

**Short-Term Rentals in the City of Kawartha Lakes**

*Business, Licensing, Community Impact and Benefit*

**Final Report**

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## **Table of Contents**

|   |           |
|---|-----------|
| <b>Abstract</b>   | <b>2</b>  |
| <b>Acknowledgments</b>  | <b>3</b>  |
| <b>Key Words</b>  | <b>4</b>  |
| <b>Introduction</b>   | <b>5</b>  |
| <b>Literature Review</b>  | <b>7</b>  |
| <b>Results</b>  | <b>15</b> |
| <b>Interview Findings</b>   | <b>16</b> |
| <b>Survey Findings</b>  | <b>19</b> |
| <b>Major Themes, Implications and Suggestions</b>                           | <b>23</b> |
| <b>Discussion</b>   | <b>25</b> |
| <b>Limitations</b>  | <b>26</b> |
| <b>Conclusion</b>   | <b>26</b> |
| <b>Appendix A - Survey Summary Table</b>                                    | <b>27</b> |
| <b>Appendix B - Survey Questions</b>  | <b>28</b> |
| <b>Appendix C - Interview Summary Table</b>                                 | <b>30</b> |
| <b>Appendix D: Semi-Structured Interview Questions by Interviewee (A–F)</b> | <b>32</b> |

## **Abstract**

This report examines resident perspectives on short-term rentals (STRs) in the City of Kawartha Lakes using a mixed-method dataset consisting of 150 resident survey responses and six stakeholder interviews. The findings show that resident opinion is divided, but concerns about neighbourhood stability, noise, parking, garbage, septic capacity, fire risk, and enforcement are prominent. A majority of respondents viewed STRs as having a negative effect on neighbourhood stability (89 responses, 59.3%), while views on tourism were more mixed, with 70 respondents rating STRs positively for tourism reputation and 52 rating them negatively. Interviewees from tourism, compliance, housing, resort, and STR-operator perspectives suggested that STRs fill a genuine accommodation gap, but that impacts are highly uneven and often concentrated around repeat problem properties. Across the dataset, the clearest policy tension is not whether STRs are always beneficial or always harmful, but how Kawartha Lakes can maintain tourism accommodation while improving accountability, environmental safeguards, housing awareness, and public confidence in enforcement. This report recommends a more targeted and transparent regulatory approach, stronger enforcement on nuisance properties, clearer public information on licensed units, and better monitoring of housing and tourism outcomes over time.

## **Acknowledgments**

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I would also like to thank the City of Kawartha Lakes for their collaboration and for offering the opportunity to explore this important issue within a local context. Their support and engagement provided valuable insight into the realities of short-term rental impacts and municipal regulation.

## Key Words

**Short-term rental (STR):** A dwelling offered for temporary accommodation through platforms such as Airbnb or VRBO.

**Neighbourhood stability:** Residents' sense of safety, belonging, predictability, and day-to-day livability within a community.

**Licensing and enforcement:** Municipal rules, inspections, approvals, and complaint processes intended to regulate STR activity.

**Tourism accommodation:** Places visitors stay while travelling, including hotels, resorts, inns, cottages, and STRs.

**Housing affordability:** The ability of households to access housing without excessive financial strain.

**Environmental servicing:** Infrastructure or private systems such as septic, wastewater, water supply, and fire safety that support occupancy.

## **Introduction**

Short-term rentals (STRs) have become one of the most debated housing and tourism issues in many rural and small-urban communities and are now widely recognized as a significant housing policy issue. In Kawartha Lakes, the debate is especially complex because the municipality relies on visitor activity, seasonal travel, and lake recreational activities, while also facing resident concerns about neighbourhood disruption, environmental servicing, and long-term housing availability.

In this environment, this study was commissioned by the City of Kawartha Lakes, which seeks to understand the perspectives of various stakeholders related to STRs. To this end, a resident survey was posted on the City of Kawartha Lakes website and residents were invited to answer questions and share their perspectives. In total, there were 150 resident responses. As well, six interviews were conducted with community members including a hospitality industry leader, and key municipal figures, and others (more fulsome details are included in the study below).

Interestingly, a wide range of perspectives related to STRs were revealed. For example, respondents often distinguished between well-managed STRs and nuisance properties. Supportive comments tended to emphasize that STRs provide spending by visitors within the community, act as an additional accommodation option compared to traditional accommodations like hotels, and generate income for property owners. Critical comments focused on excessive noise, parties, garbage, trespassing, traffic, septic strain, fire risks, and the perception that residential areas are being transformed into commercial lodging spaces.

Beyond outlining resident responses, this report centres on patterns in the data obtained from the survey and interviews noted above and assesses how residents and stakeholders describe their experiences. The goal is to understand the role STRs play in the

community, including their benefits, challenges, and how they are currently managed while answering these five questions:

1. **Housing & Neighbourhood Impact:** Has the growth or decline of STRs affected housing prices, rental availability, or neighbourhood stability?
2. **Tourism & Visitor Experience:** In areas with limited hotel supply, have STRs filled gaps in accommodation needs for visitors?
3. **Environmental Considerations:** Are there observable environmental concerns linked to STRs, such as septic strain or fire ban violations, and what data can be accessed to support these findings?
4. **Cultural & Community Identity:** Do residents feel STRs are altering the cultural character of their communities, especially in lakefront or traditionally seasonal neighbourhoods?
5. **Regulation & Governance:** How do residents and internal stakeholders perceive the effectiveness of the current licensing system—are STR rules on noise, parking, and other by-laws being enforced adequately?

Overall, the research supports the position that STRs are a welcome part of the Kawartha Lakes community, but are in need of more robust municipal regulation. To support this perspective, the report below is structured as follows: first, a literature review outlining key findings on short-term rental impacts related to housing markets, community and neighbourhood well-being, economic distribution, sustainability, and regulatory approaches. Then, a mixed-method approach, combining survey responses with interview insights. Finally, the results section presents patterns in the data and how residents and stakeholders describe their experiences. While the findings provide insight into how STRs are experienced

in Kawartha Lakes, the study does not establish causal relationships. It should be noted that the survey, upon which this report is premised, is based on self-selected responses (a point that is expanded on in the “Limitations” section below). Together, this report provides a locally grounded analysis of STR activity in Kawartha Lakes and supports the discussion of potential policy improvements to the current regulatory framework.

## **Literature Review**

Short-term rental (STR) platforms such as Airbnb and VRBO have rapidly transformed housing and tourism markets across urban, rural, and natural high-amenity regions, which are areas that are characterised by desirable natural features such as lakes and scenic landscapes. Initially framed as a form of “home sharing” within the broader sharing economy, STRs are now widely recognized as a housing policy issue with complex social, economic, and environmental implications. While STRs generate economic opportunities for property owners and contribute to tourism activity, an increasing amount of research highlights their role in housing affordability pressures, neighbourhood instability, and uneven distribution of benefits and costs across communities (Combs, Kerrigan, & Wachsmuth, 2020; Theophilus & Ulrich-Schad, 2025; Dinan, Lutz, & Poli, 2025).

The impacts of STRs are particularly pronounced in amenity-rich and tourism-oriented regions, where demand for short-term accommodation can outcompete long-term residential housing (Theophilus & Ulrich-Schad, 2025). As municipalities struggle to balance tourism development with housing security and community wellbeing, local governments have increasingly turned to licensing, zoning, and enforcement mechanisms to regulate STR activity. However, the effectiveness of these regulatory responses varies considerably depending on local conditions, such as housing market pressures, levels of tourism demand and enforcement capacity (Guth, Aišmannová, Benešová, & Pártlová, 2025).

Evidence from Canadian cottage regions suggests that enforcement challenges and uneven compliance remain persistent concerns, particularly in municipalities with limited administrative capacity (Federation of Ontario Cottagers' Associations (Romano, 2024).

This literature review synthesizes key academic and policy research on short-term rentals, focusing on four interrelated themes: (1) housing market impacts, (2) community and neighbourhood well-being, (3) economic distribution and sustainability, and (4) regulatory approaches to STR governance. By situating these findings within rural and semi-urban contexts similar to the City of Kawartha Lakes, this review establishes a theoretical and empirical foundation for examining how STRs affect housing and neighbourhood conditions, visitor accommodation and environmental concerns in Kawartha Lakes. It also explores their impact on community identity and evaluates how residents and stakeholders perceive the effectiveness of current STR regulations and enforcement.

### **Housing Market Impacts of Short-Term Rentals**

A consistent finding across the literature is that STRs exert measurable pressure on housing markets by diverting housing units from long-term residential use into short-term accommodation (Combs, Kerrigan, & Wachsmuth, 2020; Theophilus & Ulrich-Schad, 2025). One study by (Wyman, Mothorpe, & McLeod, 2022) demonstrated that properties used as short-term rentals sell between a 9.0 to 11.5 percent price premium relative to owner-occupied homes, providing a strong financial incentive for property owners to convert residential housing into tourist accommodation. In contrast, long-term rental properties sell at a discount, reinforcing the economic motivation to prioritize short-term use. To come to this conclusion, Wyman, Mothorpe, and McLeod (2022) used home sales data from the City of Isle of Palms, South Carolina, to examine the economic motives and costs of short-term rental properties, finding that such properties sell at a price premium relative to long-term

rentals and owner-occupied homes, and that there is no pricing impact associated with proximity to short-term rental properties.

Qualitative research in high-amenity rural regions reinforces these findings. In the Bear Lake region of Utah and Idaho, residents report that STR growth exacerbates existing housing shortages, increases housing costs, and reduces the availability of housing for full-time residents (Theophilus & Ulrich-Schad, 2025). In their study, Theophilus and Ulrich-Schad (2025) examine how short-term rental growth affects housing access and community wellbeing in high-amenity rural regions. Using qualitative interviews with residents and local stakeholders in the Bear Lake region of Utah and Idaho, the study explores lived experiences of STR impacts. The findings indicate that STR expansion contributes to housing shortages, rising costs, and reduced availability for full-time residents, while also weakening community cohesion through increased neighbourhood short-term occupancy.

Canadian research similarly identifies housing displacement as a core concern. National analyses show that between 17,000 and 43,000 entire homes in Canada are rented so frequently on Airbnb that they are effectively removed from the long-term housing market and are unlikely to house permanent residents. In this context, “permanent residents” refers to individuals or households who occupy housing on a long-term basis, rather than short-term visitors, meaning that dwellings used extensively for STRs are no longer available for stable, year-round occupancy (Combs, Kerrigan, & Wachsmuth, 2020). A growing body of research further supports these findings, suggesting that even modest growth in STR activity can contribute to rising rents and reduced housing availability in already constrained markets (Combs, Kerrigan, & Wachsmuth, 2020; Wyman, Mothorpe, & McLeod, 2022; Theophilus & Ulrich-Schad, 2025). These findings suggest that STRs operate not only for tourism, but as a structural factor shaping local housing availability. Overall, Combs, Kerrigan, and

Wachsmuth (2020) examine the scale and impact of Airbnb activity on housing in Canada. Using spatial analysis of large-scale Airbnb data, the study analyzes the distribution and intensity of listings across Canadian cities. The findings show that Airbnb activity is highly concentrated in major metropolitan areas and among a small group of high-earning hosts, with a significant share of revenue generated by commercial operators managing multiple listings.

### **Community Wellbeing and Neighbourhood Stability**

Beyond housing affordability, STRs are widely associated with changes to neighbourhood character and community cohesion (Theophilus & Ulrich-Schad, 2025). Residents frequently describe the erosion of “interactional capacity,” as stable residential relationships are replaced by constant guest turnover (Theophilus & Ulrich-Schad, 2025). The phrase “your neighbors are new every week” captures a recurring theme across multiple studies, highlighting how transient occupancy weakens informal social control, trust, and accountability.

Residents also report increased noise, parking congestion, litter, and safety concerns in neighbourhoods with high STR concentration (Park & Agrusa, 2020; Theophilus & Ulrich-Schad, 2025). These issues are particularly prevalent in rural and residential areas not designed for high tourist volumes. Park and Agrusa (2020) examine the impacts of short-term rentals on residential communities and tourism sustainability. Using in-depth interviews with residents in Hawaii, the study explores local perspectives on the growth of STRs. The findings indicate that while STRs are promoted for their economic and tourism benefits, they are also associated with community disturbances and contribute to the housing crisis by displacing residents from tourism destinations.

Sustainability-focused research finds that while economic impacts receive the most attention, social impacts such as loss of community identity and neighbourhood disruption play a central role in shaping public opposition to STRs (Dinan, Lutz, & Poli, 2025). Dinan, Lutz, and Poli (2025) examine how short-term rental platforms affect sustainability across different stakeholder groups, identifying perceived positive and negative impacts across economic, social, and environmental dimensions. The study focuses on four key stakeholder groups: guests, hosts, local businesses, and neighbours, representing tourists, property operators, commercial establishments, and nearby residents affected by short-term rental activity. Using a qualitative approach with thematic analysis of resident perspectives in the United States and the United Kingdom, the study explores how these impacts are experienced and interpreted. The findings indicate that STRs generate both positive and negative effects across sustainability dimensions, with economic impacts being the most prominent, while also showing that British residents are more likely than American residents to perceive minimal community impacts.

### **Economic Benefits and Uneven Distribution**

The literature acknowledges that STRs generate economic benefits, particularly for hosts and some local businesses. Property owners benefit from higher returns compared to long-term rentals, and visitors may contribute to local spending on food, recreation, and services. STRs can also expand accommodation capacity in areas with limited hotel infrastructure, especially in rural or seasonal destinations.

However, these benefits are unevenly distributed. In Canada, nearly 50% of Airbnb revenue is generated by commercial operators managing multiple listings, while the top 10% of hosts capture more than half of total revenue (Combs, Kerrigan, & Wachsmuth, 2020). Research from Hawaii further challenges the assumption that STR-driven tourism maximizes

local economic returns. The research suggests that tourists staying in STRs potentially spend less per day than hotel guests, despite placing greater strain on local infrastructure and services (Park & Agrusa, 2020). This raises important questions about whether STR growth aligns with sustainable tourism goals, particularly when public costs outweigh local economic gains.

### **Regulatory Approaches and Policy Effectiveness**

There is broad consensus that STRs should be regulated rather than banned outright. Systematic reviews emphasize that effective regulation is context-specific, evidence-based, and should be enforced consistently (Guth, Aišmannová, Benešová, & Pártlová, 2025). Guth, Aišmannová, Benešová, and Pártlová (2025) review existing research on regulatory systems for short-term rental accommodation. Using a systematic literature review of 65 studies, the paper analyzes prevailing trends, methodological approaches, and geographic patterns in STR governance. The findings support the use of tiered regulatory frameworks that distinguish between casual hosts and commercial operators, and identify tools such as caps on rental nights, quality standards, and eviction restrictions as effective in controlling STR supply, while taxation is shown to support market stability and balanced spatial distribution.

For STRs, there are several local policy approaches that can influence how they are received by a community. Common regulatory tools include licensing systems, rental caps, zoning restrictions, taxation, quality standards, and data-sharing requirements. However, poorly enforced or overly restrictive zoning policies can lead to spillover effects rather than meaningful reductions in STR activity. Successful governance depends not only on policy design, but also on enforcement capacity, transparency, and community engagement. Canadian examples highlight that even well-designed by-laws may fall short if enforcement

resources are limited, particularly in smaller municipalities (Federation of Ontario Cottagers' Associations (Romano, 2024).

Several studies noted below emphasize the importance of incorporating resident perspectives into the design and implementation of short-term rental governance frameworks. Qualitative research in high-amenity rural regions demonstrates that residents' lived experiences with housing pressure, neighbourhood disruption, and tourism-related externalities strongly influence perceptions of policy legitimacy and fairness (Theophilus & Ulrich-Schad, 2025). Similarly, sustainability-focused studies find that resident support for STR regulation is closely tied to whether policies address locally experienced social and environmental impacts rather than focusing solely on economic outcomes (Dinan, Lutz, & Poli, 2025). Research examining resident attitudes in heavily touristed destinations further indicates that regulatory acceptance increases when residents perceive that STR operators are held accountable through licensing, taxation, and enforcement mechanisms comparable to those applied to traditional accommodations (Park & Agrusa, 2020).

### **Research Gaps and Relevance to Kawartha Lakes**

Despite a growing body of STR research, significant gaps remain particularly in rural and semi-urban contexts like the City of Kawartha Lakes. Much of the existing literature focuses on large urban centres, leaving smaller municipalities underrepresented despite facing similar housing and tourism pressures. Additionally, few studies directly evaluate the effectiveness of local licensing by-laws using community-informed evidence. Studies that offer similar context to the City of Kawartha Lakes are useful, but often rely on broader regional or national data rather than municipality-specific analysis.

This study addresses these gaps by examining how STRs affect housing affordability, neighbourhood stability, environmental conditions in Kawartha Lakes, while also assessing

the effectiveness of the City's 2023 Short-Term Rental Business Licensing By-law. By integrating resident, municipal perspectives and an STR operator perspective the research contributes locally grounded insights to broader debates on sustainable tourism and housing governance.

## **Methods**

This report uses a mixed-method approach, combining survey responses with interview insights. The survey data were collected through the Jump In Kawartha Lakes platform between February 6 and March 11, 2026, resulting in a total of 150 responses. Respondents consisted primarily of Kawartha Lakes residents, with the sample heavily weighted toward homeowners and individuals living in areas where STRs are present. Participation was voluntary and self-selected, meaning respondents chose to complete the survey rather than being randomly sampled. As a result, a response rate cannot be calculated, as the total number of individuals who viewed or were eligible to participate in the survey is unknown.

The second source of data consists of interviews with six key stakeholders. The six interview participants were selected to reflect a range of stakeholder perspectives, including municipal tourism and economic development, licensing and compliance, tourism and destination development, a short-term rental operator, the hospitality sector, and housing and community services.

The survey analysis focused on identifying patterns in closed-ended responses and using open-ended responses to capture residents' experiences and concerns. The interview analysis focused on identifying common themes across stakeholders. Together, these data sources were used to address the following research questions:

1. Housing & Neighbourhood Impact: Has the growth or decline of STRs affected housing prices, rental availability, or neighbourhood stability?
2. Tourism & Visitor Experience: In areas with limited hotel supply, have STRs filled gaps in accommodation needs for visitors?
3. Environmental Considerations: Are there observable environmental concerns linked to STRs, such as septic strain or fire ban violations, and what data can be accessed to support these findings?
4. Cultural & Community Identity: Do residents feel STRs are altering the cultural character of their communities, especially in lakefront or traditionally seasonal neighbourhoods?
5. Regulation & Governance: How do residents and internal stakeholders perceive the effectiveness of the current licensing system—are STR rules on noise, parking, and other by-laws being enforced adequately?

## **Results**

### **Respondent Profile**

The resident survey includes 150 responses. The sample is heavily weighted toward homeowners (141 respondents, 94.0%), with the remaining 9 respondents renting. Additionally, 122 respondents (81.3%) indicated that STRs were located near their residence. Fenelon Falls was the largest named community in the dataset (36 responses), followed by Lindsay (19), Coboconk (16), Kirkfield (14), and Bobcaygeon (14). In terms of servicing, 79 respondents (52.7%) reported relying on private wells and 102 (68.0%) reported using private septic systems. Awareness of the STR by-law was also high, with 127 respondents (84.7%) indicating that they were aware of the STR by-law.

## Interview Findings

The six interviews introduce an important nuance that is less visible in the survey: most stakeholders did not describe STRs as uniformly good or uniformly bad. Instead, they repeatedly framed the issue as one of uneven impacts. Well-managed STRs were often described as useful accommodation options, while poorly managed or non-compliant properties were described as the main source of conflict.

### **1. STRs are seen as filling a real accommodation gap, especially for private and lake-oriented stays.**

Participants representing tourism and economic development perspectives emphasized that Kawartha Lakes has long depended on cottaging and overnight visitor activity, and that STRs provide an accommodation type that many visitors specifically want: private, self-contained space rather than a traditional hotel room. More than one interviewee noted that there is limited data directly comparing STRs with hotels or clearly measuring local economic effects. They did not reference any specific data.

Interview data supported this view, with multiple participants describing STRs as helping address a shortage of available accommodations, particularly during peak tourism periods. For example, one participant noted that STRs create options the region “desperately needed,” while another suggested that limited hotel capacity means demand often exceeds available rooms during high-demand seasons.

At the same time several participants noted that there is limited quantitative data directly comparing STRs with hotels, particularly in terms of measurable economic impacts such as total visitor spending, length of stay, and local business revenue. This lack of data makes it difficult to determine the extent to which STRs contribute to the local economy relative to other accommodation types. The participants did not specify any data..

## **2. The strongest resident conflict appears to be concentrated around repeat nuisance properties.**

Participants with licensing and tourism-related perspectives highlighted that neighbour complaints are most severe when STRs operate as “party houses” or when guests create recurring problems involving noise, parking, garbage, fires, or overcrowding. One participant emphasized the importance of distinguishing between responsible operators and a smaller subset of highly disruptive properties. This distinction also appeared in the survey responses, where some residents reported little to no impact, while others described repeated and significant disruption.

## **3. Licensing is viewed as necessary for safety and accountability, but also as a source of friction.**

Interviewees described licensing as serving several purposes, including verifying ownership, ensuring basic safety and fire compliance, and creating a clearer record of STR activity within the municipality. Some participants suggested that regulation could support additional policy tools, such as a municipal accommodation tax and some believe that requiring people to apply for an STR license helps the city check and enforce the rules better.

However, participants also noted that the licensing system can be a source of frustration. Some operators feel they are being penalized for the actions of non-compliant properties, while others may avoid licensing altogether if requirements are difficult to meet. This creates a policy trade-off: stronger regulation may improve safety and accountability, but could also push some activity outside the formal system if enforcement is inconsistent.

**4. There are indications that STRs affect housing, but the data does not definitively prove it.**

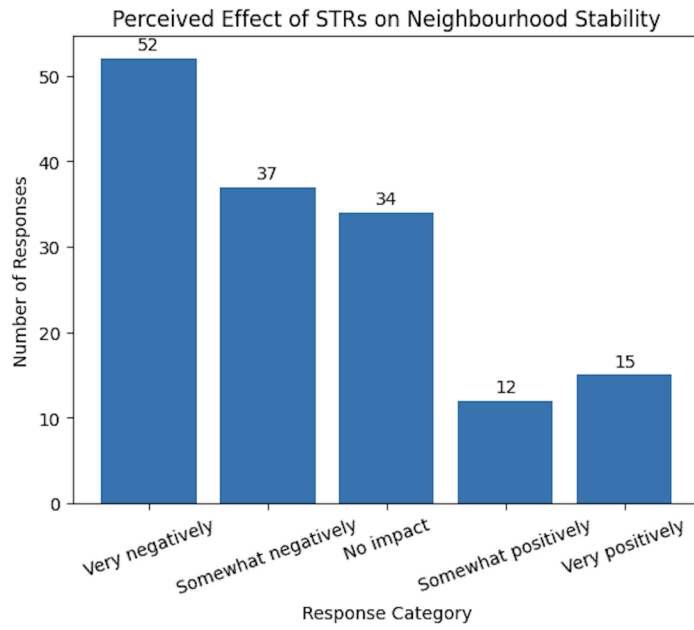
Participants representing housing and community services perspectives raised concerns about affordability and the potential removal of units from the long-term housing market. However, they also emphasized the difficulty of tracking how properties are used over time, particularly when homes are bought, sold, or repurposed. This suggests that while housing concerns are valid, more detailed and property-level data would be needed to fully understand the scale of these impacts in Kawartha Lakes.

**5. Several interviewees supported a more targeted and differentiated policy model.**

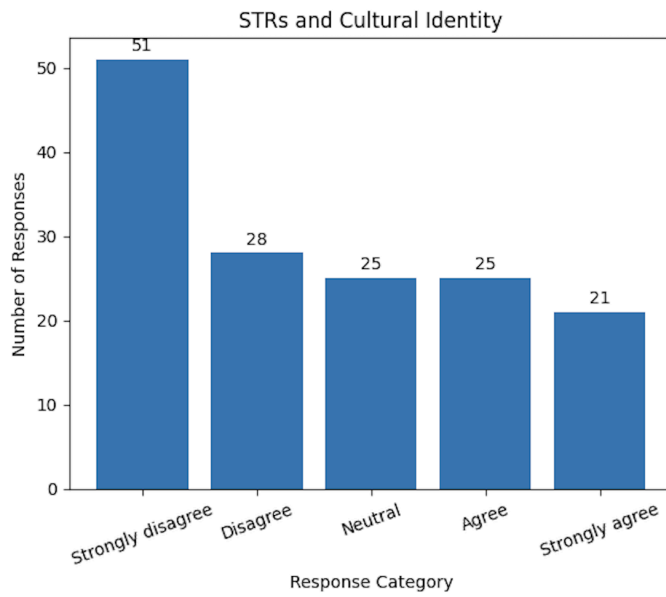
Across the interviews, there was consistent support for moving away from a one-size-fits-all approach to STR regulation. Participants suggested that future policies could better differentiate between rural cottages, low-density lakefront properties, higher-density residential areas, and properties associated with repeated complaints. The strongest shared view was not that STRs should be fully restricted or fully permitted, but that regulation should focus on enabling responsible operators while addressing high-impact properties more directly. High-impact properties are STR accommodations that generate a disproportionate number of problems or complaints.

### **Survey Findings**

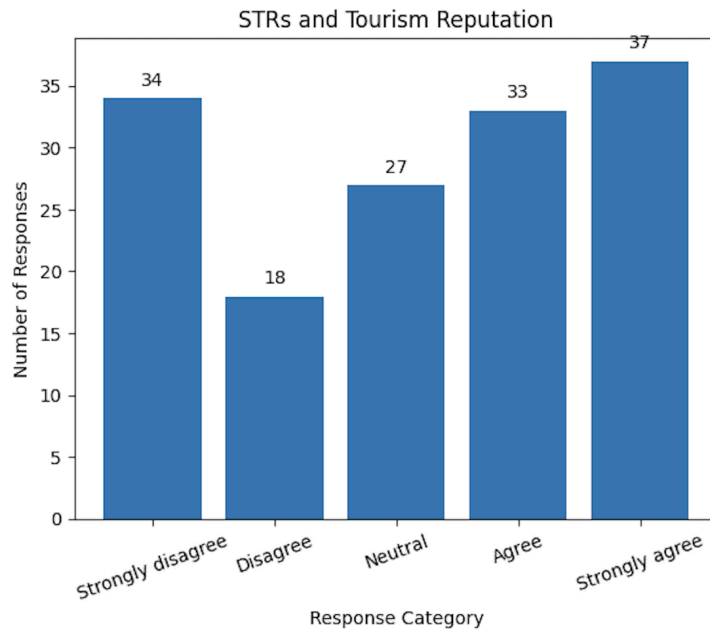
My main survey finding is the idea that resident opinion is divided but tilted toward concern. The most striking quantitative finding is that a clear majority of respondents associated STRs with negative effects on neighbourhood stability.



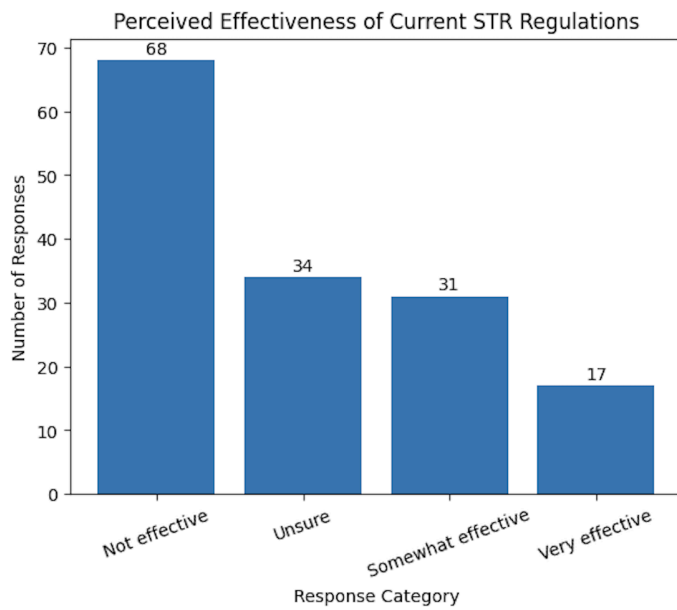
*Figure 1. Perceived effect of STRs on neighbourhood stability.*



*Figure 2. Views on whether STRs contribute positively to cultural identity.*



*Figure 3. Views on whether STRs contribute positively to tourism reputation.*



*Figure 4. Perceived effectiveness of current STR regulations.*

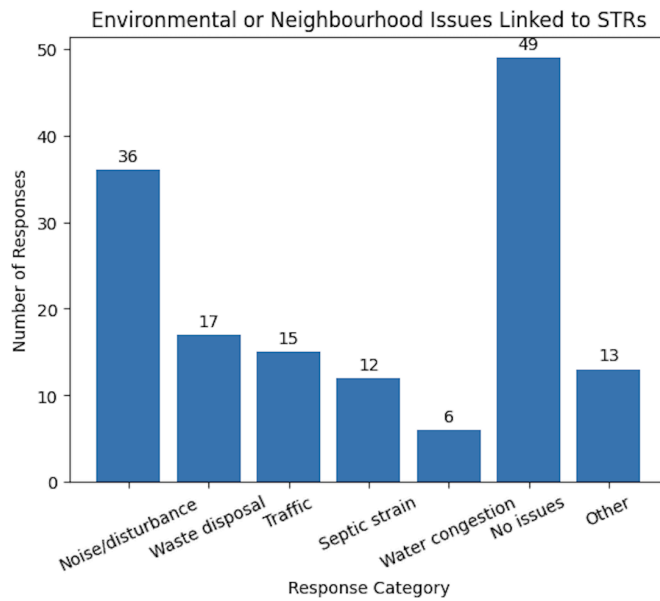
In total, 89 respondents (59.3%) rated the effect of STRs on neighbourhood stability as somewhat or very negative, compared with 27 (18.0%) who rated the effect as somewhat or very positive. (See Figure 1.) Neighbourhood stability concerns were closely connected to

open-ended descriptions of noise, parties, traffic, trespassing, litter, pet issues, parking pressure, and a loss of community feeling.

Views on cultural identity, which refers to the shared values and traditions of a community, were also more negative than positive. 79 respondents (52.7%) disagreed and strongly disagreed that STRs contribute positively to cultural identity, while 46 (30.7%) agreed and strongly agreed. (See figure 2.) This suggests that some respondents may accept that STRs bring visitors but still feel that they weaken neighbourhood belonging.

Tourism-related views were more mixed. A combined 70 respondents (33 Agree and 37 Strongly Agree) rated STRs positively for tourism reputation, compared with 52 (18 Disagree and 34 Strongly Disagree) who rated them negatively, while another 27 were neutral. (See figure 3.) This suggests that respondents were somewhat more likely to view STRs positively in terms of tourism than neighbourhood impacts, indicating a difference in how benefits and impacts are perceived.

Awareness of the municipal by-law was relatively high (127 respondents, 84.7%), but confidence in the current system was limited. 68 respondents (45.3%) said the current regulations were not effective in managing concerns such as noise, parking, or overcrowding, compared with 48 (32.0%) who considered the rules somewhat or very effective. Open-ended responses frequently highlighted concerns about inconsistent enforcement, with respondents noting that by-laws are not always applied equally and that some high-impact properties continue to operate despite repeated complaints.



*Figure 5. Reported environmental or neighbourhood issues linked to STRs (multi-select question).*

The environmental issue question adds another layer of context. Since respondents could select more than one option, these counts do not total 150. The most commonly selected specific issue was noise or disturbance (36 selections), followed by waste disposal issues (17), increased traffic (15), and septic system strain (12). Nearly one-third of respondents selected “No, I have not observed any issues,” which again supports the conclusion that impacts are not evenly distributed across the municipality. (See discussion for an analysis of this point)

### **Open-ended resident comments**

All survey respondents had the option to provide open-ended responses but not all of them did. Supportive comments often described STRs as a source of tourism spending, income for owners, and broader business activity in small communities. Critical comments, by contrast, were often highly specific and personal. Residents described drones over private

space, fires during bans, trespassing, public intoxication, excess vehicles, misuse of condo common areas, wildlife disturbance, and the feeling that a residential area had been turned into a hotel or commercial operation.

Positive responses tended to describe general community or economic benefits, while negative responses more often described repeated day-to-day impacts on safety, privacy, sleep, or belonging. This means that broad arguments that STRs provide economic benefits to the communities they reside in may not be enough to address the concentrated burden experienced by residents living beside problem properties.

### **Major Themes, Implications and Suggestions**

**The issue is not STRs in the abstract; it is where, how, and by whom they are operated.**

Both the survey and interviews show that residents often differentiate between responsible rentals and nuisance properties. A targeted framework is therefore more defensible than a purely blanket approach.

**Neighbourhood impacts are more clearly supported in this dataset than broad tourism gains.**

Tourism benefits were discussed positively in interviews and in some survey responses, but resident concerns about neighbourhood stability, disturbance, and enforcement were more consistent and measurable in the survey results.

**Environmental servicing matters in Kawartha Lakes.**

Many respondents rely on private wells and septic systems, STR regulation in Kawartha Lakes cannot be treated only as a tourism issue. Water, wastewater, fire safety, and occupancy are central governance issues.

**Enforcement credibility is a major issue.**

Even residents who were not completely opposed to STRs often called for stronger enforcement, clearer follow-up on complaints, or greater transparency about which properties are licensed.

**Housing questions remain unresolved and require better monitoring.**

The data raises legitimate concern about long-term rental conversion and affordability, but it does not contain enough direct evidence to quantify this relationship precisely.

**Authors recommended actions:**

- Differentiate regulation by context, especially between low-density rural settings, higher-density residential areas, and condo environments.
- Create a clearer public-facing licensed STR registry or verification tool so residents can confirm whether a property is approved.
- Strengthen enforcement on repeat nuisance properties, with visible escalation for persistent violations involving parties, fires, garbage, or occupancy.

- Maintain strong servicing and safety checks related to septic systems, drinking water, fire code, and maximum occupancy.
- Track housing-related indicators more systematically, including whether units are moving from long-term occupancy into STR use.
- Explore fiscal and platform-based tools, such as accommodation-tax mechanisms or better fee collection arrangements, while ensuring that revenues are tied to monitoring and community impacts.

## **Discussion**

Overall, my research suggests that the Kawartha Lakes STR debate is best understood as a governance problem rather than a purely tourism or purely housing problem. Tourism officials make a credible case that STRs help fill a local accommodation gap and provide an option that some visitors clearly prefer. However, the resident survey shows that many of the costs of STR activity are experienced very locally and unevenly, especially in areas where properties generate recurring nuisance behaviour.

The report therefore points toward the development of some municipal capacity to distinguish between perceived “good” and “bad” properties. The data mentioned in this report suggests that Kawartha Lakes needs a more precise system that distinguishes compliant and community-compatible rentals from high-impact properties that place disproportionate burdens on neighbours and infrastructure.

A final takeaway is that legitimacy matters. Residents may be more willing to tolerate STR activity when they believe the municipality knows where the units are, checks for basic safety, follows up on complaints, and takes visible action against repeat offenders. Without that confidence, even a technically sound by-law may be perceived as ineffective.

## **Limitations**

The survey is based on self-selected responses submitted through the Jump In Kawartha Lakes platform, so it should not be treated as a representative sample of all residents. The response pool is heavily weighted toward homeowners and communities where STRs are already prominent or salient.

This report is descriptive. It identifies patterns in the interviews and surveys, but it does not establish causal relationships between STRs and housing prices, rental availability, or tourism spending.

## **Conclusion**

The evidence suggests that STRs in Kawartha Lakes are both useful and contentious. They appear to expand accommodation choice and are seen by some stakeholders as part of the municipality's tourism economy. At the same time, a large share of resident respondents associated STRs with neighbourhood instability, nuisance activity, weak enforcement, and servicing concerns. The most sensible path forward is therefore a more targeted regulatory model: one that keeps legitimate accommodation options available while improving transparency, enforcement, and protection for residents living beside high-impact properties.

## Appendix A - Survey Summary Table

| Summary   | Top Response(s)                     | Count | Share |
|---|-------------------------------------|-------|-------|
| Home tenure                                       | Own                                 | 141   | 94.0% |
| STR near residence                                | Yes                                 | 122   | 81.3% |
| Housing prices since STRs became more common      | No noticeable change                | 86    | 57.3% |
| Rental availability since STRs became more common | No noticeable change                | 83    | 55.3% |
| Neighbourhood stability                           | Somewhat/very negative combined     | 89    | 59.3% |
| Cultural identity                                 | Disagree/strongly disagree combined | 79    | 52.7% |
| Tourism reputation                                | Agree/strongly agree combined       | 70    | 46.7% |
| By-law awareness                                  | Yes                                 | 127   | 84.7% |

|                          |               |    |       |
|--------------------------|---------------|----|-------|
| Regulation effectiveness | Not effective | 68 | 45.3% |
|--------------------------|---------------|----|-------|

*Table A1. Summary of selected survey findings.*

## Appendix B - Survey Questions

| Question Number | Survey Question  |
|-----------------|--|
| Q1              | Which community or area of Kawartha Lakes do you live in?  |
| Q2              | How many years have you lived in this area?  |
| Q3              | Do you own or rent your home?  |
| Q4              | Are there any short-term rentals (e.g., Airbnb, VRBO) located near your residence?   |
| Q5              | What is your household's primary source of drinking water?   |
| Q6              | What type of wastewater system does your property use?   |
| Q7              | Have you noticed any changes in housing prices since short-term rentals became more common in your area?                           |
| Q8              | Have you noticed any changes in rental availability since short-term rentals became more common in your area?                      |
| Q9              | To what extent do you believe short-term rentals are affecting neighbourhood stability (e.g., sense of community, noise, parking)? |
| Q10             | Please describe any positive or negative experiences you have had with short-term rentals in your neighbourhood.                   |
| Q11             | To what extent do you agree that short-term rentals contribute positively to the   |

|     |   |
|-----|---|
|     | community's cultural identity?  |
| Q12 | To what extent do you agree that short-term rentals contribute positively to the community's tourism reputation?                              |
| Q13 | In what ways, if any, have short-term rentals influenced your community's social dynamics or sense of belonging?                              |
| Q14 | Have you observed any environmental issues linked to short-term rentals?  |
| Q15 | Please describe any environmental or neighbourhood issues you have observed related to short-term rentals.                                    |
| Q16 | Are you aware of the Kawartha Lakes Short-Term Rental Business Licensing By-law?  |
| Q17 | How effective do you think the current short-term rental regulations are in managing community concerns (e.g., noise, parking, overcrowding)? |
| Q18 | What improvements would you recommend for short-term rental regulation or enforcement?  |

*Table B1. Survey Questions.*

### Appendix C - Interview Summary Table

| <b>Interviewee</b> | <b>Perspective (inferred from transcript)</b>        | <b>Key contribution</b>   |
|--------------------|--|---|
| Interviewee A      | Municipal tourism / economic development perspective | Explained that STRs fill accommodation needs but licensing also creates |

|               |   |  |
|---------------|---|--|
|               |   | compliance friction and may support future tax or registry tools.  |
| Interviewee B | Licensing / compliance perspective            | Emphasized non-compliance, party houses, garbage issues, and the need to revise the by-law as the program grows.                         |
| Interviewee C | Tourism / destination development perspective | Argued that STRs help meet a shortage of accommodations and that most complaints are tied to a smaller subset of high-impact properties. |
| Interviewee D | STR operator perspective                      | Described STR operation as a practical income source and highlighted owner-side frustration with costs and regulation.                   |
| Interviewee E | Resort / hospitality perspective              | Suggested STRs can both complement   |

|               |  |   |
|---------------|--|---|
|               |  | and compete with existing accommodation providers, depending on the market segment.   |
| Interviewee F | Housing / community services perspective | Raised concern about housing affordability and the difficulty of tracking whether long-term units are being converted or removed from the system. |

*Table C1. Interview summary based on the interviews; role descriptions are generalized to maintain participant anonymity*

#### **Appendix D: Semi-Structured Interview Questions by Interviewee (A–F)**

| <b>Question Number</b> | <b>Interview Question</b>   |
|------------------------|---|
| A1                     | What challenges are associated with short-term rentals in Kawartha Lakes? |
| A2                     | How do short-term rentals interact with the existing tourism economy?     |
| A3                     | How have short-term rentals affected the local economy?                   |
| A4                     | What improvements could be made to the short-term rental system?          |

|    |  |
|----|--|
| A5 | How has licensing affected compliance, safety, or environmental standards? |
|----|--|

*Table D1. Interviewee A survey questions.*

| <b>Question Number</b> | <b>Interview Question</b>   |
|------------------------|---|
| B1                     | How effective is the short-term rental licensing system in ensuring compliance and enforcement?     |
| B2                     | What challenges does the municipality face with short-term rental growth?                           |
| B3                     | What are the main issues related to non-compliance (e.g., occupancy limits, unlicensed properties)? |
| B4                     | Have complaints increased or decreased since the introduction of licensing?                         |
| B5                     | What types of complaints are most common (e.g., noise, garbage, party houses)?                      |
| B6                     | How does the current by-law affect enforcement efforts?   |
| B7                     | What improvements could be made to the current short-term rental by-law or licensing system?        |

*Table D2. Interviewee B survey questions.*

| <b>Question Number</b> | <b>Interview Question</b>   |
|------------------------|---|
| C1                     | How have short-term rentals affected tourism demand and accommodation availability in Kawartha Lakes?                         |
| C2                     | Do short-term rentals fill gaps in accommodation supply, or do they compete with existing options such as hotels and resorts? |
| C3                     | What role do short-term rentals play in   |

|    |   |
|----|---|
|    | supporting tourism in the region?   |
| C4 | How do visitors perceive short-term rentals compared to traditional accommodations?       |
| C5 | How have short-term rentals affected relationships between residents and property owners? |
| C6 | Have short-term rentals created any challenges for local communities or residents?        |

*Table D3. Interviewee C survey questions.*

| <b>Question Number</b> | <b>Interview Question</b>   |
|------------------------|---|
| D1                     | What motivated you to operate a short-term rental?  |
| D2                     | How has the short-term rental licensing by-law affected your operations?                  |
| D3                     | Have you experienced any compliance or enforcement challenges?                            |
| D4                     | How do you ensure guests follow community and environmental rules?                        |
| D5                     | Do you believe short-term rentals contribute positively to local tourism and the economy? |
| D6                     | What improvements could be made to the current licensing or regulatory system?            |

*Table D4. Interviewee D survey questions.*

| <b>Question Number</b> | <b>Interview Questions</b>   |
|------------------------|--|
| E1                     | How have short-term rentals affected tourism demand and your business? |

|    |  |
|----|--|
| E2 | Do short-term rentals compete or complement hotels and resorts?                              |
| E3 | How do short-term rentals and traditional accommodations coexist in the current market?      |
| E4 | Have short-term rentals influenced pricing or demand for your services?                      |
| E5 | Do you believe short-term rentals contribute positively to tourism growth in Kawartha Lakes? |
| E6 | Should short-term rentals contribute financially to the municipality (e.g., taxes or fees)?  |

*Table D5. Interviewee E survey questions.*

| <b>Question Number</b> | <b>Interview Questions</b>  |
|------------------------|---|
| F1                     | What is the current state of housing affordability and availability in Kawartha Lakes?    |
| F2                     | How has rental availability changed in recent years?                                      |
| F3                     | To what extent do short-term rentals affect housing availability in the community?        |
| F4                     | Have you observed any trends where long-term rental units are being removed or converted? |
| F5                     | What challenges exist in balancing housing needs with tourism demand?                     |
| F6                     | How do broader market factors (e.g., rising home prices) influence housing availability?  |

*Table D6. Interviewee F survey questions.*

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