



# OWNER OCCUPIED SHORT-TERM RENTALS

A guide to operating  
an owner occupied  
short-term rental



## WHAT IS AN OWNER OCCUPIED SHORT-TERM RENTAL?

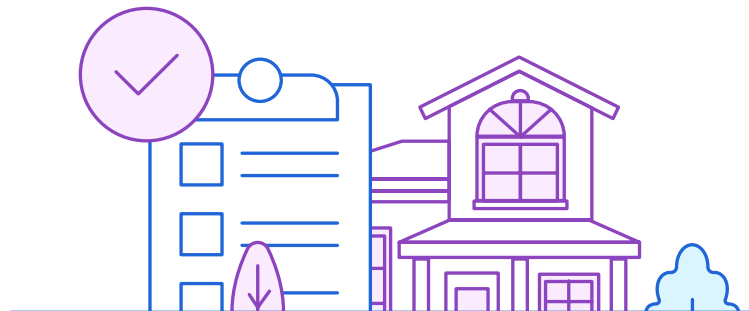
An Owner Occupied Short-Term Rental (OOSTR) is a home occupation in a dwelling unit within or accessory to a Principal Residence that is rented out by the owner to a single group of the travelling public for a period of 28 consecutive days or less and is licensed by the City of Niagara Falls to carry out a business.

Licensed OOSTR's are being permitted as part of a 14 month pilot program that will allow for up to 100 licenses and will conclude at the end of September 2026. Following this, City staff will report back to Council relative to the success of the program and a decision will be made to determine if OOSTR's should continue or not.

## KNOW THE RULES

**The following rules must be complied with to operate an OOSTR:**

- The applicant must be the registered owner of the property (*Registered on Title.*)
- This must be the applicant's Principal Residence, and per the Income Tax Act.
- The applicant must be present at the property for the duration of the rental period.
- The rental must be within a legally [established self contained additional dwelling unit](#).
- The OOSTR must be located in one of the following zones: R1A, R1B, R1C, R1D, R1E, R1F, R2, R3, R4 and TRM. Please see [Zoning - Planning | City of Niagara Falls, Canada](#) for more information.
- The OOSTR must be located a minimum of 150 metres from an existing licensed OOSTR.
- The OOSTR must provide one (1) parking space for the principal dwelling plus one (1) space for up to two bedrooms or plus two (2) spaces for three bedrooms. Parking for the OOSTR may be provided in tandem.
- The maximum number of bedrooms permitted in an OOSTR is three (3).
- The OOSTR must be in accordance with the Ontario Building Code for the number of travelers, to a maximum of six people.
- The OOSTR must be rented to a single group.
- Only one OOSTR is permitted per property.
- The applicant/owner must have a commercial insurance policy. Please speak with your insurance company about the appropriate insurance product for an owner-occupied short term rental.
- The OOSTR must be licensed by the City of Niagara Falls.
- Where there is a detached ADU, a 1 metre clearance is required on the subject property to the entrance.



## LICENSING REQUIREMENTS FOR OOSTR OPERATORS

OOSTR operators must apply for a license with the City in order to operate in Niagara Falls. The initial licensing fee is \$500 and the annual renewal fee is \$250.

### Requirements for an application:

- Fee of \$500.00
- Proof of Ownership  
(*deed or land transfer documents*)
- Proof of Principal Residence  
(*income tax notice of assessment*)
- Proof of Insurance - \$2,000,000.00
- Copy of Standard Agreement - Renters Code, Noise By-law
- Certificate from Electrical Safety Authority
- Site Plan (*including parking spaces*)
- Floor Plan (*including number of beds*)
- Parking management plan

A notice of renewal, along with instructions, will be mailed to you before your registration renewal date.

## PENALTIES AND OFFENCES

**In accordance with [By-law 2021-57](#), as amended by [By-law 2025-033](#), it is illegal to:**

- Own and operate an OOSTR in Niagara Falls without a valid license.
- Own or operate an OOSTR other than in accordance with the term and conditions of a license, the terms and conditions of By-law 2021-57, as amended by By-law 2025-033.
- Advertise, promote, broker, or offer for rent an OOSTR without a valid license.
- No person shall, because of race, colour, creed, gender or sexual orientation,

discriminate against any member of the public in the carrying on, conducting or operating of an OOSTR.

- No person renting an OOSTR shall sublet the accommodation to another person or party, meaning the OOSTR contract is non-transferable.

**In accordance with By-law 2024-045, as amended by [By-law 2025-035](#), fine amounts are \$1,000 per day for each offence.**

**Non-compliance with the Ontario Fire Code may result in legal charges per the Fire Protection and Prevention Act, 1997, S.O. 1997 Chapter 4.**

## REPORTING AND PAYING THE MUNICIPAL ACCOMMODATION TAX (MAT)

The City of Niagara Falls passed **By-Law No. 2025-072** as amended by [By-Law No. 2025-036](#) to implement a mandatory Municipal Accommodation Tax (MAT) calculated on a nightly basis based on the star rating of the accommodation. For more information see [Municipal Accommodation Tax | City of Niagara Falls, Canada](#).

The Municipal Accommodation Tax must be identified as a separate item on the invoice or receipt, as the case may be.

The purpose of the MAT is to support and grow the tourism industry in the City of Niagara Falls and improve the livability of the City for the residents of Niagara Falls. The NFCHA is a non-profit corporation created for the express purpose of promoting the City of Niagara Falls, Ontario, as a tourism destination. Visit the [Niagara Falls Canada Hotel Association's website](#) for more information.

Once you have received your license number and license from the City of Niagara Falls, you can operate your OOSTR. As an operator, you are required to follow certain rules to ensure that you are a responsible neighbour, maintain safe standards within your home, and meet record keeping and tax requirements.

### ADVERTISING YOUR OWNER OCCUPIED SHORT-TERM RENTAL

Upon receiving your City-issued OOSTR license, you must post this number on all your advertising and listings.

Any invoice, contract, receipt, or similar document related to your OOSTR must include your OOSTR license number.

When advertising your OOSTR, ensure that the information in your advertisement or listing is an exact match with the information on your OOSTR. If the information does not match, then this could lead to the removal of your listing or cancellation of your reservations. To avoid this, check that your:

- OOSTR license number is entered correctly.
- Address is displayed in full, including the unit number (basement, upper, lower, etc.) and postal code.
- Name on the advertisement or listing is an exact match with your name used for registration.
- Expiry date is entered correctly.



## ABIDING BY THE ONTARIO HUMAN RIGHTS CODE

As an OOSTR operator, you shall not discriminate against people based on race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status, or disability. You also cannot refuse service to any person with a disability, including persons accompanied by a service animal.

## MAINTAINING GUEST RECORDS

You must create and keep the following records for each transaction related to your OOSTR for two years, and provide them to the City upon request:

1. The number of nights your OOSTR was rented
2. The nightly and total price you charged for each rental
3. Name and address of each renter

### Registration & Remittance

- [Municipal Accommodation Provider Registration Form \(PDF\)](#)
- [Municipal Accommodation Provider Remittance Form \(PDF\)](#)

### Frequently Asked Questions

- [Municipal Accommodation Guests Frequently Asked Questions \(FAQ\)](#)
- [Municipal Accommodation Provider Frequently Asked Questions \(FAQ\)](#)

### Related Documents

- [Municipal Accommodation Tax By-Law 2025-072 \(PDF\)](#)
- [Tax By-Law 2025-072 as amended by By-Law 2025-036 \(PDF\)](#)



### EMERGENCY FIRE PROCEDURES

The Niagara Falls Fire Department requires that each owner occupied short-term rental unit has emergency procedures posted in a conspicuous location and shall include a floor plan that indicates the exits from each floor area. The emergency procedures shall take into account any unique characteristics of the premise such as fireplaces, barbeques/grills, or anything that may constitute a safety hazard.

Any residential building having an occupant load of more than 10 persons requires a Fire Safety Plan to be approved by Niagara Falls Fire Department and implemented on site per **By-law 2018-050** Fire Safety Plan Boxes.

### FIRE EXIT FLOOR PLAN

You must comply with the Ontario Fire Code and provide your guests with a floor plan showing the type, location and operation of the home's fire emergency plan and place it in a clearly visible place.

You must comply with the Ontario Fire Code and provide your guests with a floor plan showing the type, location and operation of the home's Fire Emergency Procedures Plan that includes a floor plan indicating the evacuation route and meeting place, and place it in a clearly visible place.

### CARBON MONOXIDE AND SMOKE ALARMS

The owner is responsible for ensuring that both smoke and carbon monoxide (CO) alarms are installed in accordance with the requirements of the Ontario Fire Code. It is also the responsibility of the owner to provide a copy of the manufacturer's instructions for each alarm in the rental unit and to ensure that each alarm is tested after each vacancy.

As soon as an owner is made aware that there is an issue with a smoke or carbon monoxide alarm, it is the owner's responsibility to ensure that the alarm is replaced immediately.

Failure to comply with the requirements of the Ontario Fire Code may result in enforcement action.

First offence fines for non-compliance with the Ontario Fire Code can be up to \$50,000 and one year in jail for an individual and \$500,000 for a corporation.



The City of Niagara Falls has rules in place to help keep neighbourhoods safe, clean, and enjoyable for residents and visitors. It is your responsibility to understand the applicable rules. You are accountable for your OOSTR the safety of your guests and the activity that takes place during your guests' stay.



### PROPERTY STANDARDS

By-Law No. 2015-101 sets the standards for all properties in Niagara Falls. All property owners are required to repair and maintain their property including owners of properties that are rented out. You must ensure you are abiding by the by-law, where applicable.



### PARKING

[By-Law No. 89-2000](#) states that no vehicle shall be parked on either a City or Regional Road between the hours of 2:00 a.m. and 6:00 a.m. unless it is posted otherwise. This by-law is in effect 365 days a year, however, levels of enforcement change during the year. A violation of this by-law is subject to a **minimum fine of \$30.00.**



### NOISE

Ask your guests to keep noise to a minimum so that it does not disturb local residents. This includes music. By-Law 2004-105 states that noisy parties or noise from people acting disorderly, such as yelling, screaming and fighting are responded to by Niagara Regional Police and Municipal Enforcement Officers. The By-law generally prohibits excess noise between 9:00pm and 7:00am during the week and 9:00pm and 9:00am on the weekends. See Enforcement and By-law Services, City of Niagara Falls, for more information.



### GARBAGE

It is your responsibility to ensure that you and your guests follow proper garbage disposal rules.

Visit [niagararegion.ca/waste/collection](https://niagararegion.ca/waste/collection) for more information.



### OFFENCES

If you are charged with or convicted of offences under the by-laws referenced in this guide or other City by-laws, the City may seek to revoke your registration and/or deny its renewal.

For more information on  
owner occupied short-term  
rentals, visit



[niagarafalls.ca/OOSTR](https://niagarafalls.ca/OOSTR)

