



Short Term Rental Accommodation Licensing By-law: Information Session

BY-LAW DIVISION, DEPARTMENT OF DEVELOPMENT SERVICES & ENVIRONMENTAL
SUSTAINABILITY

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Agenda

- Short Term Rental Accommodation (STRA) Definition
- Goals of the STRA Licensing Program
- Industry Specific Software
- Rental Restrictions
- Application Process
- Penalties (Demerit Point System & AMPS)
- Submitting STRA Concerns
- Next Steps
- Questions



STRA Definition

- The use of a main building containing a dwelling unit, or any part thereof,
 - that is operating or offering a place of temporary accommodation, lodging or occupancy
 - by way of concession, permit, lease, license, rental agreement or similar commercial arrangement
 - for any period of 28 consecutive calendar days or less, throughout all or any part of a calendar year.
- Short Term Rental Accommodation does not include uses already established in the Zoning By-law such as a motel, hotel, resort, bed and breakfast establishment, cabin rental establishment, tourist lodge or similar commercial or institutional use

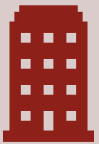
Goals of the STRA Licensing Program



Maintain community character and a healthy environment



Ensure rental properties are safe for occupants



Ensure rental properties are compliant with By-laws and regulations



Provide staff with tools to remediate concerns

Industry Specific Software

- Identifies properties that are operating as an STRA
- Online portal for submitting applications, payments, issuing licenses and updating license information
- Assist staff in monitoring properties for compliance
- Provides 24/7 hotline for submitting and tracking concerns
- Assist staff in investigating and addressing STRA concerns





Rental Restrictions

SHORT TERM RENTAL ACCOMMODATIONS IN MUSKOKA LAKES

Occupancy

Cannot exceed two persons per bedroom unless higher number requested on application & owner can demonstrate sewage system is designed for higher capacity

Cannot exceed the limits of the sewage disposal system serving the premises

Children who are aged two years old and under do not contribute to occupancy

Summer Monthly Break

- Applicable only to properties zoned Waterfront (WR), Community Residential (R4) & Waterbody Open Space (WOS)
- STRA owners must take a one week break from renting (seven consecutive nights) during the months of June, July, and August
- Property owners and their family/friends are permitted to occupy the premises during the Summer Monthly Break



In June, July, and August, an operator is required to not rent an STRA for a minimum of one week (seven consecutive nights). The owner may select any week they choose. This would be an example schedule, with blackout dates highlighted.

Summer Rental Frequency

- STRA owners are limited to accommodating only one rental group every six consecutive nights
- There is NO minimum or maximum number of nights per stay
- Applicable ONLY to properties zoned Waterfront (WR), Community Residential (R4) & Waterbody Open Space (WOS)
- Applicable ONLY between the Friday immediately preceding Victoria Day and the Tuesday immediately following Labour Day of each year

Examples of Summer Rental Frequency

- Think about the calendar in six consecutive night increments

Permitted Rental Schedule	Not Permitted Rental Schedule
2 night rental, 4 night break	2 night rental, 2 night break, any night rental
3 night rental, 3 night break	3 night rental, 2 night break, any night rental
4 night rental, 2 night break	4 night rental, 1 night break, any night rental
6 night rental, any night rental	
6 night, 6 night, 6 night, 1 week break	

June

2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	RENTAL NIGHT 1	RENTAL NIGHT 2
RENTAL NIGHT 3	BREAK NIGHT 4	BREAK NIGHT 5	BREAK NIGHT 6	6 NIGHT INTERVAL BEGINS AGAIN NIGHT 1	RENTAL NIGHT 2	RENTAL NIGHT 3
RENTAL NIGHT 4	BREAK NIGHT 5	BREAK NIGHT 6	6 NIGHT INTELVAL BEIGNS AGAIN NIGHT 1	NIGHT 2	RENTAL NIGHT 3	RENTAL NIGHT 4
RENTAL NIGHT 5	ONE WEEK BREAK NIGHT 1	ONE WEEK BREAK NIGHT 2	ONE WEEK BREAK NIGHT 3	ONE WEEK BREAK NIGHT 4	ONE WEEK BREAK NIGHT 5	ONE WEEK BREAK NIGHT 6
ONE WEEK BREAK NIGHT 7						



Application Process

SHORT TERM RENTAL ACCOMMODATIONS IN MUSKOKA LAKES

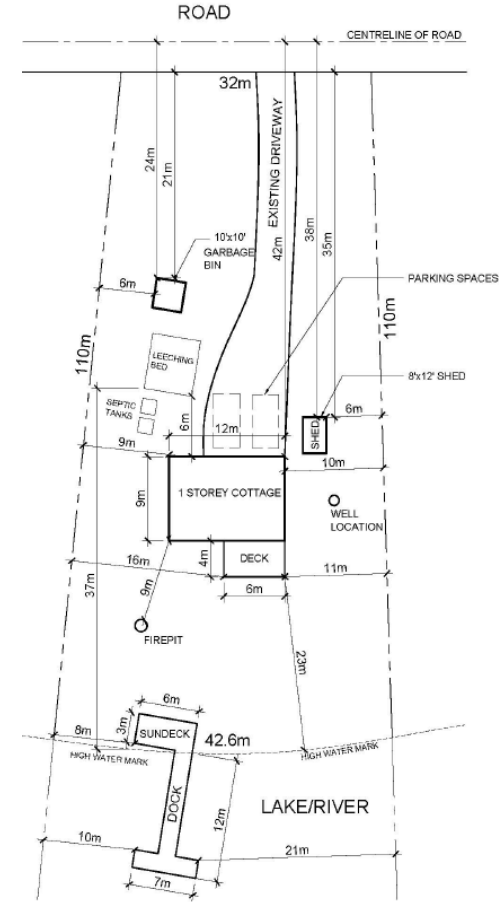
Pre-Application Checklist

- Owner Information (name, contact information)
- STRA Information (address, type of access, photographs)
- Applicant Information (if different from owner) & Owner Authorization
- Responsible Person Information (name, address, contact information)
- Site Map (buildings, structures, landscape features, sewage disposal system, parking areas, waste disposal)
- Floor Plan (rooms, smoke and carbon monoxide alarms, fire extinguishers, plumbing fixtures, entrances and exits, fire escape routes, cooking appliances)
- Renter's Code of Conduct
- Licensee Acknowledgement
- Renter's Information Package (address, responsible person, emergency phone numbers, instructions for waste disposal, Renter's Code of Conduct, common By-law offences and penalties, boater safety information)

<https://www.muskokalakes.ca/en/resourcesGeneral/Documents/By-law/STRA-Pre-Application-Checklist.pdf>

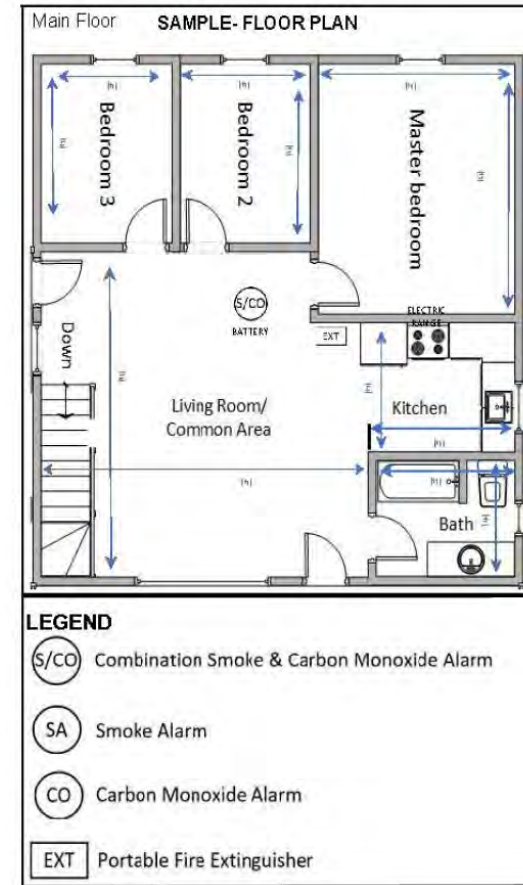
Example Site Map

- Can be drawn by using Muskoka Geohub, or current surveys, site plans, or building permits. It can be completed by an owner, surveyor, designer, builder, or any other capable person.
- Must be drawn to scale and include all locations and dimensions of:
 - All buildings and structures
 - Septic system, if applicable
 - All landscaping features (patios, decks, firepits)
 - Parking areas
 - Waste disposal locations



Example Floor Plan

- Can be drawn by using any existing plans. It can be completed by an owner, surveyor, designer, builder, or any other capable person.
- Must be drawn to scale and include all locations and dimensions of:
 - Each room and its intended use (with occupancy number)
 - Smoke and carbon monoxide alarms
 - Fire extinguishers
 - Entrances and exits, fire escape routes
 - Fireplaces
 - Plumbing fixtures
 - Cooking appliances





Penalties

SHORT TERM RENTAL ACCOMMODATIONS IN MUSKOKA LAKES

Demerit Point System

- If a By-law is contravened, demerit points can be applied against an owner and their STRA license
- Demerit points expire after 3 years from the date of issuance
- Once a property accumulates 10 demerit points within a 3 year period, the property owner will receive a warning letter with a requirement to submit a plan to the Township outlining what measures they will put in place so as not to receive any further demerit points
- Once a property accumulates 15 demerit points within a 3 year period, the property owner's STRA license will be suspended and they will no longer be able to operate for a period of time determined by the Township (until the situation is rectified)
- Refer to By-law Schedule 'B' for comprehensive list of contraventions and corresponding demerit points

Contravention	Demerit Points
Contravene any By-law (noise, burning, etc.)	5
Operate STRA in excess of Summer Rental Frequency	5
Fail to ensure STRA operates in accordance with maximum permitted occupancy	10
Fire Protection and Prevention Act	15
Building Code Act	15

Administrative Monetary Penalty System By-law (AMPS)

Contravention	1 st Offence	2 nd Offence	3 rd Offence and beyond
Market or operate STRA without a License	\$5,000	\$10,000	\$30,000
Market or operate STRA while under suspension	\$10,000	\$20,000	\$60,000
Operate STRA during Summer Monthly Break	\$2,000	\$4,000	\$12,000
Operate STRA in excess of Summer Rental Frequency	\$2,000	\$4,000	\$12,000



Submitting Concerns

SHORT TERM RENTAL ACCOMMODATIONS IN MUSKOKA LAKES

Report a Concern

Submit concerns about an STRA via “Report a Concern” on the Township website

Granicus software will provide a 24/7 hotline for reporting STRA concerns

The By-law Department aims to have seasonal officers working later into the afternoons, on weekends, and on holidays throughout the summers to address STRA concerns occurring outside of regular office hours

Next Steps

Launching of the online application portal will be announced at a later date, the Township is working diligently to get it up and running as soon as possible

In the meantime, owners and operators can begin to prepare their applications by reviewing the webpage and associated documents

All operators operating in 2025 must submit their applications by December 31, 2025

Operators are permitted to continue to advertise and operate through 2025 without a license

Rental restrictions come into effect on May 1, 2026

Stay informed with updates from the Township's website and register with our Engage Muskoka Lakes page to receive up to date information

Once the online application portal opens, the Township will notify the public



STRA Webpage

<https://www.muskokalakes.ca/en/residents/short-term-rental-accommodations.aspx>



CONTACTS



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Questions?



WHAT IS A SHORT TERM RENTAL ACCOMMODATION (STRA)?

A Short Term Rental Accommodation is the use of any part (or all) of a dwelling used for accommodation in exchange for payment for 28 consecutive days or less.

This does not include motels, hotels, resorts, bed and breakfasts, cabin rentals, tourist lodges or similar commercial or institutional establishments.

Do you own or operate a STRA in Muskoka Lakes?

All operators must apply for a license by December 31, 2025 in order to operate a STRA in Muskoka Lakes. All operators can continue to advertise and operate without a license through 2025.

1 Apply for License

Be prepared to submit: insurance, a site map, floor plan, photos, etc.

2 Always Keep Limitations Top of Mind

Be mindful of booking dates and occupancy limits. Rental restrictions come into effect May 1, 2026.

3 Should You Contravene the By-law, License will be Revoked or Suspended

If you receive 15 demerit points your license will be revoked or suspended

All STRA's in Muskoka Lakes will be limited to 2 people per bedroom. If an operator can provide sufficient evidence that their sewage system is properly equipped to service more than this amount, the Township may increase the maximum occupancy for the STRA on the issued license.

Concerns about a neighbour operating a STRA?

To report visit www.muskokalakelakes.ca, and fill out the report a concern form or contact the by-law division at 705-765-3156.

