

Short-term rental operator's guide

How to be a responsible host



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Overview

About this guide

This guide highlights information for residents currently operating or looking to operate short-term rentals in Mississauga. This information is provided for reference purposes only, and it is your responsibility to review any and all applicable by-laws. More information can be found at mississauga.ca/str.

Mississauga's Short-Term Rental Accommodation Licensing By-law 0289-2020

The City of Mississauga's [Short-Term Rental Accommodation Licensing By-law 0289-2020](#) (Short-Term Rental By-law) regulates short-term rentals in Mississauga.

Under the Short-Term Rental By-law, you're required to obtain an operating licence if you wish to rent all or part of your principal residence (the home where you normally reside) for 30 consecutive days or less.

Violating the City's Short-Term Rental By-law can result in a warning, penalty notice or a charge under the Provincial Offences Act. Refer to the chart Mississauga Short-Term Rental Rates and Fines on page 15.

Examples of common by-law violations include:

- Operating without a licence
- Operating more than one short-term rental
- Operating from a home that is not your principal residence

Basic terminology

The by-law has terminology that you should understand.

Short-term rental

A short-term rental is all or part of a person's home that is rented out for 30 consecutive days or less in exchange for payment.

In Mississauga, short-term rentals do not include hotels, motels, units that are normally used as a student residence and are owned or operated by a publicly funded or not-for-profit educational institution or other accommodations where there is no payment.

Short-term rental operator

A short-term rental operator is the person who is responsible for overseeing and managing the operation of a short-term rental and is required to be licensed under the Short-Term Rental By-law. An operator can be the owner or a tenant of the home.

Short-term rental platform

A short-term rental platform is any website facilitating short-term rental reservations online and receiving payment for this service (e.g. Airbnb, Booking.com, Podsliving.com etc.).



Overview

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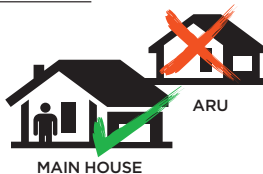
Principal residence

As per Mississauga's Short-Term Rental By-law, you can only operate a short-term rental from your principal residence. This is the home or Additional Residential Unit (ARU - secondary suite, garden suite or laneway suite) where you ordinarily reside, and the address you use across all official documents, including but not limited to bills, taxes, insurance, government identification, and financial records.

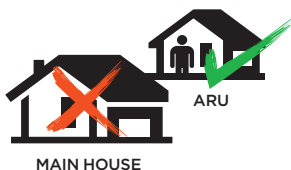
Since you can only operate a short-term rental from your principal residence, this means that you can only have one short-term rental property in Mississauga.

Similarly, you can only short-term rent an ARU if you reside in that unit. For example, if you own a house and the property also contains a laneway suite or a secondary suite within it, you would only be able to short-term rent the portion in which you reside.

If you reside in the main house, then you would only be eligible to short-term rent the main house.



If you reside in the secondary suite or laneway suite (ARU), then you would only be eligible to short-term rent the secondary suite or laneway suite of the house.



You can short-term rent only the part of the property you live in.

Things to consider before applying for a Short-Term Rental Licence

Adequate insurance

Short-term rental operators are required to have and maintain general liability insurance with a per occurrence limit of at least \$2 million. You may wish to ask your insurance company about the appropriate insurance product for your short-term rental. You're required to show proof of insurance when applying for your licence.

Condominium owners

If you live in a condominium, you must provide proof that short-term rentals are permitted in your condominium. Some condominium corporations have their own by-laws regarding short-term rentals, including prohibitions. It is your responsibility to understand and follow the rules set out by your condominium.

Renters

If you rent, you must get written permission from your landlord to operate a short-term rental. This includes renters of a home, condominium, or ARU. You should also be aware of your responsibilities under the Residential Tenancies Act and your lease agreement.

Licensing

Obtaining a licence

Short-term rental operators must obtain a licence from the City of Mississauga prior to advertising a short-term rental or hosting guests.

A short-term rental operator licence is valid for one year from when an application is approved and paid for.

The City will inspect the property before issuing a licence. You, as the operator, are required to attend this inspection. Another individual or representative cannot attend the inspection on your behalf.

How to apply for a Short-Term Rental Licence

You can apply for a licence online at mississauga.ca/str. Alternatively, you can apply in person. Complete the application form (2883) and bring your supporting documents to the City of Mississauga's Licensing, Permits, and Regulatory Services office.

The licence application form and annual fee can be found online at mississauga.ca/str.

Licence timing

It can take up to a month or more to complete the licensing process.

Licence requirements

To apply for a Short-Term Rental Licence, you will need to provide the following:

- Proof you're at least 18 years old, such as a birth certificate, valid driver's licence or valid passport.
- Valid Level 1 Criminal Record Check issued in the last 60 days by Peel Regional Police. Third party record searches are not acceptable.
- Supporting documentation that the short-term rental is in your principal residence. This could be a recent utility bill or tax form issued in the last 12 months.
- Contact information for the primary person responsible for the short-term rental.
- Contact information for a secondary emergency contact.
- Property owner authorization: Permission from the homeowner (if you're a tenant).
- Condominium board authorization: Permission from the condo board (if the short-term rental is a condo unit).
- Proof of standard liability insurance with a per occurrence limit of at least \$2 million. This could be a letter from your insurance company or a copy of your insurance policy.

TO APPLY ONLINE:



TO APPLY IN-PERSON



Licensing

continued

Licence fee

The fee is subject to change based on changes to the City's User Fees and Charges By-law approved by Council. The current licensing fee can be found at mississauga.ca/str.

Renewing your licence

You cannot legally operate or advertise your short-term rental if your licence has expired – you must renew it first.

Complete and submit your renewal application and supporting documents online or in-person. When your renewal application is approved, the City will schedule an appointment with you to inspect the short-term rental. Once you have passed the inspection, and all your documentation is in order, you'll receive an email with a link to pay the licensing fee.

Changes to information on your licence application

You must inform the City within five days, as per the Short-Term Rental By-law, if any of the information that you provided relating to your licence changes. This includes changes to your phone number, email, and alternate (emergency) contact name or contact information. Should any information change, please log into your City profile or contact 311 for assistance. As a reminder, please do not send personal information, such as identification or credit card numbers, via email.

If you're moving, then you must inform the City so that your Short-Term Rental Licence can be closed. If you're moving within Mississauga and want to short-term rent your new home, you must submit a new application.

Inspections of short-term rentals

The City of Mississauga will conduct inspections of short-term rentals prior to issuing a licence, at time of renewal, and potentially at any time during the licensing period. This is to ensure the rental is safe and well maintained. As the operator, you're required to be present during any scheduled inspections.

Purpose of inspections

The City of Mississauga is authorized to carry out inspections at any reasonable time to ensure that licensed short-term rentals comply with the Short-Term Rental By-law and all other applicable by-laws. Inspections help ensure that short-term rentals are operating legally, safely, and responsibly. They also support housing availability, public safety, and the fair use of the short-term rental program in Mississauga.

Failing to participate in an inspection within the stated timeframe may result in a cancellation of your licence application or the revocation of your existing operating licence.

What to expect during an inspection

Areas and buildings on the property, beyond just the short-term rental, may be inspected for compliance with the City's by-laws. Copies of by-laws can be viewed at mississauga.ca/bylaws.

All documents the operator is required to keep as per the Short-Term Rental By-law may be reviewed.



Licensing

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What documents may be requested during an inspection

You may be required to submit current supporting documentation to demonstrate your principal residence, including but not limited to: insurance policies, paystubs, or tax documents.

If supporting documentation is requested, you will be required to provide the requested documentation to the Licensing Manager prior to the issuance of your licence.

Questions about your licence application

If you have questions and concerns about the status of your application, licence, or your listing, please contact the 311 Citizen Contact Center at public.info@mississauga.ca.

Resolution, response, and application processing timelines may vary based on your specific case and the volume of applications received.

If you have any questions, call 311 (905-615-4311).

Cancelling your licence

If you would like to cancel your Short-Term Rental Licence, please contact 311 or log into your City profile. You will need to provide the following information:

- Short-term rental licence number (in the format: 2026-000000-STR)
- Name of the short-term rental operator
- Address licensed as the short-term rental

You must request the cancellation of your own Short-Term Rental Licence. Another individual or representative cannot request this on your behalf. You will still be responsible for remitting any Municipal Accommodation Tax (MAT) from your guest bookings until your licence is cancelled.



Revocations of your licence

As per the City's Short-Term Rental By-law, the City can revoke and suspend an operator's licence. You will have seven days to appeal the City's notice of decision to revoke or suspend your licence.

Operating

Short-term rentals in the community

Short-term rentals can add vibrancy to neighbourhoods by welcoming visitors and supporting local tourism. Guests often explore nearby attractions, dine at local restaurants, and shop locally. This can help small businesses grow and contribute to a dynamic, thriving community. When managed responsibly, short-term rentals can be a positive presence in Mississauga's neighbourhoods.

Operating a short-term rental

Once you obtain a licence with the City of Mississauga and receive your licence number, you can operate your short-term rental. Note that you can only advertise and operate one short-term rental at a time. As an operator, it is your responsibility to maintain the property and ensure that your guests are good neighbours and adhering to City by-laws within your home and property. You're also responsible for ensuring that you meet the City's record-keeping and tax requirements.

Advertising your short-term rental

When advertising your short-term rental, you must include your licence number on the advertisement. It is a contravention of the Short-Term Rental By-law if you advertise without a licence.

Abiding by the Ontario Human Rights Code

As a short-term rental operator, you must abide by the Ontario Human Rights Code. Learn more: ohrc.on.ca/en.

Maintaining guest records

You must create and keep the following records for each transaction related to your short-term rental for three years, and provide them to the City upon request:

- Number of nights your short-term rental was rented in a calendar year.
- Nightly and total price you charged for each rental, including the Municipal Accommodation Tax (MAT) charged on the transaction.
- Whether the rental was an entire-unit rental or partial-unit rental.
- Any other information required by the Licence Manager.

Reporting and paying the Municipal Accommodation Tax

As a licensed short-term rental operator, you're required to collect and remit Municipal Accommodation Tax (MAT) on all rentals.

Filing the MAT report

You must collect the MAT at the time of booking/payment. Some short-term rental platforms will collect the MAT on the operator's behalf. Operators should confirm this with the platform.

For any MAT related questions, please contact collections@mississauga.ca.

To learn more visit

mississauga.ca/services-and-programs/business/municipal-accommodation-tax

Operating

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Preparing for issues or emergencies

Emergency contact and calling 911

You're required to provide your guests with the emergency contact name and phone number you had provided as part of your licence application. This contact must be available 24 hours a day, seven days a week during your guests' entire rental period.

The City also recommends placing clear instructions inside the short-term rental, in a visible location, advising guests when to contact 911.

Evacuation plan

The City's Short-Term Rental By-law requires operators to have an evacuation plan posted at every exit. Refer to the template on page 14.

Carbon monoxide and smoke alarms

You must comply with the Ontario Fire Code. If you're the owner of the home, it is your responsibility to ensure that carbon monoxide and smoke alarms are maintained in good operating condition and are tested both annually and after each tenancy change. If you're the tenant in the home, your landlord is required to provide you with a copy of the alarm's maintenance instructions.



Being a responsible operator and neighbour

The City of Mississauga has rules in place to help keep communities safe, clean, and enjoyable for residents and visitors. It is your responsibility to understand the applicable rules that apply to all properties and residents in the City. You're accountable for your short-term rental and the activities that take place during your guests' stay. Please ensure that you and your guests understand all the rules described below. Failure to follow the City's by-laws can result in a fine and possibly the revocation of your Short-Term Rental Licence.

City of Mississauga by-laws

All property owners in Mississauga must repair and maintain their property according to the City's by-laws, including rental properties. Learn more at mississauga.ca/bylaws. Here are some things to keep in mind to be a responsible operator and neighbour.

Property standards

Your property must be maintained in a clean and reasonable condition so as to prevent fire, accidents or health hazards.

Grass on private property and the adjoining boulevard must be cut and maintained.

All trees on your property must also be maintained so that they don't create a safety hazard.

The entire property, both interior and exterior, must be structurally sound, kept clean, free of hazards and in good repair as per the [Property Standards By-law](#), [Zoning By-law](#) and [Ontario Building Code](#).

Operating

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Unit temperature

As per the [Adequate Temperature By-law](#), you must provide adequate heating to the unit and ensure the air temperature does not go below 20 degrees Celsius.

If air conditioning is installed, you must ensure the indoor air temperature does not exceed 26 degrees Celsius.

Lighting

As per the [Nuisance Lighting By-law](#), operators must ensure that exterior lights do not shine directly into another property.

Pools

If you have a pool or a hot tub on your property, you must ensure that you have a pool enclosure that is approved by the City.

Pools and pool related equipment need to be properly maintained and free from leaks or damage.

Your pool must comply with the [Swimming Pool Enclosure By-law](#) and be set back from property lines. As an operator, you're responsible to let your guests know if they are permitted to use the pool or hot tub, and for ensuring that all related enclosures are securely maintained at all times.



Noise by-law and nuisance gathering

It is important that guests are respectful and keep neighbours and the surrounding community in mind.

Ask your guests to keep noise to a minimum so that it does not disturb local residents. Make sure your guests understand what is allowed by the City's [Noise Control By-law](#). This includes noise from radios, speakers and parties.

Nuisance gatherings are prohibited in the City. It is important to note that both you and/or your guests can be charged if a gathering is deemed a nuisance gathering. A nuisance gathering includes one or more of the following as defined by the [Nuisance Gathering By-law](#):

- Public disorderly conduct.
- Public drunkenness and intoxication.
- The unlawful sale or distribution of alcoholic beverages or controlled substances.
- The deposit of refuse on private or public property.
- Pedestrian traffic, vehicle traffic, or illegal parking that obstructs the free flow of traffic or interferes with the ability to provide emergency services.
- Unreasonable noise (loud music, shouting).
- Unlawful open air burning or fireworks.
- Public disturbances, like public brawls or fights.
- Outdoor public urination or defecation.

Hosting or attending a nuisance gathering can result in fines up to \$100,000. Repeated violations may also result in a revocation of your Short-Term Rental Licence or your listing being removed from the host platform.

Operating

continued

Litter and waste

As an operator, you should ensure that your guests have access to proper garbage, recycling and composting containers in order to keep the neighbourhood (streets, sidewalks, paths, parks, etc.) free of garbage and litter.

Waste containers should be stored in the backyard, side yard or garage when they're not out for pickup.

The [Debris and Anti-Littering By-law](#) prohibits throwing, placing or depositing refuse or debris on private property or City property.

It is your responsibility to ensure that waste is properly set out for waste collection days and that guests follow proper garbage disposal rules.



Parking

As an operator, you must ensure that guests are following the City's [Traffic By-law](#) in terms of parking.

You should inform your guests whether parking is available on the property as part of their booking. On-street parking is permitted for five hours, unless otherwise posted.

Please do not allow guests to block sidewalks or driveways.

You should inform your guests whether parking is available on the property as part of their booking, and to inform them of the following parking rules:

- Street parking is allowed for up to 5 hours unless posted otherwise
- No street parking between 2–6am
- Never block sidewalks, driveways, fire hydrants, or fire routes with your car
- Avoid parking on grass or on the street when it snows

For longer stays, you may need to obtain a temporary parking permit for your guests.

Learn more about parking:
mississauga.ca/parking

Tickets and towing may occur if rules aren't followed.

Short-term rentals play an important role in supporting Mississauga's tourism industry and offering visitors a unique and local way to experience the City. Through the Short-Term Rental By-law, the City of Mississauga prioritizes responsible hosting, neighbourhood stability and ensuring operators, guests and the community are informed and supported.

Appendices

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Short-term Rental Emergency Information

Property Details

Address

Host Name

Phone

Email

Emergency Contact

Emergencies

Use **911** for any life-threatening emergency, including:

- Medical emergencies
- Fire or visible smoke
- Crime in progress
- Gas leak or explosion
- Any situation involving immediate danger to people or property

City Services

Call **311** for non-urgent community or property concerns, including:

- Noise complaints
- Parking issues on public streets
- Property standards concerns
- Animal control matters

Guest Support

For all property-related questions or concerns, please contact your host. This includes:

- Maintenance issues
- Appliance problems
- Garbage or parking questions
- Access issues

Additional Resources

More information is available in the Guest Handbook.

Learn more:

mississauga.ca/str

Mississauga Short-Term Rental Rates and Fines

Category	Price
Annual licensing fee	\$283
Municipal Accommodation Tax (MAT)	6% of rental price per stay; must be reported monthly
Offence	Minimum fine: \$500; Maximum fine: \$100,000
Continuing offence	For each day the offence continues: Minimum fine: \$500 Maximum fine: \$10,000 (total daily fines are not capped at \$100,000)
Multiple offences	Minimum fine: \$500 per offence Maximum fine: \$10,000 per offence (total fines are not capped at \$100,000)
Serious non-compliance	Operating without a licence or multiple rentals can lead to fines up to \$100,000
Additional enforcement	Unpaid penalties may be added to property tax bill

Inspection Checklist

This inspection checklist is provided to help short-term rental operators understand what City staff will be reviewing during an inspection of their property. It is intended as a preparation tool to support compliance with the Short-Term Rental Accommodation Licensing By-law and other applicable City by-laws.

The checklist outlines common property standards, maintenance, and licensing obligations that City staff may assess during an inspection. Operators are encouraged to review this checklist in advance and ensure their property is maintained in a safe, clean, and compliant condition at all times.

Exterior Grounds

- No garbage, debris, or refuse accumulation
- No standing water or drainage issues
- Grass/weeds cut and maintained
- Driveways and hard surfaces in good repair
- Municipal address visible from the street
- Exterior lighting maintained in good repair
- Waste containers properly stored
- Trees maintained and not creating hazards
- Pools and enclosures compliant and properly maintained
- Fences and gates structurally sound

Building Exterior

- Walls, foundations, and siding are structurally sound and in good repair
- Stairs and porches safe and maintained
- Windows and doors operable and weather tight
- Trim, fascia, soffits, and eaves maintained
- No graffiti present

Roof & Drainage

- Roof structurally sound and weather tight
- Eavestroughs/downspouts functional
- Downspouts discharge away from foundation

Please note that this checklist is not exhaustive. Inspections may also include a review of other conditions, documentation, or areas of the property as required. Meeting the items on this checklist does not guarantee approval or issuance of a licence, but it will help operators prepare for inspections and reduce the risk of non-compliance.

Failure to cooperate with any part of an inspection will impact your eligibility to obtain or continue to retain a short-term rental operating licence.

Copies of relevant City of Mississauga By-laws can be viewed at mississauga.ca/bylaws

Interior Dwelling Unit

- Walls, floors, and ceilings in good repair
- No pest infestation
- Kitchens and bathrooms functional and safe
- Electrical and plumbing and components are maintained and free from defects
- No interior hazards observed

STR Licence & Operations

- Valid STR licence issued
- Licence number displayed on advertisements
- STR is operator's principal residence
- Operating only one STR at a time
- Not rented for more than 180 days per calendar year
- Evacuation plan posted
- Emergency contact information provided (24/7)
- Guest records maintained
- Operator cooperates with inspection

