



Cottage Owners Guide to Cottage Rental

Kennisis Lakes

Draft for Comments

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Source:

This document and attachments may be download from
www.kennisis.ca/documents/rental

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Disclaimer

No representation is made or warranty given as to the accuracy or completeness of any content of this document. The user assumes all risks of use. Neither the Lake Planning Steering Committee, author nor the KLCOA assumes responsibility for any loss resulting from such use.

About the Author

Jeff Gardner has been in the cottage rental business since 2003 and develops a variety of web sites including:

- Cottage Rental web development: www.rental-cottages.ca
- Kennisis Lake Plan: www.Kennisis.ca.

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1. Introduction

This document provides cottage owners with assistance to successfully manage the cottage rental process and has been prepared as recommended by the Kennisis Lake Plan (section 8.3 recommendation #1).

We are neither promoting or criticizing cottage rental. We recognize that people do rent their cottage, sometimes with unintended consequences. If you are or will be renting your cottage, please consider the voluntary recommendations in this guide to ensure you protect property values and the pristine nature of our lakes.

When renting a cottage, you are responsible to manage the “rental experience” for both the renter and the rest of the Kennisis community. You may be dealing with strangers who may have little understanding or experience with things such as cottage plumbing or country living. To assist you with this endeavour we have provided the knowledge and experience of several cottage owners who rent their cottage.

This document does not provide ‘hints or tips’ on how to rent your cottage, but instead provides cottage owners helpful information on:

- Liability/Insurance
- Protect Lake Water Quality
- Consideration for your neighbours
- Protecting your Septic system
- Managing Garbage and Dump issues
- Managing Boating issues

As well, the following attachments have also been provided. They can be download in Microsoft Word format from the web site www.kennisis.ca/documents/rental

Attachment 1 - **A *Sample Rental Contract***: a template designed to better manage the rental experience, protect the environment, prevent problems with your neighbours and reduce your liability. It contains best practices that you may want to identify to renters such as how to manage garbage, parking, etc.

Attachment 1- Sample Rental Contract Contents:

- Liability Waiver /Indemnification
- Security Deposit/Cleaning
- Garbage/Recycling
- Cancellation
- Limits to number of people
- Smoking
- Owner Access

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- Subletting
- Safe Boating / Invasive Species

- Attachment 2 - **A *Guide for Cottage Renters***: a file that you can customize to provide your Renters with information for safe enjoyment of the lake and your cottage. We suggest you send this guide to your renters prior to their arrival and keep a copy at the cottage. It contains best practice examples such as instructions on how renters should protect your septic system, boating and respect for your neighbours and the environment.

Attachment 2 – Sample Cottage Guide for Renters Contents:

- Emergency Information
- House Rules:
 - Septic Systems
 - Camp Fires
 - Pets
 - Clean Water Protection
- Garbage/Recycling/Dump
- Boating Guidelines
 - Invasive Species
 - Code of Conduct
- Places to Go

1 Liability and Insurance

As a cottage owner you could be held responsible for injury or losses from renters, their guests and other lake users. Risks can be reduced by utilizing a proper rental contract and by taking preventive action to reduce your risks. For example: fixing weak railings around decks, having sufficient insurance and not providing renters with a power boat. If renters bring their own boat you should provide a copy of the Kennisis hazard map available at the two Marine outlets on the lake or download it from: www.kennisis.ca/maps.htm

Many cottage insurers will insure a cottage for short term rentals within an existing cottage insurance package while other insurers will require a special policy. You will need to contact your insurance agent to ensure proper coverage for the period rented.

Rental of power boats incurs significant liability risks and requires additional insurance that is typically priced outside of most cottage owners budgets (often more than \$2000 per year) therefore it is suggested that power boats not be provided as part of the cottage rental. Boat rentals are available from the two marine suppliers on the lake.

You may also wish to consider providing a First Aid Kit and fire extinguisher within your cottage and let renters know where they are.

Information on Bears can be obtained from the MNR web site and from MNR fridge magnets containing advise on how to “react when confronted by bears”.

2 Septic Systems

Many renters will not fully understand the complexity of cottage plumbing systems and may not be familiar with the special needs of septic systems. To protect your septic system and the lake we suggest you post the following small sign at each toilet:

**Please do not put anything down the toilet
other than natural waste and toilet paper.**

Sanitary napkins, disposable diapers, “pre moistened wipe ups”, condoms, paper towels, harsh cleaners, cigarette butts or grease should never be put down the toilet. These items are sure to plug the plumbing system.

You should provide cleaning products that are compatible with septic systems such as “Nature Clean” (biodegradable and non chlorinated which can be located at Home Hardware in Minden and Haliburton or the Independent Grocer) which include:

- Laundry detergent
- Dish soap
- Dish washer detergent (choose septic friendly, non-chlorinated, no phosphate)
- Household Cleaners

Renters may be hard on septic systems. We suggest you have the septic tank pumped every 3 years.

3 Garbage/Recycling

Most cottage owners will want the renters to dispose of their garbage . It is important that you schedule the departure date/time to match the dump hours – otherwise renters may leave their garbage at the cottage or the dump gate if the dump is closed. You will also have to provide the renter with temporary access to the “dump card”.

You should provide two recycling bins and advise renters recycling is separated into 3 groups:

- Containers (glass, plastic, cans ...)
- Fibre (paper, cereal boxes)
- Corrugated cardboard.

Since clear bags are required for non recyclable garbage and may be difficult to locate, we suggest you provide them for the renters.

Kennisis Dump Hours (last updated summer of 2008)

Summer (May 1 – Sept 30):		
Monday, Tuesday, Thursday, Saturday		10:00 AM – 5:00PM
Sunday & Holiday Mondays		10:00 AM - 6:00PM
Winter (Oct 1 – April 30)		
Saturday, Thursday		10:00 AM – 5:00PM
Sunday & Holiday Mondays		10:00 AM – 5:00PM

4 Boating

Many boaters (not just renters) are not aware of how their behaviour can affect their neighbours. Seadoos, water skiers/wake boats should be encouraged not to boat directly in front of the cottage or within small bays. Instead they should be told by the cottage owner to move out into the centre of the main lake (not staying parallel to the shore). This information along with the Kennisis Boaters code of conduct should be put into your Cottage Guide. Provide a Kennisis Lake Hazards Map to boaters – available at the two Marine outlets on the lake or download at www.kennisis.ca/maps.htm

The law requires one approved life jacket or Personal Flotation Device (PFD) for each person on board. They should be of the correct size and be in good condition. An approved emergency kit (flash light, 50 feet floating throw rope, whistle, etc.) extra paddle should be provided with each boat.

Since cottage owners will not be able to provide all sizes of PDF – especially for children, this means you should advise your renters to bring a correctly sized PFD for each child. We also suggest you provide a couple of spare PFD for visitors and emergencies.

5 Night Skies

If you have outdoor lights, they should shine down not out onto the lake or your neighbours property. Renters may not conserve power since they do not pay directly for it. Consider installing timers on outdoor lights to reduce your power bill and light pollution.

6 Camp Fires

As a cottage owner, you are responsible for the actions taken at your cottage including preventing forest fires (which have already occurred on several neighbouring lakes due to camping). We request that all cottage owners establish a policy that states renters may not use fire pits or create camp fires

If you do allow camp fires, ensure you provide a fire pit, bucket and a supply of local wood.

7 From the Pros

The following general information was suggested by cottage owners who rent:

- Find the name of a good plumber, if you need one renters will not be pleased to wait while you try to source a good one.
- Keep a supply of drinking water on hand – if they power goes out the renters may need it.
- Have a phone that works without power
- Keep candles and a flash light available for extended power outages
- Keep fire alarms / Carbon monoxide detectors in good working order and change the batteries twice per year (when the clocks change).
- You may wish to supply the phone number for Hydro and your account number so that Renters may report outages and determine status.

8 Rental Contract

You should have your lawyer review a rental contract. A sample contract has been provided www.kennisis.ca/documents/rental

We request that you include items 1 to 4 in your contract and consider including the other items as required. Items identified between the following symbols in red < > should be updated to reflect the needs of your cottage:

- 1) All **Boats/Seedoos be washed**, bilges and live wells emptied to remove any potential invasive species prior to launch at the lake. You should repeat this procedure after departure. An informal wash is available at the Kennisis marina however we would suggest washing it prior to your arrival at the lake.
- 2) **Recycling**: The renter agrees to deposit all recyclables in the approved bins and garbage at the indicated locations within the dump site.
- 3) **Number of Persons** –include a clause that states the maximum number of people that can use your cottage at any one time. This will protect your septic and relations with your neighbours.
- 4) **Parking** – state where vehicles are to be parked and the maximum number of vehicles that can be accommodated. It is important to state that parking is not allowed on the road, and that in winter access must be provided for snow ploughing.
- 5) **Pets** – state whether pets are allowed or not, and what limitations you wish to include such as ‘on leash’, poop and scoop etc. Note that dog poop left near the water can make you or your neighbours sick.
- 6) **Security Deposit**: we suggest that you include a security deposit (typically \$350 - \$500) so that you motivate renters to maintain your property and reduce the possibility of damages.
- 7) **Renter Liability** –include a statement that the renters are responsible for taxes and insurance deductibles – otherwise you may end up paying for these items in the event of damage by the renters.
- 8) **Taxes**: you should be aware that GST, PST and income tax may be applicable to your rental
- 9) **Owner Access** – we suggest you include a clause that allows the owner access during reasonable hours so that you may ensure your protection of your property.
- 10) **Subletting** – we suggest you include a clause that states subletting is not allowed to protect your property.

- 11) **Telephone Long Distance / Satellite Pay Per Use:** you should determine what your policy is and how any costs will be managed. Many owners disable telephone long distance and password protect Satellite pay per use.

9 Noise Control

You should establish some guidelines for your renter to follow regarding noise. Your house rules in the Cottage Guide Booklet should restrict renters from playing music outside (ghetto blasters , stereos etc). You may wish to supply only a small stereo system so that renters may not create a lot of noise that could disturb your neighbours.

10 Guide for Cottage Renters

You should provide renters with a small booklet on how your cottage works and any rules or information that may assist them. You will often find that frequent questions can be answered by this booklet saving you time and increasing the renters enjoyment of your cottage .

You may wish to consider adding sections regarding:

- Community Notes – keeping the noise down etc.
- Smoking
- BBQ Use
- Where to find ...
- Fire Place instructions
- Internet Access
- Hot Tub Use
- Bedding
- Cell Phone Reception
- Plumbing
- Satellite TV Operation
- Close Up Instructions and Garbage handling
- What to do in the event of a power outage
- Life Jackets and Safety Kits
- What to bring, what is provided
- House Rules
 - No shampooing or washing in the lake etc.
 - Use only the cleaning products provided

A copy of the Guide for Cottage Renters (in Microsoft Word format) can be found in www.kennisis.ca/documents/rental/GuideForCottageRenters.doc

Attachment 1 – Sample Rental Contract

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Attachment 2 – Guide for Cottage Renters

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