

# Kasshagog Guide to renting out your cottage

References: <https://cottagelife.com/realestate/8-expert-tips-for-renting-out-your-beloved-cottage/>

## Protect your cottage from damage

A major source of concern when renting out your property is knowing whether the renter will treat it with the same respect you do. So how do you protect your cottage from damage? For starters, you should put personal items behind closed doors and make sure that large-ticket items like boats are excluded or charged for use. Always set clear and concise guidelines—most renters won't read long paragraphs of legalese—and have them readily available. CanadaStays makes this easy by including “house rules” that guests must agree to before booking. You can also ask for a damage deposit to protect your property, and you can screen your renters with a simple set of standard questions before accepting a booking. Lastly, make sure you have short-term rental coverage, which select Canadian insurers now offer by day.

## Decide on a check-in system

Platforms like CanadaStays let you regulate your check-ins and check-outs much like a hotel would. You can state upfront that guests can check in only on certain days or after a certain hour, and that they need to be out by a specific time. Some cottage owners go traditional with a hidden key, while others have opted for more modern check-in systems, from coded keypads to remote smart-home entry systems. For a smoother process, you can try platforms like Hostfully, which lets you create standardized digital guidebooks for guests.

## Go with a secure payment system

If the transaction isn't safe, then renting your cottage can be risky. [Fraud is a very real concern](#) for both property owners and travellers, so we asked CanadaStays about how they tackle security issues. With a focus on transaction safety, they created a secure payment system that protects both the owner and renter from fraud by holding the traveller's payment and paying out the owner only after the traveller checks in safely. The online platform also protects against fraudulent credit card activity, keeping the owner safe from scams and schemes. Booking platforms like CanadaStays therefore have a safety advantage over customer-to-customer marketplaces or classified transactions, which often rely on offline payment solutions with no tracking mechanisms and in-person meetups.

## Understand your province's tax laws

There's no way around it: using your beloved cottage property as an income opportunity means having to [claim any rental fees as income](#) on your taxes. So to avoid surprises come tax time, do your research early. Each province has its own tax laws concerning short- and long-term rentals, so it's important to know what you're getting into before you get into it. A quick call to your accountant can end up saving you both money and frustration in the future. Track and claim everything to avoid the dreaded audit come spring.

## List intelligently

The internet is a big and sometimes scary place. There are countless sites offering the same services, and it can be tricky to know where to turn. But make no bones about it: your cottage is a deeply personal place, and you shouldn't cut corners when renting it out. Do your due diligence and make sure the platform you list on can provide you the support you need, offers secure online payment, and will bring you the types of travellers you're looking for.

## Protect your community

Make sure your renters know your house rules about number of guests, pets, noise and lights. You don't want your neighbours mad at you!

Make sure they know the current township status re fires.

Make sure they know how to properly dispose of their garbage. Leave some bag tags or tell them where to buy them.

do to get things ready for rental.

<https://www.ratesupermarket.ca/blog/6-tips-renting-out-your-cottage/>

### **Before you start:**

- Check rental listings for your area to set a competitive price: Take into account water access (do you have a beach?), number of bedrooms, the modernity of the place, proximity to where your renters live (you can't charge as much if you're a five hour drive from a big city) and amenities such as a dishwasher or boat.
- Clean up: You need to put away any personal belongings and be sure anything you do own at your cottage you could, at least in theory, live without. That means taking home your top-notch chef knives and the fancy stereo system. The more basic your cottage, the less you have to lose in case something gets stolen or broken.
- Be safe: Many renters are families so they will be looking for a childproof cottage free of hidden hazards. Be sure you have gates for the docks and there are railings on the deck. Even little things like a mat in the shower can prevent big problems later.
- Get insured: Call your insurance company to be sure you're fully covered for renters. If not, it might be time to switch policies or providers.
- Get help: A property management company can help if you're doing many weeks of rentals a year. At the very least, you'll want a cleaning service. Tap into a web service such as Cottage Country, or one that caters to your region such as Ontario Cottage Rentals. For a fee, you can advertise and book your cottage and your potential customers will easily find you there.
- Smart marketing: Take good pictures and post an online summary of your second home with detailed descriptions of what makes it unique. If you're running things off your own web site, use online tools such as a booking calendar to make bookings easier.

<https://theshepherdgroup.ca/tips-for-renting-out-your-cottage/>

**1. Decide the who and what.** We're all for giving people the benefit of the doubt, but we must also be mindful that some guests will damage their rented dwelling. To avoid this, get a sense of what your renters are like and set clear rules about what is not allowed at your property.

To ensure compliance, include the rules in the rental agreement. Generally, reliable guests such as friends, family and colleagues are more likely to adhere to your rules. However, if you're renting to strangers, make sure you're communicating clearly and firmly.

**2. Create a quick how-to guide to your cottage.** Obviously, you know where everything is located around your cottage, but others will not. Jot down some notes and tips for your renters as to where they can find the hot water tank, circuit breaker panel, first aid equipment, phone book, as well as fire and other alarms. Include instructions for garbage disposal, what must not be flushed into the septic tank and emergency preparedness. Last but not least, leave a number they can reach you 24/7.

**3. Make sure your house is ready to receive.** That means turning on the water and power, checking all pipes, fuses and appliances and cleaning the place. Be clear with your renters whether you expect them to leave the cottage as they found it or not. Needless to say, leave supplies and directions if you expect them to clean up at the end of their stay.

**4. Brush up on your seasonal property insurance.** Speak with your broker to make sure your policy will cover you while you rent. First of all, find out if your policy covers rentals because some do not. You will also need to know the limit on the length of time the policy allows you to rent your cottage.

If your current policy does not respond to your needs, consider instructing your broker to source a better solution for you, including higher liability limits. Moreover, try to account for as many contingencies as possible. For instance, if you expect your renters to use your watercraft or off road vehicles, make sure your policy covers claims resulting from this use. If not, you will need to acquire additional coverage.

**5. Be prepared for wear and tear.** No matter how well your renters take care of your cottage, their stay will inevitably cause a little extra wear and tear. Make sure to inspect your cottage after they leave and address any damage or maintenance issues promptly. This will help you avoid liability issues and ensure your property remains marketable throughout cottage season.

<https://www.cottagetips.com/tips/renting-out-the-cottage/>

### **Make A Cottage Information Kit**

An information kit about the cottage should include all the details that a prospective renter might want regarding all of the things that are included with the cottage. You want to get the right people. The more information they have at the beginning, the less likely they are to call you after they arrive.

List the maintenance equipment, kitchen appliances, the bathroom facilities, consumables, indoor and outdoor furniture, local rules, emergency numbers, interesting historical sites and local events.

Be specific about property location, water depth, and the number of stairs from the dock to the cottage. If the property has a steep slope, you must tell people about it.

Itemize the recreation equipment that is available and permitted for renter use.

Summarize the presence of wildlife both in and around the cottage. When people know they may see a mouse in the cabin, they are less likely to complain when one appears. If you have resident skunks or porcupines, the renters should know this in case they decide to bring their dog.

<https://www.cottagetips.com/tips/renting-a-cottage/>