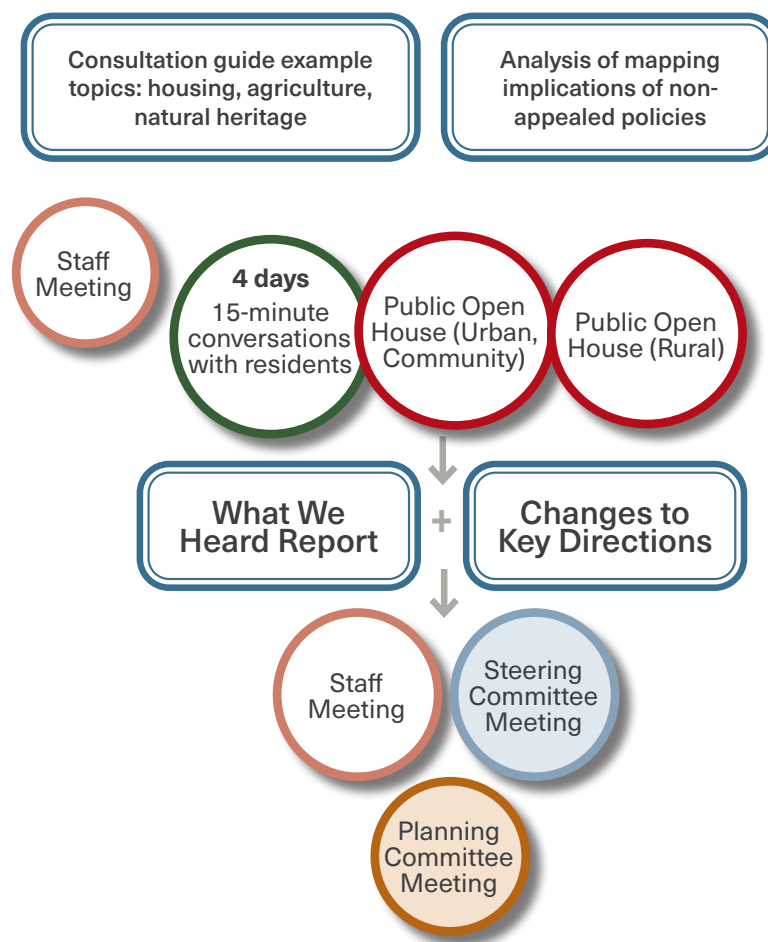
3.a Consultation: Waterfront Area Stakeholders

May to September 2025



3.b Consultation: Urban, Community and Rural Stakeholders

June to November 2025



Waterfront-Related Zoning Issues - Overview

1. Recreational Floor Area (RFA)
2. Height of boathouses
3. Permitted location for hot tubs
4. Sport courts and recreational surfaces
5. Number, height and use of accessory buildings
6. Permitted height of cupolas on boathouses

1 Recreational Floor Area (RFA)

“Limited Recreational Floor Area” is undefined in the Township’s 2023 Official Plan.

Any definition of RFA in the ZBL would need to specify that cooking facilities or areas for sleeping are not permitted as part of RFA.

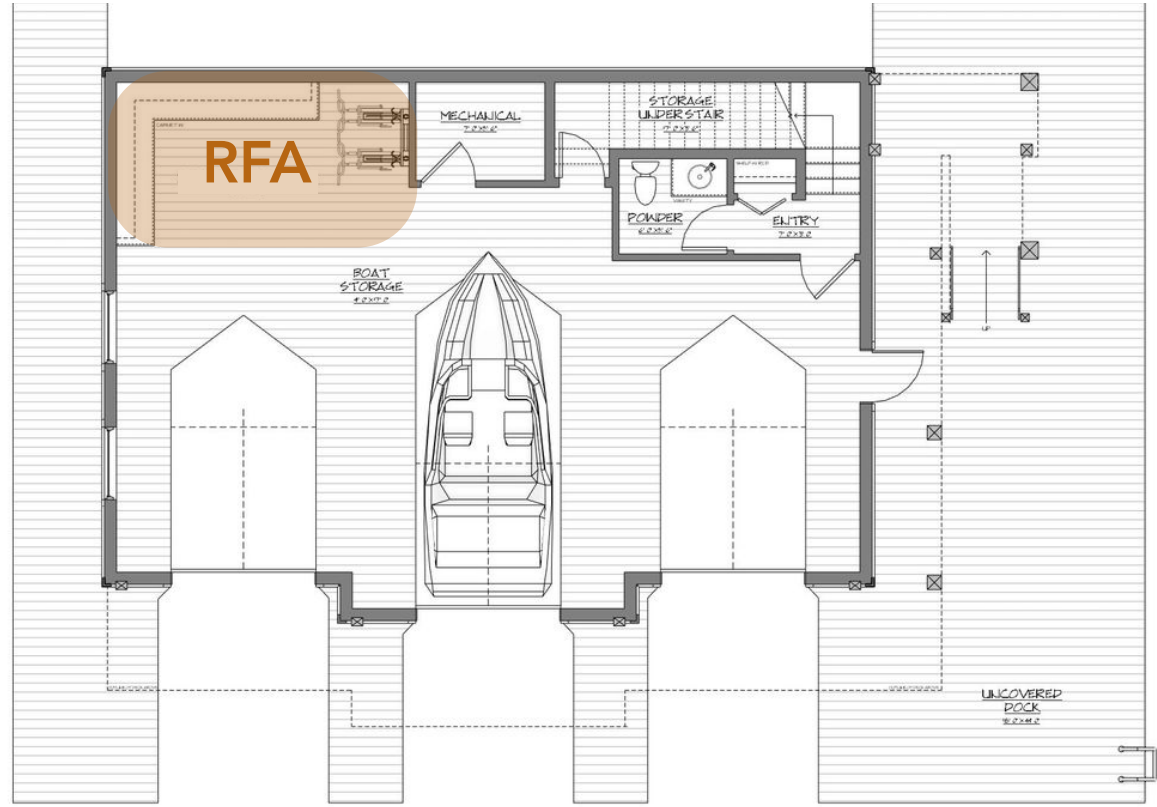
While the Official Plan specifically contains policy with reference to “Limited Recreational Floor Area” in the bottom floor (first storey) of a boathouse, a dedicated land-based accessory building with limited RFA could be considered.

Waterfront-Related Zoning Issues

1 Recreational Floor Area (RFA)

Can be defined as:

Interior boathouse floor area where furniture can be placed for rest and relaxation out of the sun with no cooking or sleeping areas provided.



1 Background on Recreational Floor Area (RFA) in Muskoka Lakes

Why It Became an Issue

During the Official Plan review the public asked that this type of use be formally allowed—recognizing a use that was already happening informally.

- The bottom floor (first storey) of boathouses became the focus, but a desire for this type of use on land also exists.

Initial Response

- The June 2022 draft of the Official Plan said RFA “shall be permitted,” aiming to allow it without permitting areas for sleeping or cooking.

Change in Direction

- Due to mixed public feedback, the wording was changed to “may be permitted,” giving Council flexibility during the process to update the Zoning By-law.

1 Background on Recreational Floor Area (RFA) in Muskoka Lakes

What Happened Next

- The District approved the Official Plan in November 2023 with no issues related to RFA.
- Met the provincial consistency, and upper-tier conformity tests for policy.
- Policy is in effect (not under appeal).
- However, during the zoning process to update the Zoning By-law, the Chief Building Official flagged building code issues:
 - If RFA is habitable from a building code perspective, it must be separated from the rest of the boathouse and built above flood elevation.
 - These rules make permitting RFA much more complicated and costly.

1 Background on Recreational Floor Area (RFA) in Muskoka Lakes

Additional Considerations

- Under the Public Lands Act, extra rules apply to two-storey boathouses or boathouses with features like saunas or washrooms over Crown land—this may also apply to RFA.

To Conclude

- While there was interest in allowing RFA (with restrictions), building code issues may make it impractical to proceed with RFA in certain circumstances, such as the bottom floor of a boathouse.
- Property owners could still apply individually, but any RFA must meet all code and legal requirements.

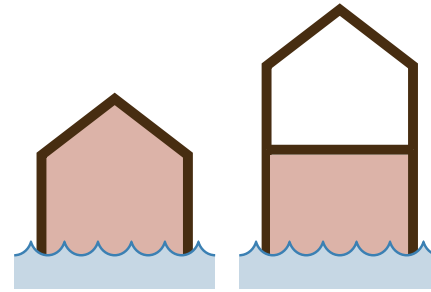
Waterfront-Related Zoning Issues

1 Limited Recreational Floor Area (RFA) - Existing Standards

- New Official Plan introduces a permission for RFA - no cooking or sleeping areas would be permitted
- Any new RFA would be subject to Ontario Building Code



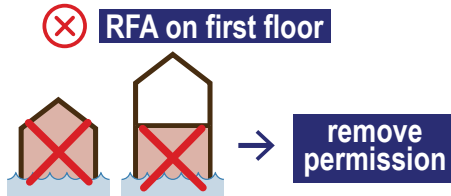
RFA on first floor



Waterfront-Related Zoning Issues

1 Limited Recreational Floor Area (RFA) - Options

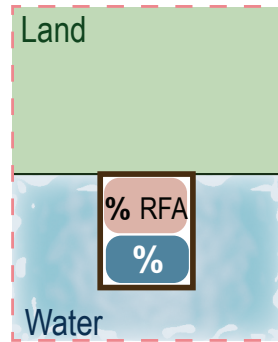
1. Remove permission and direct that the OP be amended to prohibit RFA.



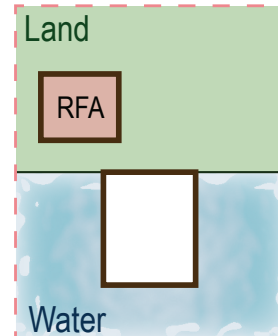
6. Other - such as only permitting on larger lots.

Permitted as-of-right = No Zoning By-law Amendment needed

2. Allow RFA based on % of first floor open to water.

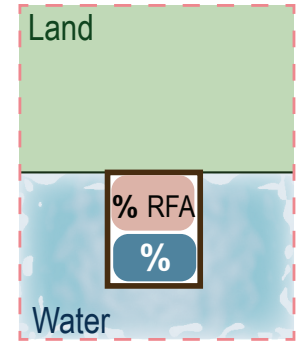


4. Allow RFA to be located within a land-based accessory building.

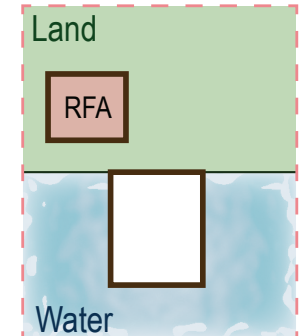


Not permitted as-of-right = Zoning By-law Amendment required

3. RFA based on % of first floor open to water, considered only through a site-specific ZBL amendment.



5. RFA within a land-based accessory building, considered only through a site-specific ZBL amendment.



2 Height of boathouses

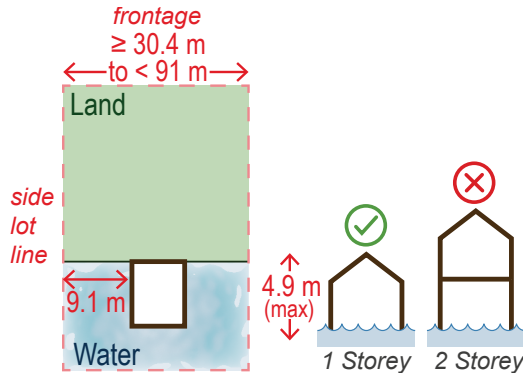
- The concern is related to the first-storey portion of a two-storey boathouse that is 'open to below' and permitted at a height of 25 feet.
- On larger lots, the single storey portions of a boathouse can appear as two-storey portions, resulting in the appearance of a larger second storey than otherwise permitted.

Waterfront-Related Zoning Issues

2 Height of boathouses - Existing standards

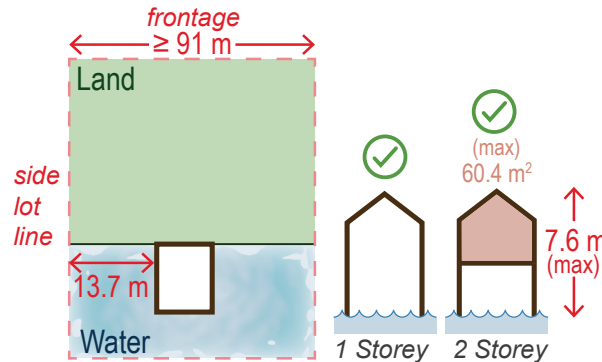
1. Only 1 storey boathouses permitted

- On smaller lots, single storey boathouses can only have a height of 4.9 m (16 ft)
- Set back 9.1 m (30 ft) from side lot line, unless a rooftop sundeck is incorporated, then the required side yard set back is 13.7 m (45 ft).



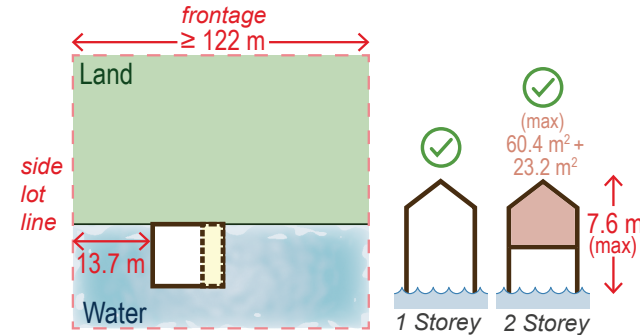
2. 1 and 2 storey boathouses permitted 7.6 m (25 ft) in height

- Allowed on larger lots with frontage of 91 m (298.5 ft) or more + set back 13.7 m (45 ft) from side lot line.
- Height max: 7.6m (25 ft) for either
- Second-storey size max: 60.4 m² (650 ft²)



3. 1 and 2 storey boathouses permitted

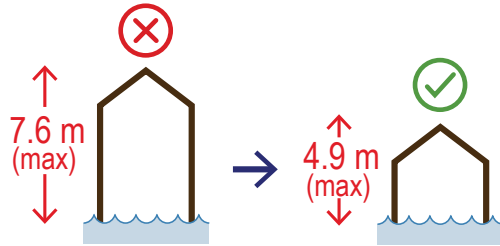
- On lots with more than 122 m (400 ft) of frontage, an additional 23.2 m² (250 ft²) of covered area is permitted.



Waterfront-Related Zoning Issues

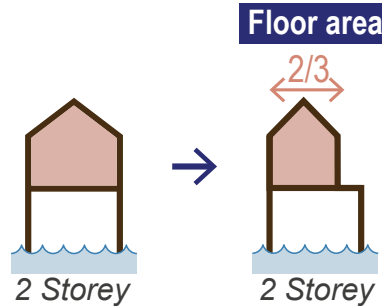
2 Height of boathouses - Options

1. Reduce maximum height of single storey boathouses to 4.9 m (16 ft) on larger lots with greater than/ equal to 91.4 m (300 ft) of lot frontage.



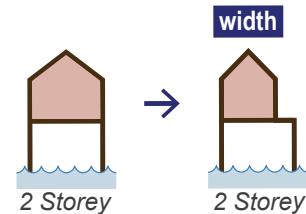
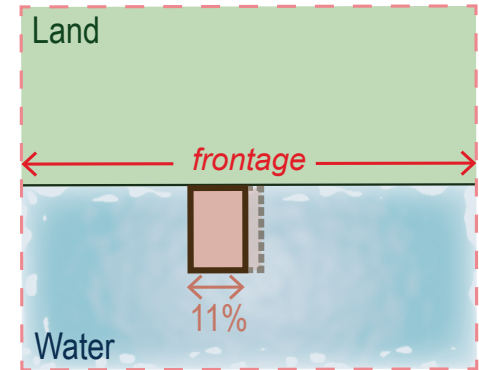
4. Keep as-is

2. Reduce floor area of second-storey to 2/3 of the first storey.



5. Other

3. Reduce maximum width of second-storey of boathouse from 13% to 11% of frontage.

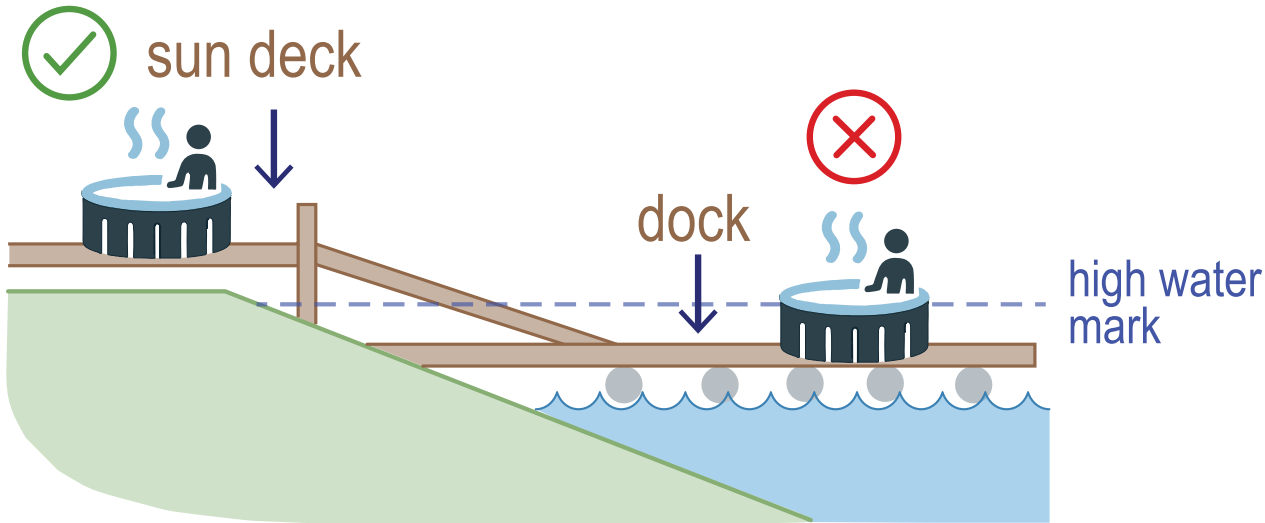


Waterfront-Related Zoning Issues

3 Permitted location for hot tubs - Existing standards

Hot tubs are permitted wherever a sundeck is permitted

- Hot tubs are not permitted on docks or in or on boathouses



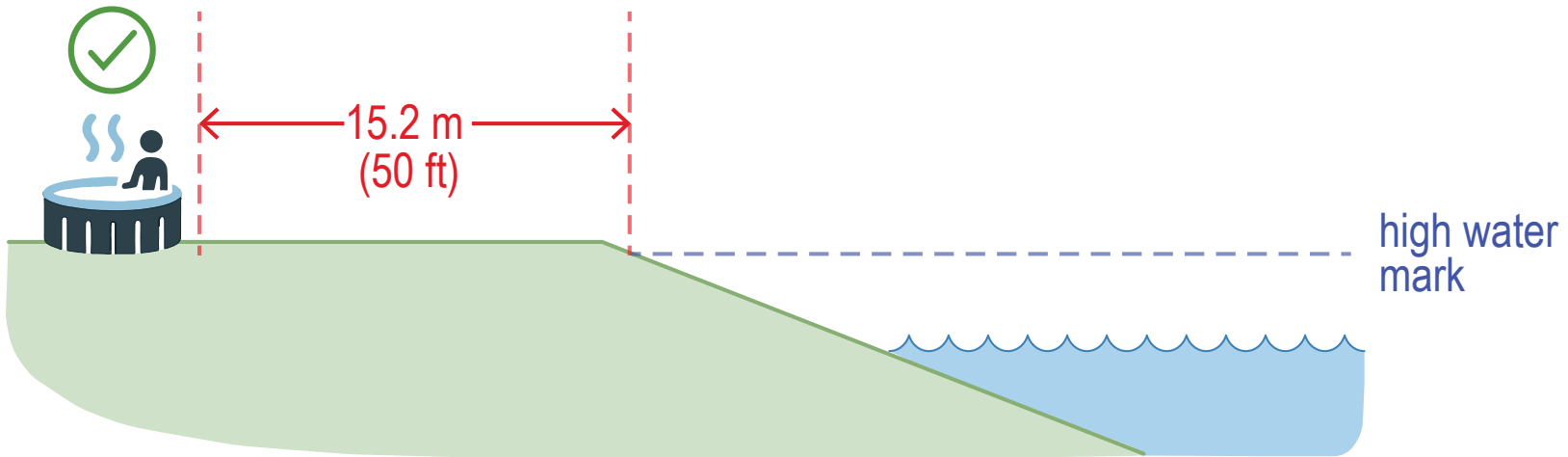
Waterfront-Related Zoning Issues

3 Permitted location for hot tubs - Options

1. Require new hot tubs to be 15.2 m (50 ft) from high water mark

2. Keep as-is

3. Other?



4 Sport courts and recreational surfaces

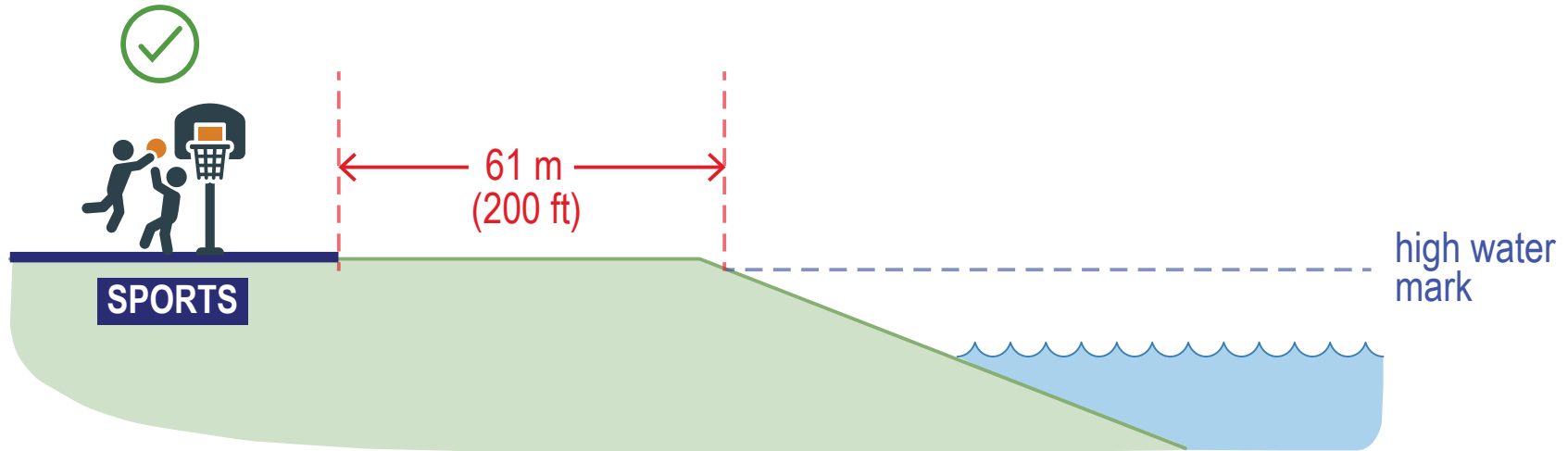
Defined in the current Zoning By-law as:

“Shall mean an outdoor area of land or non-roofed structure that is purpose built, intended to be permanent, and is capable of being used for sports or recreational activities, and other similar uses, but excludes ice rinks located in the Waterbody Open Space (WOS) zones and swimming pools. ”

Waterfront-Related Zoning Issues

4 Sport courts and recreational surfaces - Existing standards

Permitted if setback **61 m (200 ft)** from the high water mark.



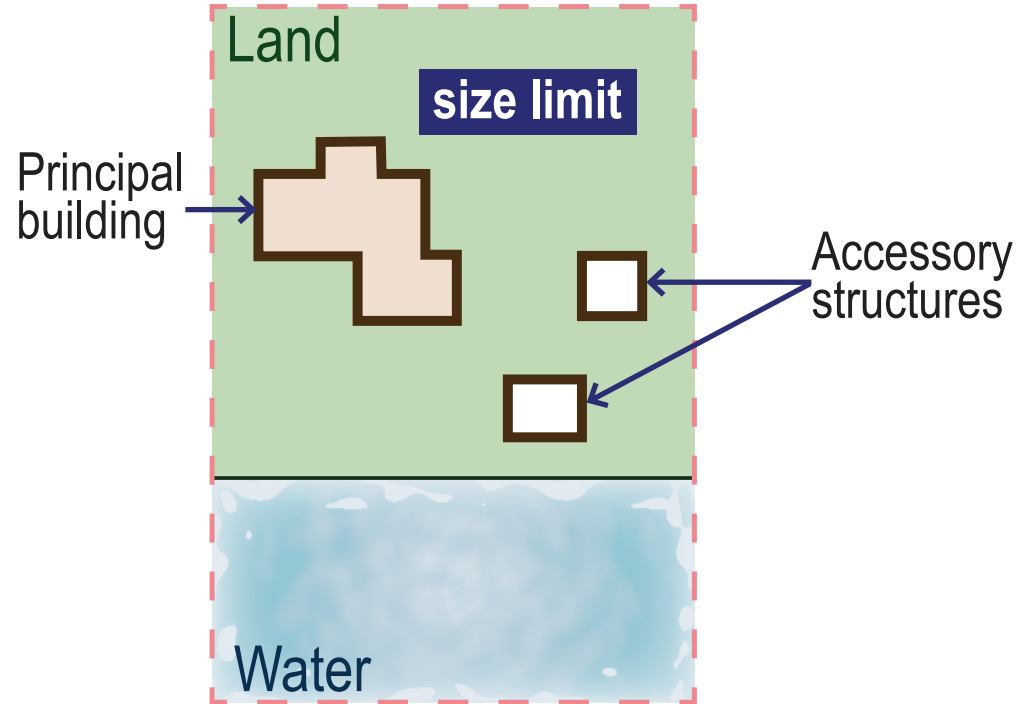
4 Sport courts and recreational surfaces - Options

1. Amend definition of sports courts and recreational surfaces and provide additional clarity.
2. Keep as-is.
3. Other?

5 Accessory Structure

Defined in the current Zoning Bylaw as:

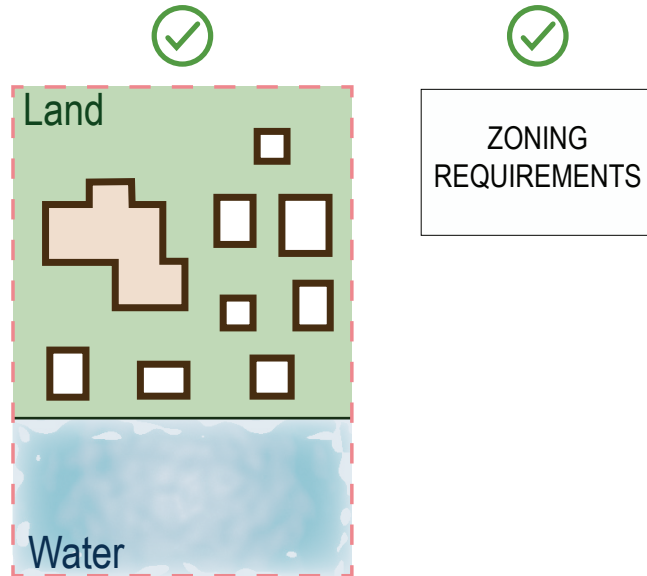
“a building or structure, the use of which is incidental, subordinate, and exclusively devoted to the principal use and located on the same lot.”



Waterfront-Related Zoning Issues

5 Number, height and use of accessory buildings - Existing standards

Currently no restrictions on number and size of accessory buildings, if all zoning standards are met.

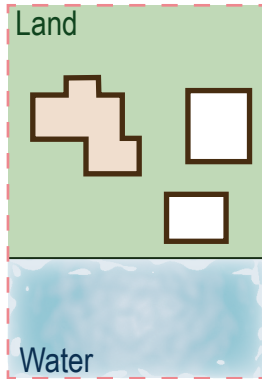


Waterfront-Related Zoning Issues

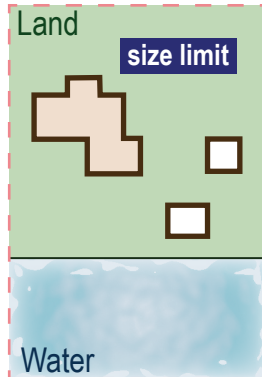
5 Number, height and use of accessory buildings - Options

Allow 2 accessory buildings

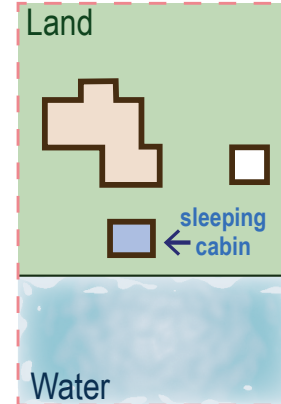
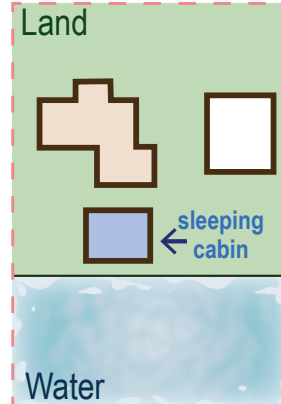
1. Limit to 2 accessory buildings per lot.



2. Limit to 2 accessory buildings per lot and **restrict size**.



3. Include sleeping cabin in Options 1 or 2.

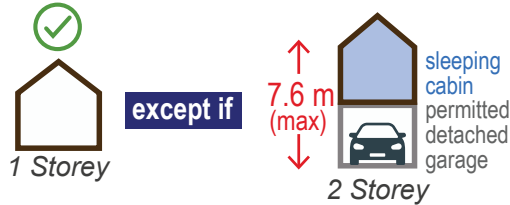


Waterfront-Related Zoning Issues

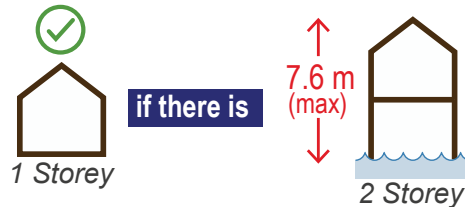
5 Number, height and use of accessory buildings - Options

Limit Height

4. Limit height to one-storey (except if sleeping cabin above garage).

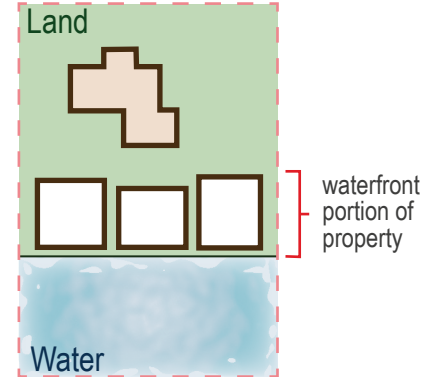


5. Limit height to one-storey if two-storey boathouse exists.

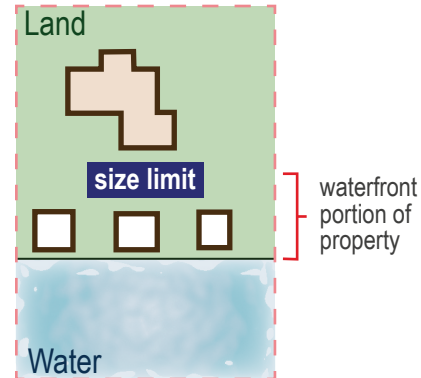


Allow 3 accessory buildings

6. Limit to 3 accessory buildings on waterfront portion of lot.



7. Limit to 3 accessory buildings and **restrict size** on waterfront portion of lot.



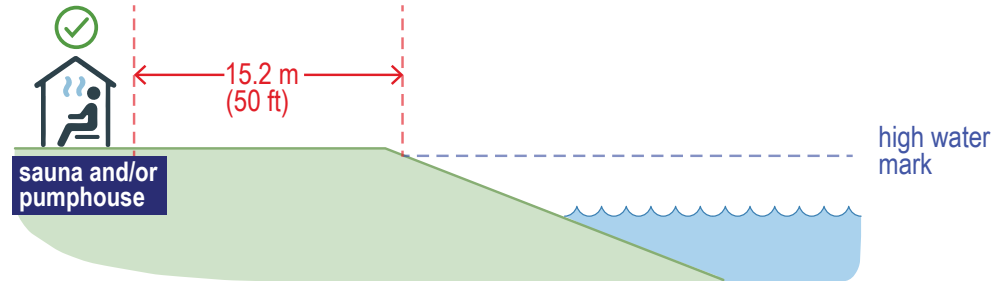
Waterfront-Related Zoning Issues

5 Number, height and use of accessory buildings - Options

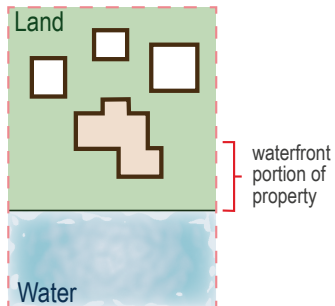
8. No windows in any accessory building that doesn't have habitable floor area.



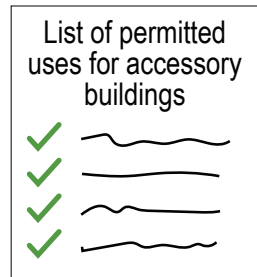
9. No pump houses and saunas within 15.2 m (50 ft) of high water mark.



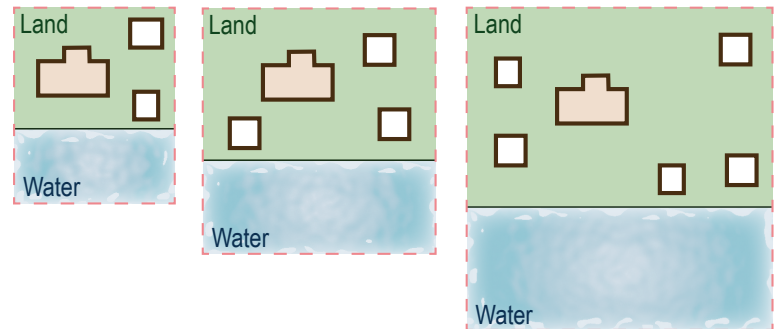
10. Only allow accessory buildings away from shoreline, behind main building.



11. List what is permitted in an accessory building.



12. Relating permission for number of accessory buildings to size of lot.



5 Number, height and use of accessory buildings - Options

13. Some combination of the above (options 1-12).

14. Keep as-is.

15. Other?

6 Cupola

Can be defined as:

“a relatively small, usually dome-like structure on top of a building often crowning a larger roof or dome.”



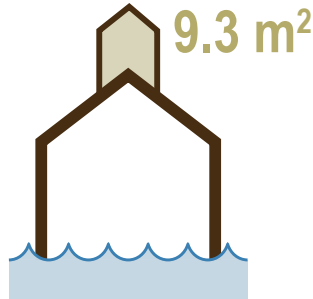
Waterfront-Related Zoning Issues

6 Permitted height of cupolas on boathouses - Existing standards

Cupolas are exempt from height restrictions provided they have no floor area and are less than 9.3 m² (100 ft²) in size



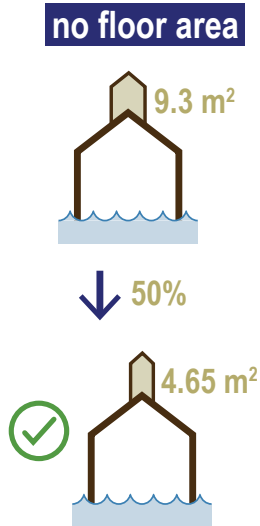
no floor area



Waterfront-Related Zoning Issues

6 Permitted height of cupolas on boathouses - Options

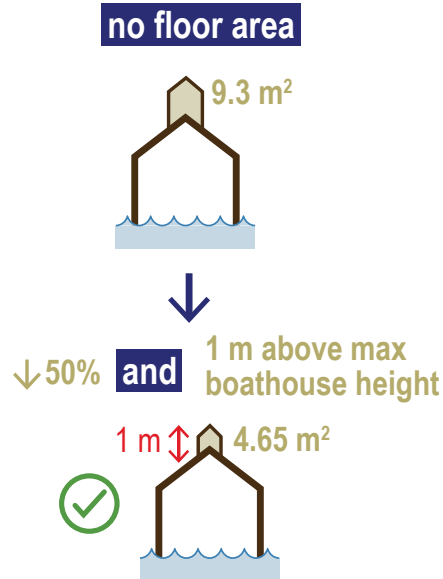
1. Reduce permitted size by 50%.



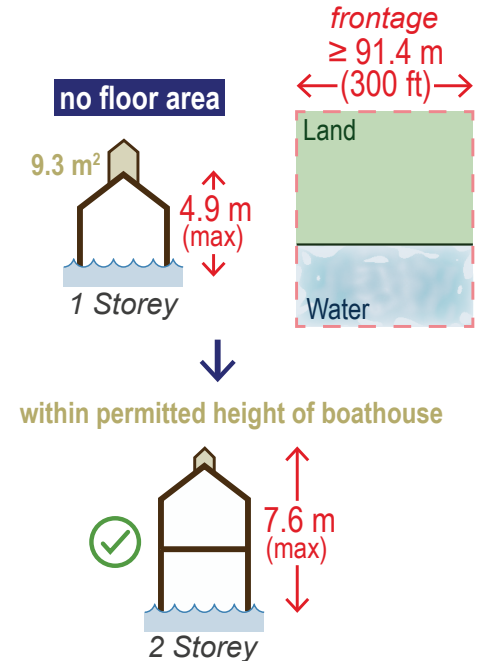
4. Keep as-is.

5. Other?

2. Reduce permitted size by 50% and limit height to 1 m (3.2 ft) above max. boathouse height.



3. Prohibiting cupolas to extend higher than permitted boathouse height.



Next Steps

- Preparation of What We Heard Report;
- Consideration of comments;
- Meet with staff;
- Meet with Steering Committee; and
- Meet with Planning Committee

- Think about the options presented for the Waterfront-Area zoning issues
- Use the worksheets to tell us which options you prefer for the zoning issues