

BUILDERSONTARIO.COM

2026 EDITION · FULL-BUILD HANDBOOK

The Ontario Deck Bible

Permit it. Build it. Pass it.

Without paying someone else to figure it out.

Everything an Ontario homeowner needs to pull their own deck permit and build a deck that passes inspection — the permit triggers, the fees, the drawings cities want, footings & frost, framing, guards, stairs, hot tubs, the inspections, and the mistakes that get people rejected.

Researched across 9 Ontario building departments + the 2024 Ontario Building Code

115 of the most-asked homeowner questions, answered.

Start Here: The 5 Numbers That Run Everything

You don't need to memorize the 800-page Ontario Building Code to build a deck. You need five numbers. Almost every question in this guide — and almost every reason decks fail inspection — traces back to one of them. Learn these and the rest of this book just shows you how to apply them.

Number	What it means	Where it bites
600 mm (24")	Deck height above grade that triggers a permit and a required guard.	Permits, guards
100 mm (4")	No sphere this size may pass through a guard. Sets your picket spacing.	Railings (#1 fail)
1.2 m (4 ft)	Minimum footing depth below grade for frost in most of Ontario.	Footings
10 m² (108 sq ft)	Area that triggers a permit for a freestanding deck.	Permits
L / 360	The stiffness the span tables are built on — why a bouncy deck still 'passes' math but feels wrong if you cheat the spans.	Framing

How to read this guide: It follows the real order of a deck project — Plan, Permit, Build, Pass, Maintain. Every section answers the actual questions Ontario homeowners ask online (we collected 115 of them). Gold boxes are money/▼time savers; red boxes are the traps that cost people weeks. Where a rule varies by town or changes yearly, we flag it and give you the safe value.

A note on why this is worth more than its price

A designer charges \$300–\$800 to draw a simple deck; a contractor folds \$500–\$1,500 of 'permit handling' into a quote. The rules below are the exact knowledge they're charging you for. Do it yourself once and this guide pays for itself a hundred times over — and you'll own a deck you actually understand.

1. Do You Even Need a Permit?

This is the most-asked question by a wide margin, and the most misunderstood. Three things can trigger a permit independently: **attachment** to the house, **height** above grade, and **area**. Any one of them can require a permit on its own. Use the flowchart, then confirm your town in the table.

STEP 1 — tick any box below that is true for your deck:

☐

Attached to the house AND more than 600 mm (24") above grade

☐

Freestanding AND over 10 m² (108 sq ft) AND over 600 mm high

☐

Serves the principal entrance to the house, OR supports a roof

STEP 2 — read your answer:

Ticked one or more boxes?

YOU NEED A PERMIT

Ticked no boxes?

LIKELY PERMIT-FREE *

* A permit-free deck still must meet the building code, zoning setbacks, septic clearances & conservation rules.

The Ontario deck-permit decision — tick the boxes, then read your answer (general rule; your municipality has the final say).

Permit-free is never rule-free. Even an exempt deck must meet the building code (guards, structure), your lot's zoning setbacks, septic clearances, and any conservation-authority rules. Exemption only removes the paperwork, not the standards.

1. Permits, continued

Permit triggers by municipality (2026 — verify, these are refined often)

Municipality	When a deck needs a permit
Toronto	Attached deck/porch at any height; freestanding over 600 mm.
Ottawa	Attached + over 600 mm (any area); freestanding only if over 10 m ² AND over 600 mm; any principal-access deck.
Hamilton	Attached to the dwelling, or any pool deck. Detached up to 10 m ² & over 600 mm is exempt.
Mississauga	Any deck over 600 mm (0.61 m) above grade. Covered porches always.
Barrie	Attached, or adjacent to an egress door (any size); freestanding over 10 m ² .
Collingwood	Walking surface over 600 mm above grade at any point.
The Blue Mountains	Attached, or freestanding over 600 mm above grade.
Springwater	New deck/addition/alteration over 10 m ² ; guard needed wherever over 600 mm.
Oro-Medonte	Most decks, including repairs. Exempt only if under 600 mm AND not principal access AND not attached.

The questions everyone asks about skipping it

“Can I just skip the permit — nobody I know got one?”

You can, and many don't. But the downside is real: if a neighbour reports it or it surfaces during a home sale, you face an order to obtain an as-built permit (and possibly to uncover finished work for inspection), plus penalties. The Building Code Act allows fines up to \$50,000 for a first offence. At a deck's low permit cost, the math favours doing it right.

“Will an unpermitted deck hurt my home sale or insurance?”

It can. Buyers' lawyers and home inspectors flag work without permits; it can delay closings, knock down price, or require you to legalize it under deadline. Insurers can also deny a claim tied to unpermitted structural work. A clean permit history is a selling feature.

“Can I get a permit after it's already built?”

Yes — it's called an as-built or retroactive permit. You apply normally, and the inspector verifies what's there (sometimes requiring you to expose footings/framing). It's more hassle than doing it first, but it clears the record.

“Can I apply for the permit myself if a contractor builds it?”

Yes. As the owner you can be the applicant and designer for your own home's deck. Just agree in writing with your contractor who pulls it — whoever's name is on it carries responsibility.

2. The Cost Reality

Two cost questions dominate: what the permit costs, and what the whole deck costs. The permit is the cheap part — almost always under \$300. The build is where the money goes, and where DIY saves the most (labour is roughly half the cost of a contractor-built deck).

Permit fees by municipality (2026 — resets every January)

Municipality	Deck permit fee	Notes
Toronto	\$214.79 flat	Annually adjusted.
Ottawa	Calculated at application	Per by-law schedule; no flat \$ published.
Hamilton	\$5.20/m², ~\$291 min	Minimum applies to most decks.
Mississauga	\$244 + \$50 pre-screen	Pre-screen credited to total.
Barrie	\$208.08 (+\$20)	Roofed deck \$310.
Collingwood	\$170 flat	Extra simultaneous decks 50%.
The Blue Mountains	~\$175 flat	By-law 2025-40 may have revised.
Springwater	~\$0.49/sq ft, ~\$149 min	Use portal fee estimator.
Oro-Medonte	\$281.25 per deck	Per each unconnected deck.

What a deck actually costs to build (Ontario, 2026)

Material	Installed \$/sq ft	16x16 (256 sq ft)	Lifespan
Pressure-treated	\$30–\$55	\$7,700–\$14,000	15–20 yrs
Cedar	\$45–\$70	\$11,500–\$18,000	15–25 yrs
Composite	\$60–\$110	\$15,000–\$28,000	25–50 yrs
Aluminum / PVC	\$70–\$130	\$18,000–\$33,000	40+ yrs

DIY vs hire: Labour is typically 40–60% of a contractor-built deck. Doing it yourself on a mid-size PT deck can save \$4,000–\$8,000 — the single biggest reason to learn this. The trade-off is your time and getting the footings/framing right, which is exactly what the rest of this guide covers.

Hidden costs people forget: old-deck disposal, footing concrete/rental, railing (often 20–30% of the job), stairs, an engineer's stamp if you go outside the prescriptive tables, and the permit itself.

3. Plan It Right (Before You Spend a Dollar)

How big should my deck be?

Budget about 20 sq ft per person you want to seat. A common sweet spot is 200–400 sq ft — big enough for a table and a seating area, small enough to stay affordable and in proportion to the yard. Past ~16 ft from the house you start needing a second beam line and more footings, which raises cost fast.

Does a deck add value to my home?

Generally yes — outdoor living space is a strong selling feature in Ontario, with commonly cited returns around 65–85% of cost in the GTA. The best resale return tends to come from a well-proportioned 200–400 sq ft deck in quality materials, not the biggest deck you can build.

Should I plan now for a future hot tub, pergola, or roof?

Yes — and it's one of the cheapest decisions you'll make. A hot tub, a roof, or even a snow-collecting pergola dramatically increases the load (see Section 11). Designing the footings and framing for it now costs a little extra lumber; retrofitting later means tearing the deck apart. If there's any chance, build for it.

How does lot coverage limit my deck size?

Most municipalities cap how much of your lot can be covered by structures. Raised decks (commonly over 0.6 m, and over 10 m²) usually count toward that cap; low, at-grade decks often don't. Check your zoning before you finalize the size — see Section 4.

Orientation matters more than people expect. A west-facing deck bakes in the afternoon; a north-facing one can feel cold and shaded. Note where the sun is at the time you'll actually use the deck before you commit to a location.

4. Property Lines & Zoning (the Second Rulebook)

Here's a trap that catches people: the building permit and the zoning by-law are **two separate systems**. Your deck can be structurally perfect and still be refused because it sits too close to a property line or pushes you over lot coverage. Zoning is municipal and varies a lot, so always confirm your specific zone.

How close to the property line can my deck be?

It depends on your town and the deck's height, but a common pattern is roughly 1.2 m from a side line and a larger rear-yard setback, with low decks allowed to encroach further than raised ones. Examples: Mississauga 1.5 m rear / 0.61 m side; Ottawa raised decks no closer than 1 m to any line; Toronto low platforms no closer than 0.3 m to a side line. Confirm yours.

Does a floating/at-grade deck still have to respect setbacks?

Yes. Even a no-permit deck must meet zoning setbacks. Permit-exempt is not zoning-exempt. The good news: very low decks often get generous or unlimited encroachment allowances.

Do I need a survey?

You need a site plan showing your lot, the house, the proposed deck, and the distance from the deck to every property line. Your property survey (or a Surveyor's Real Property Report) is the easiest basis for it. If you don't have one, the city may accept a measured site plan (see Section 13 for how to get one cheaply).

If I'm on a septic system, how far must the deck and footings sit from the tank and the field?

Keep clear of the whole septic system. A common requirement is at least **1.5 m from the septic tank** and **2.5 m or more from the leaching bed / tile field** — some townships and health units require more (often 3 m+ from the bed). Two reasons this matters: the system needs to stay accessible for pump-outs and repairs, and the bed must not be built over or have its soil compacted by footings. Never place a footing through or over the tile field, and don't roof or deck over the bed. If you're on septic, show these distances on your site plan and confirm the exact clearances with your municipality or local health unit before you dig — this is a frequent reason rural deck applications get bounced.

Waterfront & cottage trap: Near a lake, river, wetland or slope you may also face a shoreline setback (often 15–30 m) and need conservation-authority approval BEFORE the building permit can issue. In Simcoe County/Georgian Bay this is common. Ask your building department if your lot is in a regulated area.

5. The Drawings You Must Submit

This is where DIY applications stall — not because drawings are hard, but because people don't know which ones the city wants. Across all nine departments we researched, the set is consistent. Draw these to scale, fully dimensioned, signed and dated.

1. Site plan

Top-down view of your lot: property lines, the house, the proposed deck, and setback distances to every lot line. Add lot coverage and septic distances if applicable.

2. Deck (framing) plan

Top-down structural view: footing/pier locations and sizes, beam sizes and spans, joist size/direction/spacing, decking, and stair location.

3. Elevation(s)

Side view showing height above grade, guard heights, and how the deck steps to the yard. Some towns want two copies.

4. Cross-section

Cut-through view: footing depth below frost, post-to-beam and beam-to-joist connections, ledger attachment and flashing, and guard construction. Inspectors love this one.

5. Construction details

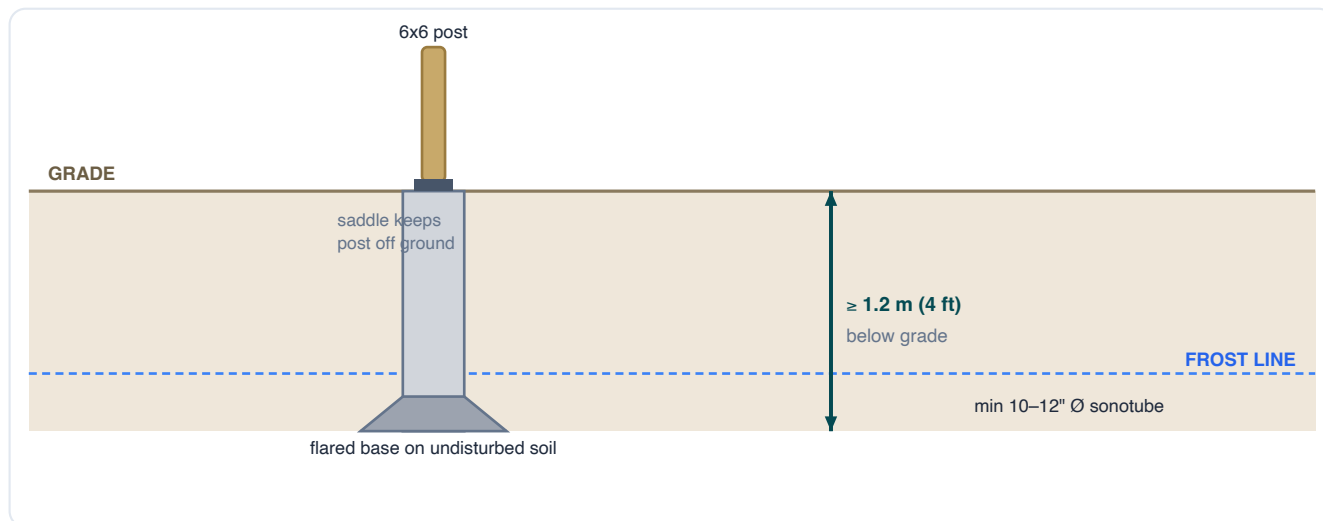
Close-ups of what fails inspections: guard-post connection, stair stringer & handrail, and the 100 mm sphere spacing. Reference SB-7 for wood guards.

Shortcut that saves a designer's fee: Most towns publish a free 'Deck Construction Guide' with pre-approved spans and standard details. Build to that guide and you can usually submit simpler drawings with no engineer. Download yours before you draw anything.

Do I need an engineer's stamp? Usually no — not for a rectangular deck built to the prescriptive tables. You need one for helical piles, glass/aluminum/cable guards, spans beyond the tables, hot-tub loads, or unusual soils (Section 11).

6. Footings & Frost (Get This Right or Nothing Else Matters)

Frost is the enemy of every Ontario deck. Water in the soil freezes, expands, and shoves shallow footings upward a little more each winter until your deck racks and the doors don't line up. The fix is simple: get your footings below the frost line and bearing on undisturbed soil.



A frost-protected deck footing: post on a saddle above grade, sonotube on a flared base below the frost line.

How deep — is 3 feet enough?

No. The minimum is the greater of 1.2 m (4 ft) or your local frost depth — about 1.2 m through most of southern Ontario, and deeper (commonly built to 1.5 m) in the Ottawa and colder zones. Three feet will heave.

Can I use deck blocks instead of poured footings?

Only for a low, freestanding, roofless deck: generally where the deck is not attached, the joist underside is under 600 mm above grade, and the deck is under ~55 m². Anything attached, taller, or roofed needs frost-depth footings.

Sonotube, Bigfoot, or helical piles?

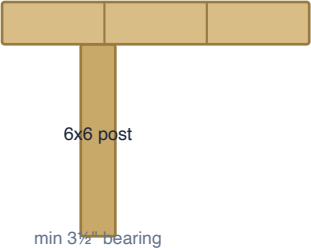
Sonotube (10–12" min diameter) on a flared base is the standard DIY choice. Helical (screw) piles avoid digging and cure time but must be designed and sign-off by a P.Eng. Embedding a wood post in concrete is the one to avoid — it rots at grade; use a saddle bracket that keeps the post above the concrete.

7. Framing That Won't Bounce

A bouncy, wobbly deck is the #1 post-build complaint — and it's almost always under-sized joists, posts spaced too far apart, missing mid-span blocking, or no bracing. Size it from the tables and brace it, and it'll feel like concrete.

built-up beam — plies bolted, splices over posts

galvanized saddle/cap
locks beam to post,
resists uplift



6x6 post

min 3 1/2" bearing

Beam may cantilever
max 12" past the post.
Joist cantilever: 16" (2x8),
24" (2x10/2x12).

Post-to-beam: 6x6 post, galvanized saddle, built-up beam with splices over posts; mind the cantilever limits.

Joist spans — S-P-F No.1/No.2, with bridging (use the SHORTER of this and your town's guide)

Joist	12" o.c.	16" o.c.	24" o.c.	Max cantilever
2x8	12'-6"	11'-9"	10'-8"	16"
2x10	14'-6"	13'-8"	12'-10"	24"
2x12	16'-5"	15'-5"	14'-6"	24"

Beam spans — built-up S-P-F No.1/No.2, supporting joists up to 3.6 m (11'-10") long (OBC Table 9.23.4.2.-H). The beam span is the distance between posts.

Built-up beam	2-ply (two boards)	3-ply (three boards)	4-ply (four boards)
2x8	5'-10"	8'-7"	9'-8"
2x10	7'-2"	10'-6"	12'-2"
2x12	8'-4"	12'-2"	14'-2"

How to read it: pick your beam size and the number of plies, and that's how far apart your posts can be. If your joists span more than 3.6 m, the beam can't reach as far — add a post or go up a beam size. Substitutions: a 2-ply 2x10 ≈ a 3-ply 2x8; a 2-ply 2x12 ≈ a 3-ply 2x10. Always splice plies over a post, and keep beam overhang past the end post to 12" max.

DO

- ✓ Use 6x6 posts on any guarded deck (satisfies every Ontario town).
- ✓ Add a mid-span row of blocking once a joist span passes ~2.1 m (almost always).
- ✓ Brace any deck/post over 600 mm with diagonal knee bracing (2x4 min, 3/4" bolt).
- ✓ Fill every joist-hanger hole with galvanized hanger nails.

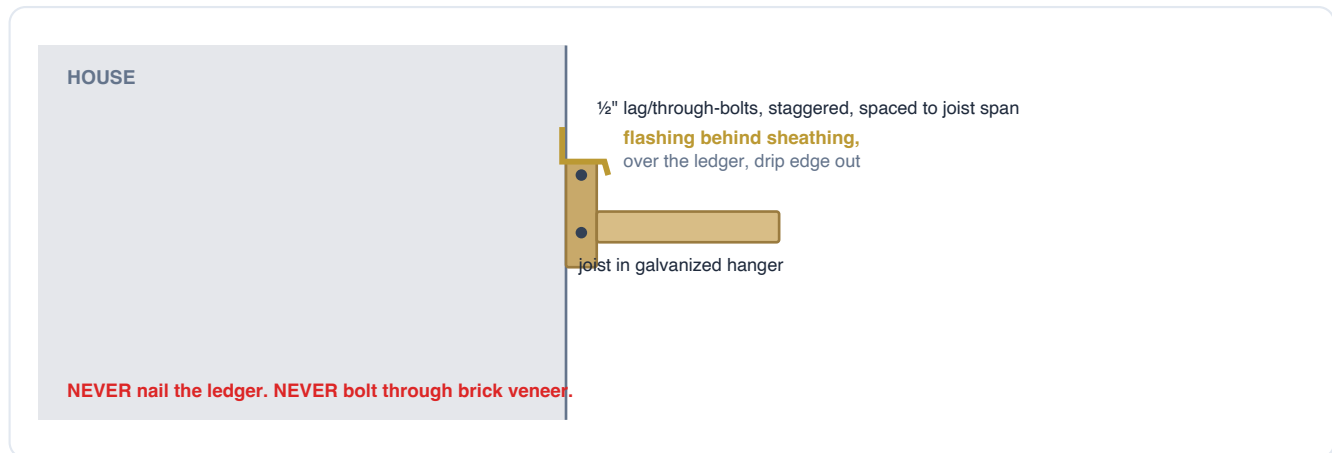
DON'T

- ✗ Don't space posts by guesswork — beam span sets post spacing.
- ✗ Don't cantilever a 2x8 past 16" or a 2x10/12 past 24".
- ✗ Don't use deck screws or roofing nails in joist hangers.
- ✗ Don't notch a structural beam — only the connection.

The bounce fix: If an existing deck bounces, the cheapest cures are a mid-span beam-and-post line, a row of solid blocking between joists, and diagonal bracing on the posts — in that order.

8. Attaching to the House (or Going Freestanding)

The ledger — the board bolting your deck to the house — is the single most dangerous detail on a deck. A bad ledger is the leading cause of deck collapses, and a poorly flashed one rots the house's rim board from behind where you can't see it. Get the flashing and the fasteners right, or sidestep the whole risk by building freestanding.



Ledger done right: flashing tucked behind the sheathing and over the ledger, bolted (never nailed), joists in galvanized hangers.

Lag screws, through-bolts, or structural screws — and how far apart?

Use ½" lag screws or through-bolts (never nails), staggered top and bottom, spaced to your joist span — tighter spacing for longer spans (e.g. roughly 16" o.c. for an 8 ft span, 12" for 12 ft). Through-bolting is best where there's only a single rim board.

Can I attach a ledger to brick veneer?

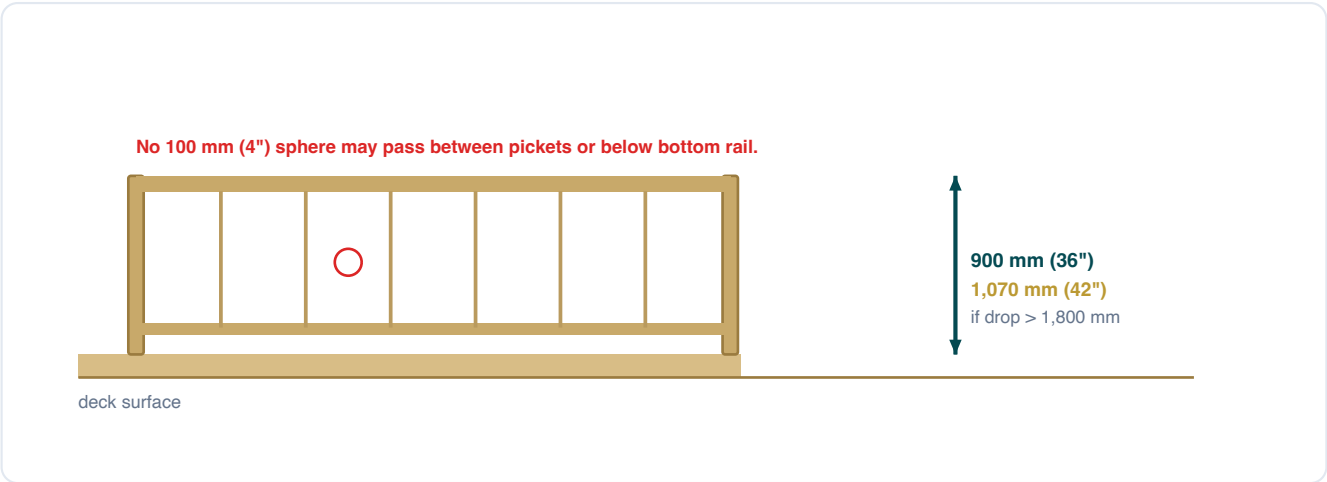
No. Brick veneer is not structural. The ledger must reach the structural rim joist or foundation behind the veneer — or you build freestanding. The same goes for cantilevered floors and bump-outs.

Attached or freestanding — which is safer?

Freestanding removes both the collapse risk and the rot risk by putting the house-side load on its own beam and posts. It's the recommended route over brick, stone, or stucco, and it sometimes simplifies the permit too.

9. Guards & Railings (The #1 Inspection Failure)

More decks fail final inspection on guard details than anything else — and every failure is avoidable with three numbers: the 600 mm trigger, the height (36" or 42"), and the 100 mm sphere.



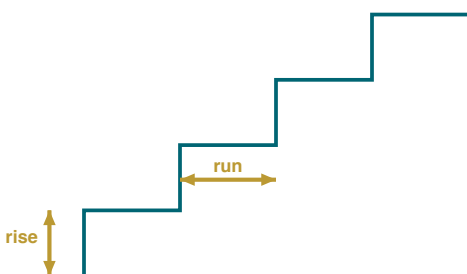
Guard heights tie to the drop below; no 4" sphere may pass; vertical pickets avoid the no-climb problem.

Requirement	Specification	OBC
Guard required	Surface more than 600 mm (24'') above grade	9.8.8.1
Height, drop ≤ 1,800 mm	900 mm (36'') minimum	9.8.8.3
Height, drop > 1,800 mm	1,070 mm (42'') minimum	9.8.8.3
Max opening	100 mm (4'') sphere must not pass	9.8.8.5
No-climb zone	No footholds 140–900 mm above deck	9.8.8.6
Strength	Resist 1.0 kN point / 0.75 kN/m horizontal	4.1.5.14

Horizontal & cable railings: They're trendy but create a climbable 'ladder' for kids, which the no-climb rule targets. Some inspectors accept engineered systems; many don't. Vertical pickets are always safe. Glass/aluminum/cable need engineered design + CCMC approval — wood guards built to SB-7 are pre-approved.

10. Stairs & Handrails

Stairs trip up DIYers in two ways: a last step that's a different height (because the rise wasn't calculated from finished surfaces), and a missing or non-graspable handrail. Both are easy to get right.



- Rise: min 125 mm (5"), max 200 mm (7-7/8")
- Run: ≥ 255 mm Tread: ≥ 235 mm
- All steps equal (≤ 10 mm variance)
- Handrail if > 3 risers
- Handrail 865–1,070 mm, graspable
- Landing top & bottom

Equal rise and run on every step; a graspable handrail once you pass three risers.

How do I keep every step equal, and what are the rise limits?

Each riser must be between **125 mm (5", the minimum)** and **200 mm (7-7/8", the maximum)** — and every step in the flight must match within 10 mm. To get there: measure the total height from the finished deck surface to the finished landing, divide by your target rise, and round to a whole number of risers, then divide back to get the exact rise. Calculate from finished surfaces — including tread and landing-pad thickness — so the bottom step isn't short.

When do I need a handrail, and how high?

On any stair with more than 3 risers you need at least one graspable handrail, 865–1,070 mm above the tread nosings. 'Graspable' means a profile you can wrap your hand around (round 30–43 mm), not a flat 2x6 cap.

Do stairs need a landing?

Yes — a firm, level landing at the bottom (and top), at least as wide as the stair and about 900 mm long. A floating bottom step on soft ground settles and throws off your rise.

11. Materials: What Actually Holds Up Here

Composite vs pressure-treated — which for Ontario?

Pressure-treated is cheapest and proven, but needs regular staining and moves with the weather. Composite costs roughly double up front but is low-maintenance and lasts decades — it handles freeze-thaw well. Over 25 years composite often wins on total cost; over 10 years PT is cheaper. Pick by how long you'll stay and how much you'll maintain.

Does composite get too hot to walk on?

Dark composite in full sun can get uncomfortably hot barefoot — a genuine, common regret. Choose lighter colours for sunny, unshaded decks, and check the brand's heat data.

My new pressure-treated boards shrank and left gaps — why?

PT lumber is often sold wet. Install wet boards tight and they shrink apart; install kiln-dried boards with a small gap. As a rule: tight if wet, ~1/8" gap if dry. Always leave room for drainage and airflow.

What fasteners are safe for treated wood?

Modern treated lumber (ACQ/CA) corrodes ordinary steel. Use hot-dipped galvanized (ASTM A153) or stainless screws and connectors; stainless for ground contact or near salt. Don't mix metals, and keep bare aluminum off treated wood. Composite/PVC boards need a product with a CCMC report and its specified joist spacing (often 12–16" o.c.).

12. Hot Tubs & Pools

These are the special cases that turn an ordinary deck into an engineered one. Don't guess here.

Can my deck hold a hot tub?

Probably not without reinforcement. A filled, occupied hot tub weighs roughly 3,000–6,000+ lb — about 90–150 psf over its footprint, versus a normal deck's ~40 psf design load. That concentrated load is outside the prescriptive span tables.

Do I need an engineer for a hot tub deck?

Effectively always, yes. Because the load exceeds what the tables cover, Ontario building departments require a hot-tub deck to be designed by a licensed Professional Engineer, with dedicated posts and footings under the tub. Plan for it at design time.

Permit and fencing for a deck around a pool?

A pool deck almost always needs its own permit, and your deck may become part of the required pool enclosure. Enclosures run roughly 1.2–1.5 m high (Ottawa is highest at 1.5 m), with gates that are self-closing AND self-latching, no climbable members, and small gaps. A raised deck beside a pool is itself a climb hazard and may need to be set back from the enclosure. Check your municipal pool-enclosure by-law.

Snow-belt warning: In Collingwood, Georgian Bay and Muskoka (heavy snow loads), a roof or solid pergola — and sometimes the deck itself — can exceed the prescriptive tables and require engineered design. Open-slat pergolas usually don't, but it's the building official's call.

13. Get the Permit Yourself — You Don't Need to Pay Anyone

Here's the part the trade doesn't advertise: pulling a deck permit in Ontario is **paperwork, not rocket science** — and the law lets you do it yourself. As the owner of your own home, you are allowed to be both the **applicant** and the **designer** for your deck. You do not need a BCIN-registered designer, and you do not need an engineer for a standard rectangular deck built to the span tables in this guide. People pay \$300–\$1,500 for this only because no one ever showed them the steps. This section is those steps.

What “designing it yourself” actually means: You produce a small set of simple, to-scale drawings, fill in two short forms, upload them to your town's portal, and pay the fee. You can draw the plans by hand on graph paper or with a free deck-design app — no CAD, no degree, no consultant. If you can read this guide, you can do this.

First, the site plan — the one thing people get stuck on

A site plan is just a bird's-eye drawing of your lot showing the house, the new deck, and the distance from the deck to each property line (plus your septic, if you have one). It scares people off, so let's kill that fear. You have three cheap ways to get one, in order of easiest:

1. Find the survey you already own (free).

When you bought the house you almost certainly received a Surveyor's Real Property Report (SRPR) or a plan of survey in your closing package. Check the folder from your real-estate lawyer, or call them — they keep it on file. This is the gold standard and costs you nothing. Photocopy it, draw your deck on it to scale, and add the setback dimensions.

2. Get a copy cheaply (small fee).

No luck finding it? The original surveyor named on the survey can often re-issue a copy for a modest fee. GeoWarehouse or your municipality may also have a survey on file. Still far cheaper than commissioning a new one.

3. Draw your own site plan (free).

If no survey exists, you can usually draw an acceptable site plan yourself for a deck. Get your lot dimensions from your property tax (MPAC) record, your deed, or the municipal online zoning / GIS map, then walk the yard with a tape and measure the distance from the house to each lot line. Sketch it to scale on graph paper (e.g. one square = one foot) and label every dimension. **Most Ontario building departments accept an owner-drawn, dimensioned site plan for a simple deck** — phone yours and confirm before you assume otherwise.

Avoid this cost: A brand-new legal survey runs roughly \$800–\$2,000 and is rarely required for a deck. Exhaust options 1–3 first — you almost never need to pay for a new survey.

13. Get the Permit Yourself, continued

Next, draw the other four sheets — straight from this guide

With the site plan handled, the rest of the drawings come right out of the sections you've already read. You are essentially copying worked examples:

Framing plan (top-down).

Lay out footings, beam(s) and joists using the span tables in Sections 6 and 7. Pick a joist size and spacing, read its maximum span, then place your beam and posts within the beam-span table. Label every size and spacing.

Elevation (side view).

A simple side view showing the deck height above grade and your guard height (Section 9). One view is usually enough.

Cross-section (cut-through).

One slice showing the footing depth below frost, the post-to-beam saddle, the ledger-and-flashing (or your freestanding beam), and the guard. Copy the diagrams in Sections 6, 8 and 9.

Construction details.

Close-ups of the guard-post connection and the stair/handrail. Note “wood guard to SB-7” so no engineering is needed.

Shortcut: Download your municipality's free Deck Construction Guide. Many include fill-in-the-blank drawing templates and pre-approved spans, so you're literally filling in a template rather than drawing from scratch.

Then file it — eight short steps

1. Confirm zoning & setbacks first.

Check setbacks, lot coverage and (if applicable) septic clearances. Some towns require a Zoning Certificate before you apply.

2. Clear the conservation authority, if applicable.

In a regulated (waterfront/slope/wetland) area, get approval or an exemption letter first — the permit can't issue without it.

3. Download your town's deck guide + application checklist.

It lists exactly which forms and drawings to submit.

4. Finish your five drawings.

Site plan + framing plan + elevation + cross-section + details. Scaled, dimensioned, signed and dated. Keep your phone number off the plans — they can be publicly disclosable.

5. Fill the two core forms.

The “Application for a Permit to Construct or Demolish” plus Schedule 1 (Designer Information — you list yourself as the owner-designer), plus any town-specific form.

6. Submit through the online portal.

Almost every town is online (see the cheat-sheet in Section 16). Create an account, upload your PDFs, answer the questions, pay the fee.

7. Answer any review comments.

An examiner reviews in days to a few weeks. A request to revise a sheet (a “deficiency letter”) is normal — just fix what it lists and resend. It is not a rejection.

8. Get your permit and post it.

Print the permit and the stamped drawings and keep them on site — the inspector needs them at every visit. Now you build (Sections 6–12) and pass your inspections (Section 14).

Bottom line: A site plan you already own or can draw, four simple sheets copied from this guide, two short forms, and an online upload. That's the whole “specialist” service — and now it's yours for the price of this book.

14. Pass Your Inspections

Every Ontario town uses the same three-stage sequence for a deck. Give notice before each (most want ~48 hours), and never cover up work before it's seen.

1. Footing / pier inspection

Called **before you pour or backfill**. The inspector checks depth below frost, diameter, and that you're on solid undisturbed soil. Skip it and you may be told to dig it back up.

2. Framing inspection

Called after framing but **before the deck boards go on**, so connections are visible. Checks joist/beam sizing and spans, post connections, ledger attachment and flashing, and guard-post anchoring.

3. Final inspection

Called when complete — guards at full height, stairs and handrails done, grading finished. Measures guard heights, runs the 4" sphere test, checks handrail graspability. Passing final **closes your permit**.

Don't book before you're ready. A premature or repeat inspection costs money — Hamilton charges \$241 per re-attend, Barrie about \$196. Walk the checklist on the next page first.

15. The 12 Reasons Permits & Inspections Get Rejected

Nearly every bounce is one of these — and every one is avoidable.

1. Missing setback dimensions on the site plan.

Fix: Dimension the deck to every property line.

2. No frost-depth footing detail.

Fix: Show piers reaching ~1.2 m below grade in the cross-section.

3. Guard height wrong for the drop.

Fix: 36" only up to an 1,800 mm drop; over that, 42". Near 6 ft? Draw 42".

4. Baluster spacing fails the 4" sphere.

Fix: Keep gaps so no 100 mm sphere passes (~3.5").

5. Guard posts lag-screwed, not through-bolted.

Fix: Detail through-bolts or engineered connectors.

6. Joist/beam undersized for the span.

Fix: Match the OBC table or your town's deck guide; take the shorter.

7. Missing mid-span blocking.

Fix: Add a row once a joist span passes ~2.1 m.

8. Conservation-authority approval forgotten.

Fix: Attach CA approval/exemption if you're in a regulated area.

9. Zoning not confirmed / certificate missing.

Fix: Confirm setbacks and lot coverage first; some towns need a certificate.

10. Ledger nailed or on brick veneer.

Fix: Through-bolt to the structural rim, flash it, or go freestanding.

11. Stairs missing a graspable handrail.

Fix: Over 3 risers needs a real graspable handrail, not a flat cap.

12. Forms unsigned / drawings undated.

Fix: Sign and date Schedule 1, owner authorization, and every sheet.

16. Maintain It, and Your Cheat-Sheets

Maintenance through Ontario winters

How often do I re-stain, and why does it peel?

Re-stain a transparent finish every 2–3 years, a solid stain every 5+. Peeling usually means it was applied in direct sun, over a damp or unprepared surface, or it's a film-forming product fighting freeze-thaw. Clean and dry first; stain on a cool, overcast day; let new PT weather a few weeks before the first coat.

Snow and salt?

Remove snow to reduce load and rot, but never use rock salt or chloride de-icers — they damage wood and composite. Use a plastic shovel and, if needed, a little sand for traction.

Can I build over my septic?

Keep footings well clear — commonly at least ~1.5 m from the tank and never over the leaching bed (you'll block access and damage it). Confirm clearances locally.

Where to apply — quick reference

Municipality	Apply via	Conservation authority
Toronto	Toronto Building — Express portal	TRCA
Ottawa	My ServiceOttawa → LMS	RVCA / South Nation
Hamilton	ePLANS	HCA / Halton / Grand River
Mississauga	ePlans	CVC / TRCA / Halton
Barrie	APLI e-services	LSRCA / NVCA
Collingwood	CityView portal	NVCA
The Blue Mountains	Cloudpermit	GSCA / NVCA
Springwater	CityView portal	NVCA
Oro-Medonte	Cloudpermit	NVCA / LSRCA

The master pre-submission checklist

- ☐ Confirmed the permit trigger (attached / 600 mm / area).
- ☐ Checked zoning setbacks & lot coverage.
- ☐ Conservation-authority approval or exemption (if applicable).
- ☐ Downloaded the town's deck guide & checklist.
- ☐ Site plan with setbacks to every line.
- ☐ Framing plan: footings, beams, joists sized to spans.
- ☐ Elevation with heights above grade & guard heights.
- ☐ Cross-section: frost footings, connections, flashing, guard.
- ☐ Guard posts detailed as through-bolted.
- ☐ Guard height correct for the drop (36"/42").
- ☐ Baluster spacing passes the 100 mm sphere.
- ☐ Stairs over 3 risers have a graspable handrail.
- ☐ Application + Schedule 1 + owner authorization signed.
- ☐ Fee confirmed (current-year amount).

TEAR-OUT — ON-SITE SPEC CARD · the numbers to hit before you cut			
Guard at	Deck > 600 mm (24") above grade	Guard height	900 mm (36"); 1,070 (42") if drop > 1,800
Picket gap	No 100 mm (4") sphere may pass	No-climb	Nothing 140–900 mm above deck
Footings	≥ 1.2 m (4 ft) below grade, undisturbed soil	Posts	6x6; brace any post > 600 mm
Min joist	2x8 for any guarded deck	Joist span 16"	2x8: 11'-9" · 2x10: 13'-8"
Cantilever	Beam 12" max; joist 16" (2x8)/24"	Stairs	Rise 125–200, run ≥ 255 mm, equal
Handrail	> 3 risers; 865–1,070 mm; graspable	Ledger	Through-bolt + flash; never brick veneer

Sources & disclaimer: Compiled from the 2024 Ontario Building Code (O. Reg. 163/24), MMAH Supplementary Standards SB-1/SB-7, the Canadian Wood Council deck span guide, and the building-department guides of Toronto, Ottawa, Hamilton, Mississauga, Barrie, Collingwood, The Blue Mountains, Springwater and Oro-Medonte. Fees, frost depths, setbacks and some triggers are set by municipal by-law and change — usually each January. Figures reflect 2026 at time of writing. This guide is general information, not engineering, legal, or code-compliance advice; your Authority Having Jurisdiction has the final say. Always confirm current requirements with your local building department and engage a qualified professional where required. © 2026 BuildersOntario.com.