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NewsFlash

October 13, 2026



Recently, LOBA members worked with the District of Muskoka to design and install this beautiful shoreline restoration project on Portage Bay—putting lake stewardship into action.

Native shoreline plants do much more than enhance the landscape. Their deep, complex root systems help stabilize soil and reduce erosion from waves, runoff and ice. They also act as a natural filter before water reaches the lake and provide valuable habitat for birds, insects and pollinators.

It's a great example of how thoughtful choices on our own properties can collectively make a difference to the health of Lake of Bays.

Healthy shorelines. Clean water. Thriving habitat. A stronger Lake of Bays.

Thank you to the LOBA members who rolled up their sleeves to make this project happen!

In a **recent NewsFlash**, LOBA reported that the new Township Official Plan (OP) contains improved environmental protection through increasing the general standard for the shoreline vegetation buffer and building setbacks from 20 to 30 metres, while retaining rights to redevelopment of non-complying properties. We also reported that LOBA supported these OP provisions as a package. We have received some questions and want to provide more information, including an update on the very similar provisions in the District OP.

Q.1 Why weren't these changes brought to my attention?

Throughout the lengthy Township OP consultation process, both the Township and LOBA have notified residents of Lake of Bays of the OP review, including the proposed improvements to environmental protection, and solicited comments and questions.

LOBA's participation throughout the 18 month consultation process has been guided by its mission "to foster a healthy natural environment, responsible waterfront development, a thriving community and a Lake of Bays shared respectfully and safely by all", a mission that the membership has consistently supported. LOBA supports a balanced approach to shoreline development that protects the natural shoreline.

For that reason, LOBA has supported the enhanced setback since it was initially recommended by J.L. Richards, the planning firm engaged to prepare the new OP, provided the redevelopment rights of non-complying properties were retained.

LOBA continued its support for three reasons:

1. The 30-metre setback standard is better environmental protection for Lake of Bays
2. There is explicit allowance for the redevelopment of non-complying

2. There is explicit allowance for the redevelopment of non-complying properties
3. These provisions conform with the draft District OP.

Q.2 What is the status of the Township OP?

The final version of the Township OP has been approved by the Township Council. Since the Township of Lake of Bays is an Area Municipality within the District Municipality of Muskoka, the Township OP has been sent to the District of Muskoka for approval. District approval of the Township OP will come after the District finalizes the District OP. In order to be approved, the Township OP will need to meet the standards in the District OP.

Q.3 What are the standards set out in the draft District OP ?

The draft District OP recognizes the need to improve environmental protection for all Muskoka lakes by setting out a 30-metre vegetation buffer and building setback standard, and also makes allowance for the redevelopment of non-complying properties. The Township OP aligns with the draft District OP.

Q.4 What is the status of the District OP?

The final draft of the District OP has been approved by the District planning committee and is proceeding to District Council in October.

LOBA has participated in the District OP consultations. We have supported the 30-metre setback standard provided there are rights to redevelop non-complying properties. During the consultation, the OP language was improved to make it even clearer that non-complying properties could be redeveloped and that there could be additions to existing non-complying structures, provided OP policies were followed.

You can read LOBA's most recent letter about the District OP [here](#)>

Q.5 Why is the District proposing the 30-metre setback for all lakes?

The 30-metre setback standard is commonplace on many lakes in Muskoka, but it has not been a District-wide standard. The District now proposes making the standard universal to better protect all Muskoka lakes.

The draft District OP sets a 30-metre setback for all District waterbodies to ensure equal protection. To protect water quality, “the precautionary approach, where there is uncertainty about environmental risks, will be continued and all lakes and rivers in Muskoka will be afforded the highest standard of protection”. (*November 2025 District Staff Report, C.2.6.3.2 General Policies*)

For this reason, and to support the District's Water Strategy, “all of the lakes in the District are considered to be sensitive surface water features“, and they are all to be subject to the same setbacks “to ensure these lakes and their related hydrologic functions will be protected, improved or restored.” (*November 2025 District Staff Report, C. 2.6.4.2 Standard Protection Policies*)

While the draft District OP establishes 30-metre standards, it also recognizes the right to redevelop non-complying properties by providing an exception to

the 30-metre standards for redevelopment of an existing property and additions to an existing structure in the setback area where the setback is not further reduced. A non-complying property may therefore be redeveloped at its current setback, provided that no construction extends closer to the lake or further reduces the existing building setback.

LOBA agrees the District approach of a 30-metre standard combined with the stated allowance for non-complying properties is workable and should apply universally to all Muskoka lakes. Lake of Bays should have equal protection.

Q.6 Lake of Bays is a clear water lake with really good water quality including low phosphorus levels and no obvious impact of development on water quality. Why do we need to change the setback ?

An Official Plan is about the future. We need to increase the setback to keep the lake pristine and cool for decades to come. Phosphorous pollution is being pretty well handled at Lake of Bays, thank goodness. Climate change, including increased storm water runoff, and ever greater development pressures are the new and serious threats. To meet these threats over time, the lake needs stronger environmental protection along its shoreline.

As set out in the Hutchinson Environmental Sciences Limited, *Review of Lake System Health Program*, commissioned by the District of Muskoka, “30 metres is the minimum necessary to maintain biological functions and remove 85% of sediment from overland runoff”. (p 22) Put another way, a 30-metre buffer provides the needed wildlife habitat and greatly reduces the impact of development on lake quality. Scientific insight has clarified that 20 metres is inadequate protection for the future. Lake of Bays should be better looked after than that.

Q.7 Will there be further discussion of how the new setback standard and the rights of non-complying property owners will be implemented ?

Yes, there will be additional opportunities for LOBA and its members to help guide the implementation of the 30-metre setback standard and the rights of non-complying property owners. The Township will be revising its Community Planning Permit bylaw to be consistent with the Official Plan. This will include a detailed discussion and consultation on all the aspects of waterfront property development that need to be further clarified. LOBA will continue to stress the need for good environmental protection balanced with practicality.

Q.8 What does a 30-metre building setback mean? Does it mean that any new construction, demolition and rebuild, or addition on a waterfront property must now be located at least 30 metres (approximately 98 feet) from the water's edge — up from the current 20 metres (66 feet)?

No. Thirty metres will apply as the general standard for construction of newly built buildings. The new OP has provisions governing non-complying lots. Existing properties that have a lesser setback may be redeveloped according to those provisions and the Community Planning Permit Bylaw. Individual

those provisions and the Community Planning Permit Bylaw. Individual circumstances will vary and specific questions should be directed to Township staff.

Q.9 Does the 30-metre setback mean even routine renovations will be subject to a lengthy and costly planning approval process?

No. Provisions in the new OP recognize the rights of owners of non-complying properties by continuing to permit the redevelopment of existing non-complying properties. Planning applications to alter or redevelop non-complying properties will continue to be handled by Township planners and approved at the staff level or by Council. This does not mean that routine renovations will be put through an unnecessary and costly approval process. Instead, they should be handled routinely.

Q.10 With the doubling of the natural vegetated buffer standard, does this mean that the many property owners who have maintained lawns, gardens, and landscaping within the 15 to 30-metre zone for decades must now change their vegetation buffer?

No. If the property is a pre-existing non-complying property and no development changes are planned, the vegetation can remain in place. The Township, and LOBA, will continue to encourage all property owners to be good stewards of the lake and to naturalize their shorelines for the benefit of the lake. When planning to alter or redevelop a property with a noncomplying setback, there are provisions in the OP to consider regarding the retention and improvement of vegetation buffers.

Q. 11 The Township Official Plan does not include a full definition of what "development" actually means in the context of these new rules. Will this leave property owners without clear guidance on whether activities such as replacing a deck, repairing a foundation, or installing new windows would trigger the 30 metre setback standard?

No. According to the OP, "Where terms are defined in the Provincial Policy Statement (PPS), such definitions are bolded in the Plan." Development is bolded in the Township OP and so the PPS definition of "development" applies. The PPS defines it as "the creation of a new lot, a change in land use, or the construction of buildings and structures requiring approval under the Planning Act" Activities such as replacing a deck or repointing a foundation are not considered development so no planning approval is required. When planning approval is required, the policies of the OP apply. As always, if the property does not comply with the Community Planning Permit Bylaw, property owners will have to apply for a permit.

Q.12 If I have feedback and/or questions, what are my options?

As always, you can communicate your views to the District, Township and LOBA. Technical questions can be referred to Township planning staff.

We believe that most LOBA members support enhanced protection of our lake provided there is recognition of the rights of non-complying property owners. LOBA will continue to carry that two fold position forward in the District OP

...will continue to carry that role position forward in the context of discussion and in the Township's Community Planning Permit Bylaw review.



Through education, advocacy and engagement, our mission is to foster a healthy natural environment, responsible waterfront development, a thriving community, and a Lake of Bays shared respectfully and safely by all.

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