THE 2026 GUIDE

TORONTO AIRBNB PLAYBOOK

From buying the right unit to your first 5-star review



A NOTE BEFORE YOU START

TEN YEARS OF HOSTING. ONE GUIDE.

I'm a real estate broker with Royal LePage Signature, and I specialize in Toronto condos. I've also run my own Airbnb for about **10 years**, since long before it was mainstream, back when hosting in this city was still flying under the radar.

> **EVERY YEAR, SOMETHING CHANGES. THIS GUIDE KEEPS YOU AHEAD OF IT.**

It's been profitable every single year. But every year brings something new: a City bylaw, a tax, an Airbnb fee or setting. I've seen it all, and this guide is everything I've learned, laid out in the order you'll need it.

I'll admit I'm a little biased, but I believe real estate is one of the best long-term investments you can make. A well-run Airbnb makes it make even more sense: it helps the numbers work today, while the long-term gains keep growing.

Everything I wish I'd known before my first guest is in here.



FADY NAKHLA

Real Estate Broker · Royal LePage Signature

THINKING OF BUYING A UNIT TO AIRBNB?

I help buyers and investors find the right Toronto property, run the numbers and get set up to host.

BOOK AN AIRBNB EXPLORATION CALL →

10	7	32	89
YEARS HOSTING ON AIRBNB	YEARS IN REAL ESTATE	STR CLIENTS HELPED	CONDO DEALS CLOSED

INSIDE · TAP ANY CHAPTER TO JUMP TO IT

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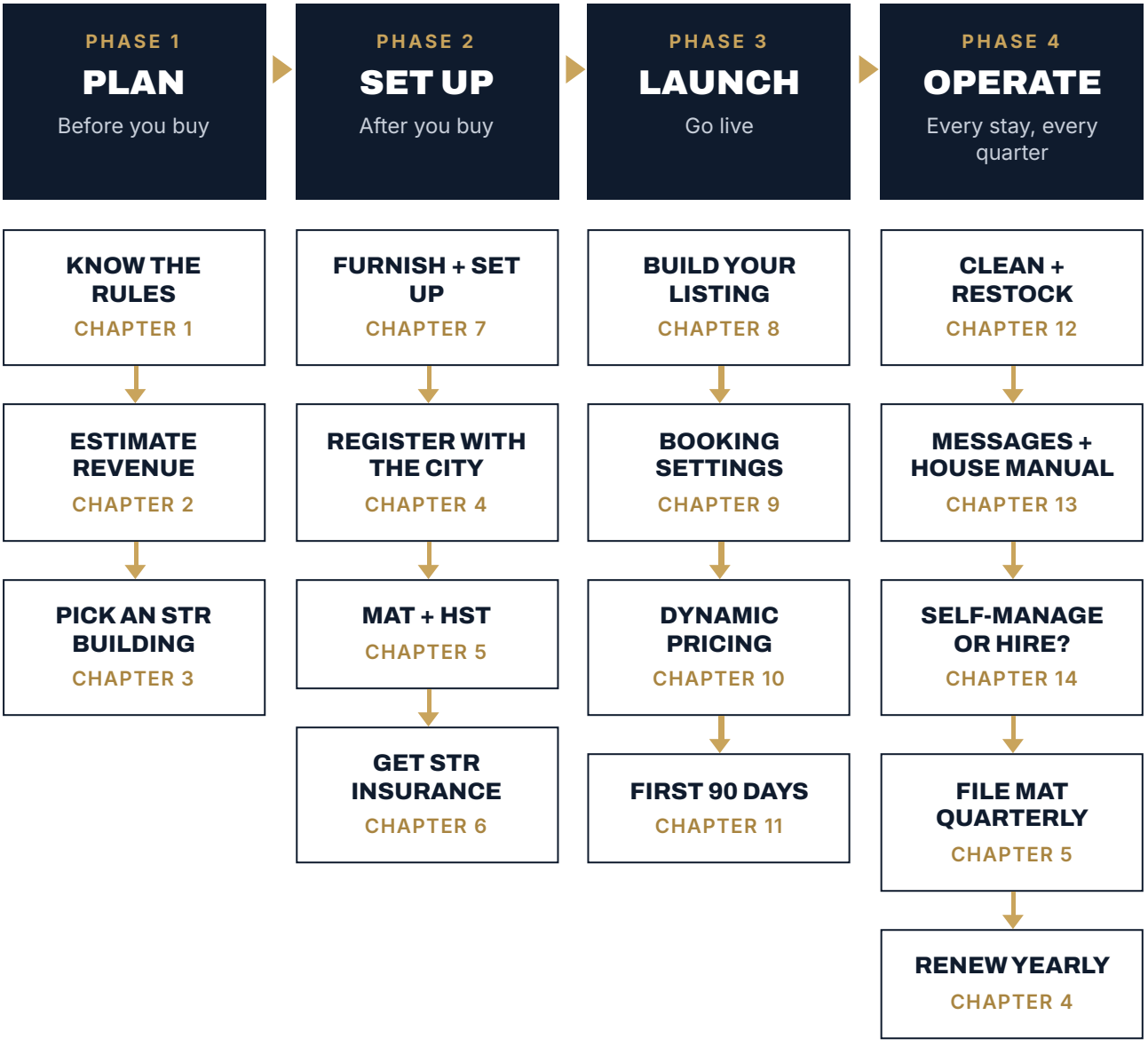
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START HERE

YOUR ROADMAP

Here's your roadmap: everything in this guide on one page. Follow it in order, or jump straight to the chapters you're most interested in.



01

CHAPTER 1

BEFORE YOU REGISTER

The rules you need to understand, and the documents to get ready, before you apply with the City.

THE SHORT VERSION

- It must be your principal residence
- Entire home: max 180 nights a year
- One person, one short-term rental
- Denied or revoked in the last year? 12-month wait

KNOW THE RULES FIRST

1

PRINCIPAL RESIDENCE

It must be where you live: the address on your ID, bills and taxes. Owners and tenants both qualify.

1

RENTAL PER PERSON

You only have one principal residence, so you can only run one short-term rental.

180

NIGHTS A YEAR

The cap for entire-unit rentals, January to December. Airbnb blocks bookings once you hit it.

Yearly

CITY INSPECTIONS

Every registration gets a compliance inspection, and the City can visit at any time.

THE ONE-YEAR RULE

Denied, revoked or cancelled
A registration on the property ends

12-month wait
No one can register that property

Even if it sells
The wait stays with the property

Then re-apply
After the full 12 months

⚠ WATCH OUT

Check a property's registration history before you buy. It's one of the most overlooked rules.

🏛 TORONTO RULE

Basement, laneway and garden suites with their own kitchen and bathroom are separate homes. See the next page.

CHAPTER 01 — BEFORE YOU REGISTER

BASEMENT, LANEWAY AND GARDEN SUITES

These are some of the most common questions in Toronto. The answer depends on one thing: is the suite its own **dwelling unit**?

IS THE SUITE A SEPARATE DWELLING UNIT?

Its own kitchen and bathroom, for the occupants' exclusive use, closed off from the rest of the house

YES

It counts as its own home. **Where do you live?**

MAIN HOUSE

The suite is **not** your principal residence. It can't be registered as a short-term rental.

IN THE SUITE

The suite **is** your principal residence, so it can be registered.

NO

It's part of your home: e.g. no separate kitchen, or open to the rest of the house.

You can rent it as a **partial unit** while you live there: up to 3 bedrooms, no night cap.

BASEMENT APARTMENTS

- A basement with its own kitchen, bathroom and entrance is treated as a separate unit
- A separate entrance alone doesn't decide it; the City looks at whether the space is self-contained
- Borderline set-ups (a kitchenette with no stove, a closed door, a shared entrance) are decided case by case, usually at inspection

LANEWAY AND GARDEN SUITES

- These are always separate dwelling units
- Live in the main house? The laneway or garden suite can't be your short-term rental
- Live in the suite? Then it's your principal residence and can be registered

⚠ **NOT SURE**

The City makes the final call, usually at inspection. Ask before you buy or renovate.

CHAPTER 01 — BEFORE YOU REGISTER

DOCUMENTS TO HAVE READY

The City needs proof of your identity and that the unit or property is your principal residence. Have these ready before you apply.

PRIMARY PROOF

MUST MATCH EXACTLY

- ☐ Government-issued photo ID with your address (Ontario driver's licence or Ontario Photo Card)

SECONDARY PROOF

AT LEAST 2 MAY BE REQUESTED

- ☐ Utility bill (hydro, water, gas)
- ☐ Internet, TV or phone bill
- ☐ Property tax bill or assessment
- ☐ Mortgage statement
- ☐ Bank or credit card statement
- ☐ Home insurance documents
- ☐ Lease agreement (if you're a tenant)

OTHER DOCUMENTS THE CITY MAY REQUEST

- ☐ Vehicle insurance
- ☐ Vehicle registration
- ☐ Proof of ownership
- ☐ Travel documents showing departure and return dates
- ☐ Condo rules or condominium declaration
- ☐ Employment information
- ☐ T4 or T2200
- ☐ Recent pay stubs
- ☐ Notice of Assessment
- ☐ CPP or OAS statement showing your current address
- ☐ Stay data transaction records
- ☐ Marriage certificate
- ☐ Name change certificate
- ☐ Corporate profile
- ☐ Occupancy certificate

PRO TIP

Keep a folder (physical or digital) with a few of these ready. If you're flagged for review, you can respond the same day.

KEY TAKEAWAYS

- **Your STR must be your principal residence**
- **Entire-unit rentals are capped at 180 nights a year**
- **Check the property's registration history**
- **Have your documents ready before you apply**

CHAPTER 2

WHAT YOU CAN EARN

02

How short-term rental revenue really works in Toronto, what different unit types bring in, and how to run your own numbers.

THE SHORT VERSION

- You're maximising up to 180 nights, not 365
- MAT and HST are paid by the guest
- Airbnb takes ~15.5% of each booking
- Run the worksheet before you buy

HOW THE MATH WORKS

Revenue is the first question everyone asks, and in Toronto it works differently than most places because of the **180-night cap**. You aren't trying to fill 365 nights. You're trying to earn the most from up to 180.

THE BASIC FORMULA

Nightly rate × **Nights booked** (max 180) + **Cleaning fees**

= GROSS BOOKING REVENUE

From gross revenue, subtract what it costs to operate.

WHAT COMES OFF THE TOP

- **Airbnb host fee:** ~15.5% of each booking
- **Cleaning:** per turnover (often covered by your cleaning fee)
- **Pricing software:** ~$30/month
- **STR insurance**
- **Internet** and **supplies / restocking**
- **City registration:** $390/year

WHAT DOESN'T COME OFF

The **MAT** and any **HST** Airbnb collects are paid by the guest on top of your rate. They pass through to the City and the CRA, not your pocket.

YOUR CARRYING COSTS

Because the unit is your principal residence, your mortgage, maintenance fees and property tax are costs you'd have anyway. Short-term rental income helps **offset** them.

YOU'RE NOT FILLING 365 NIGHTS. YOU'RE MAXIMISING 180.

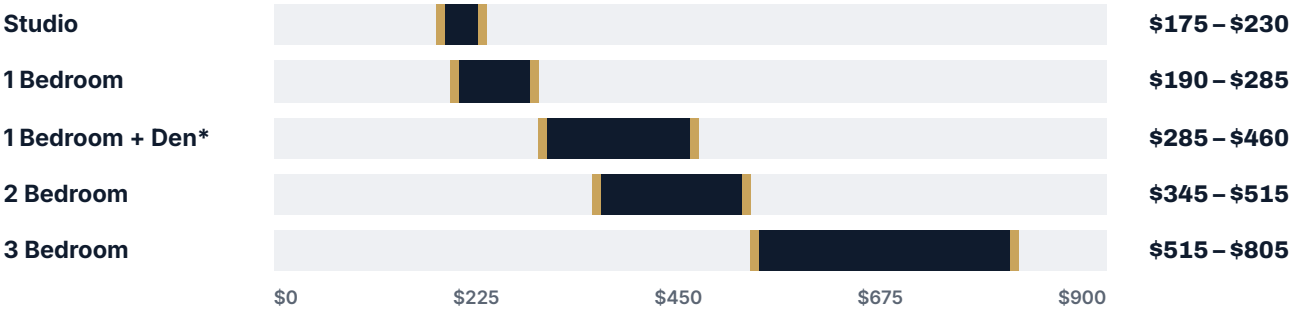
REMEMBER

The cap is per calendar year and resets January 1. Plan your 180 nights around Toronto's busiest weeks and events.

REVENUE BY UNIT TYPE

Typical nightly rates for well-run, entire-unit listings in downtown Toronto, and what they add up to over a year.

NIGHTLY RATE RANGES



Unit type	Nightly rate	Gross at 120 nights	Gross at 180 nights (the cap)
Studio	$175 – $230	$21,000 – $27,600	$31,500 – $41,400
1 Bedroom	$190 – $285	$22,800 – $34,200	$34,200 – $51,300
1 Bedroom + Den*	$285 – $460	$34,200 – $55,200	$51,300 – $82,800
2 Bedroom	$345 – $515	$41,400 – $61,800	$62,100 – $92,700
3 Bedroom	$515 – $805	$61,800 – $96,600	$92,700 – $144,900

*A **den** here means a functional, enclosed space that can work as a second bedroom. Gross = nightly rate × nights booked, before Airbnb's fee, cleaning and other costs (see the worksheet on the next page). Rates vary by building, season and listing quality. Rates are what guests pay before taxes. Since Airbnb's host-only fee, there's no separate guest service fee on top.

WHAT MOVES THE NUMBER

- **Sleeping spots:** an enclosed den that works as a bedroom is the biggest jump
- **Location:** walkability to the core, venues and transit
- **Parking:** rare downtown, so guests pay for it
- **View and building amenities**
- **Photos and reviews:** they drive search ranking

HST CHECK

At these rates, almost every unit type can cross the $30,000 HST threshold within the 180-night cap. A studio at $200/night does it in 150 nights. See Chapter 5.

SEASONALITY

Demand peaks in summer and around major events: concerts, sports, conventions and festivals. Winter weekdays are softest.

02

CASE STUDY: ONE REAL SEASON

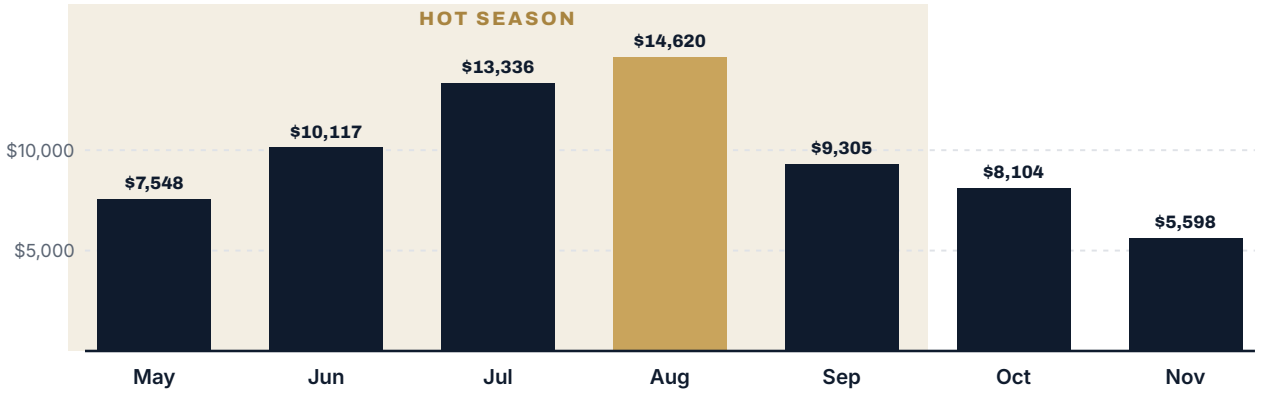
Real 2024 numbers from a downtown Toronto **1 Bedroom + Den, 2-bathroom** condo with parking, rented as an entire unit during the short-term season. All figures are payouts, after Airbnb's fee.

$68,629
paid out, May to November

$14,620
best month (August)

$9,804
average per month in season

THE SHORT-TERM SEASON, 2024



WHAT THE YEAR SHOWS

- **May to September is hot season** every year, peaking June to August
- **Shoulder months swing with events:** March, April, October and November rise or fall depending on what's happening in the city that year

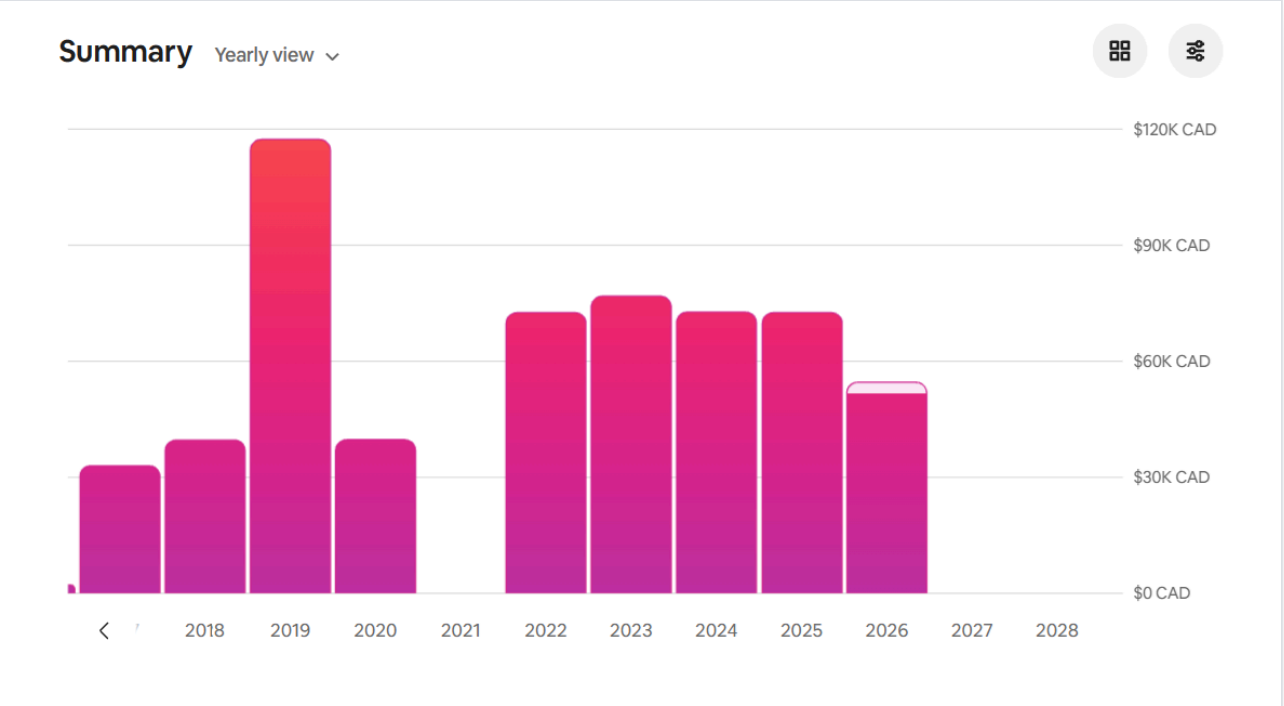
OUTSIDE THE SEASON

Use the unit yourself, or rent it mid-term (Chapter 2, "The other 'half' of the year"). That's how you get the most from your 180 nights.

02

CASE STUDY: YEAR OVER YEAR

The same unit, every year since 2017, straight from Airbnb.



Screenshot of the Airbnb host earnings summary for this listing. 2021 was paused during COVID. 2026 is year to date.

ADJUSTING FOR TODAY'S FEES

In 2024 this listing was on Airbnb's old split fee: about 3% to the host, with guests paying a separate service fee on top. Under today's ~15.5% host-only fee, that guest fee is built into your nightly rate instead. Price about 15% higher and the same season pays out about the same:

2024 paid out (split fee)	**$68,629**
Gross at today's pricing	**$81,218**
Host fee at 15.5%	**– $12,589**
PAYOUT AT TODAY'S FEE	**$68,629**

COMPARED WITH A LONG-TERM TENANT

A downtown 1 Bedroom + Den rents for about $2,400 – $2,500 a month. After a one-month leasing commission, that's **$26,400 – $27,500** a year.

> **EVEN AT TODAY'S FEE, ABOUT $41,000 MORE THAN A LONG-TERM LEASE.**

02

SHORT-TERM VS. LONG-TERM RENTAL

Same unit, two ways to rent it. Each bar shows a typical year for that unit type, using the middle of its price range.



Unit type	Long-term rent per month	Long-term per year*	Airbnb, 180 nights after Airbnb fee
Studio	$1,800	$19,800	**$26,600 – $35,000**
1 Bedroom	$2,100 – $2,200	$23,100 – $24,200	**$28,900 – $43,300**
1 Bedroom + Den	$2,400 – $2,500	$26,400 – $27,500	**$43,300 – $70,000**
2 Bedroom	$3,000 – $3,200	$33,000 – $35,200	**$52,500 – $78,300**

*Long-term per year = monthly rent × 12, minus a leasing commission of one month's rent. Airbnb figures are 180 nights at the nightly ranges on the previous page, minus Airbnb's ~15.5% host fee, before cleaning, supplies and furnishing.

EVEN CAPPED AT 180 NIGHTS, ONLY HALF THE YEAR, AIRBNB OUT-EARNS A LONG-TERM TENANT IN EVERY UNIT TYPE.

NO TENANTS. NO LTB.

One of the most overlooked advantages of short-term rental isn't on the revenue chart. **With Airbnb, there's no Landlord and Tenant Board.** With a long-term tenant, there always is.

WITH A LONG-TERM LEASE:

6–12
months to evict a tenant for non-payment

4–8
months waiting for an LTB hearing

60
days' notice, plus a month's rent, to take your unit back*

*Strict requirements apply, and only at the end of the lease term.

	Long-term tenant	Airbnb guest
Protected by Ontario's Residential Tenancies Act	Yes	**Generally no: vacation stays are exempt**
Disputes go to	The Landlord and Tenant Board	**Airbnb's Resolution Centre**
If they stop paying	6–12 months to evict	**Airbnb collects payment up front, and a guest who overstays can be removed right away**
Want to use your unit	60 days' notice + 1 month's rent, only at the end of the lease term, with strict requirements	**Block your calendar**
Your price	Locked in for the lease	**Adjusts every day**
Seeing your unit	At move-out	**Cleaned and checked after every stay**

THE TRADE-OFFS

- More work: guests, cleaning and restocking (or a manager's fee)
- Furnishing and setup costs up front (Chapter 7)
- Income varies by season
- Capped at 180 nights for an entire unit

NO TENANCY. NO LTB. NO WAITING MONTHS TO GET YOUR UNIT BACK.

Typical Ontario timelines for a non-payment eviction (N4 notice, L1 application, hearing, order and enforcement). Times vary. This is general information, not legal advice.

02

THE OTHER "HALF" OF THE YEAR

The 180-night cap only applies to short-term stays. No listing is booked 100% of the time, so 180 nights usually take **7 to 8 months** to fill. That leaves about 4 months, at most, and two options for them.

UP TO 180 NIGHTS	THE OTHER ~4 MONTHS
Short-term rental on Airbnb, booked over about 7–8 months	Live there, or rent mid-term (28+ nights)

OPTION 1

LIVE IN IT

Use the unit as your home, the way you normally would. Block those dates on your calendar.

OPTION 2

MID-TERM RENTAL

Rent it for **28 nights or more** at a time. That's not a nightly stay and not a one-year lease.

- Doesn't count toward your 180-night cap
- No STR registration number needed
- Can still be booked through Airbnb: set a 28-night minimum for those dates

Unit type	Long-term lease per month	Mid-term rental per month, 15–25% higher
Studio	$1,800	**$2,070 – $2,250**
1 Bedroom	$2,100 – $2,200	**$2,420 – $2,750**
1 Bedroom + Den	$2,400 – $2,500	**$2,760 – $3,120**
2 Bedroom	$3,000 – $3,200	**$3,450 – $4,000**

PROTECT YOURSELF

Have every mid-term guest sign a separate stay agreement stating it's a temporary vacation stay with a fixed end date, not a tenancy. This protects you if someone later tries to claim tenant rights. If you're uncertain, have a lawyer review your template.

RUN YOUR OWN NUMBERS

REVENUE WORKSHEET

Average nightly rate _____

× Nights you'll book (max 180) _____

+ Cleaning fees collected _____

= Gross booking revenue _____

– Airbnb host fee (15.5%) _____

– Cleaning costs _____

– Pricing software _____

– Insurance _____

– Internet + supplies _____

– City registration ($390) _____

= Net short-term rental income _____

COMPARE IT TO RENTING LONG-TERM

Monthly rent × **12** – **Leasing commission** usually 1 month's rent

= LONG-TERM RENTAL INCOME

See the side-by-side comparison on the previous page.

UNSURE OF YOUR ESTIMATE?

- Look at comparable listings in your building, directly on Airbnb
- Check their calendars and reviews
- Use your pricing software's market data
- Assume a slower first few months while you build reviews

WANT A SECOND OPINION

Send me your building and unit type and I'll run the numbers with you. My details are at the end of this guide.

KEY TAKEAWAYS

- **The 180-night cap changes the math**
- **MAT and HST pass through to guests**
- **Den, parking and location move rates**
- **Run the numbers before you buy**

02

FROM PURCHASE TO FIRST BOOKING

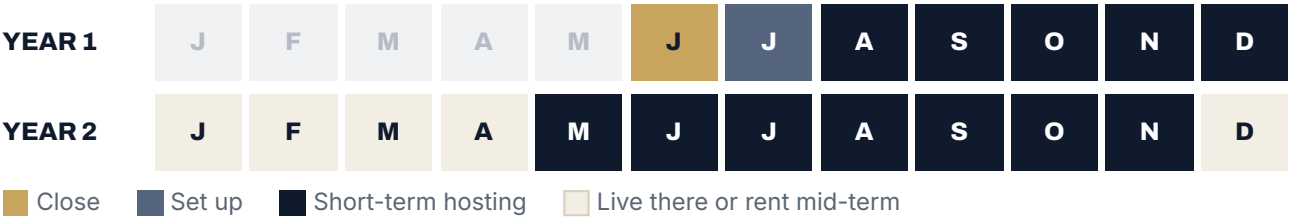
Now that you know the rules and the numbers, here's how long it realistically takes, from starting your search to your first guest.

01	02	03	04	05	06
SEARCH	**CLOSING**	**FURNISH**	**PHOTOS**	**REGISTER**	**GO LIVE**
4–8 weeks	**4–12 weeks**	**~2 weeks**	**1–2 days**	**~1 week**	**Same day**
Find the right building and unit	Plan your furniture while you wait	Faster if you planned during closing	Shoot as soon as it's furnished; ~24-hour turnaround	Inspection can add 1–3 weeks	Once you have photos and your STR number

About 2 to 4 months from a firm offer to going live, depending on your closing date.

WHEN YOU CLOSE MATTERS

The 180-night cap resets every **January 1**. Close mid-year and you won't have 180 nights left, so there's nothing to save for later: host straight through to December. Then pause nightly stays until the next hot season.



THE GOAL

10 or more reviews before your first full hot season. Hosting through the fall and early winter gets you there.

EXAMPLE

Close in June and go live in August. Host August to December, then pick back up in May (some hosts start in March or April).

CHAPTER 3

CONDOS THAT ALLOW AIRBNB

Most Toronto buildings don't allow short-term rentals. Here's how to verify a building, plus a list of ones that do.

03

THE SHORT VERSION

- Most Toronto buildings prohibit short-term rentals
- Get management's answer in writing
- Check the declaration, rules and status certificate

HOW TO KNOW IF A BUILDING ALLOWS IT

The City requires you to confirm that short-term rentals are permitted in your building before you can register. Many Toronto condos **prohibit** them in their declaration or rules.

WHERE TO CHECK

01
THE CONDO DECLARATION
The building's governing document

02
THE RULES
Boards can add or change rules by vote

03
THE STATUS CERTIFICATE
Review it before you firm up an offer

04
PROPERTY MANAGEMENT
Ask directly and get the answer in writing

BUILDINGS THAT ALLOW IT MAY STILL REQUIRE

- Proof of your City registration
- Proof of STR insurance
- Guest registration with concierge
- Key exchange through KeyCafe or the front desk

BUYING

Make your offer conditional on reviewing the status certificate, and have it checked specifically for short-term rental restrictions.

TORONTO CONDOS WITH THE MOST REGISTERED STRS

Toronto's condos with the most registered short-term rentals: 29 buildings, ranked by number of registrations. Towers in the same complex are combined.

★ Standout building: see the next page

	ADDRESS	REGISTERED STRS
01	12 & 14 YORK ST	342
02	251 JARVIS ST	302
03	300 FRONT ST W ★	258
04	21 ICEBOAT TERR	212
05	101 PETER ST ★	172
06	151 DAN LECKIE WAY	153
07	55 & 65 BREMNER BLVD ★	152
08	209 & 215 FORT YORK BLVD	145
09	155 YORKVILLE AVE	141
10	832 BAY ST	92
11	30 NELSON ST	82
12	231 FORT YORK BLVD	78
13	955 BAY ST	75
14	210 VICTORIA ST	65
15	219 FORT YORK BLVD	51
16	250 & 270 WELLINGTON ST W	48
17	188 CUMBERLAND ST	47
18	560 FRONT ST W	41
19	20 JOHN ST	37
20	18 YONGE ST ★	36
21	36 ZORRA ST	36
22	105 GEORGE ST	35
23	11 YORKVILLE AVE	35
24	120 HOMEWOOD AVE	34
25	10 CAPREOL CRT	31
26	15 ICEBOAT TERR	30
27	165 LEGION RD N	27
28	8 CHARLOTTE ST	26
29	199 RICHMOND ST W	22

Source: City of Toronto short-term rental registration data, October 2026. A high count shows short-term rentals are currently registered in the building; it isn't a guarantee they're permitted. Always verify the current declaration and rules before buying.

KEY TAKEAWAYS

- Most buildings don't allow STRs
- Most of this list is downtown
- Verify the declaration and rules
- Get management's answer in writing

THE STANDOUTS

Four buildings that consistently perform, and why.

300 FRONT ST W

✓ GUEST AMENITIES

✓ CONCIERGE KEY EXCHANGE

- About half the building is short-term rentals, for good reason
- Next to the Rogers Centre and the Metro Toronto Convention Centre
- Built by **Tridel**, one of Toronto's largest and most respected developers
- Managed by **Del Property Management**, Tridel's own management company and one of the city's best
- The concierge holds keys and checks guest ID at check-in, which most buildings don't offer
- **The only building on this list with an outdoor pool guests can use** (shared with sister tower 20 John St), with CN Tower views, plus a great gym

101 PETER ST

✓ GUEST GYM ✓ ENTERTAINMENT DISTRICT

- Well managed
- In the heart of the Entertainment District
- Walk to restaurants, nightlife and the Rogers Centre
- Guests can use the gym
- A strong all-round tourist location

55 & 65 BREMNER BLVD

× GUEST AMENITIES ✓ MAPLE LEAF SQUARE

- The location is the reason: right in Maple Leaf Square, across from Union Station
- Steps from Scotiabank Arena, the CN Tower and Ripley's Aquarium
- Very well managed
- Guests can't use the amenities
- Maintenance fees run on the higher side

18 YONGE ST

× GUEST AMENITIES ✓ GREAT 1+DEN LAYOUTS

- Under the radar, and managed by Del Property Management
- Walk to Union Station, Scotiabank Arena and the main attractions
- Just a little further out than Bremner
- Guests can't use the amenities
- Excellent 1 Bedroom + Den layouts

WORTH KNOWING

Other buildings on the list, and what buyers should know about each.

20 JOHN ST

✓ SHARES 300 FRONT AMENITIES

- 300 Front's sister tower: same management, same pool and gym
- No concierge here (it's at 300 Front)
- Just as good a location, a little quieter, and often underrated

12 & 14 YORK ST (ICE CONDOS)

✓ AIRBNB AGREEMENT

✓ VALUE

- Toronto's busiest Airbnb building, with an improving reputation
- Airbnb agreement: a 15% booking fee goes to the condo corporation for repairs, improvements and security
- Good price-per-square-foot value on 1 Bedroom + Den and 2 Bedroom units

209 & 215 FORT YORK BLVD

✓ AIRBNB AGREEMENT

- Airbnb agreement: about 15% of each booking goes to the building
- Further west, near the lake
- Doesn't perform as strongly as the core, but a good option if you want to be west

155 YORKVILLE AVE

✓ BUDGET-FRIENDLY

✓ CONCIERGE KEY EXCHANGE

- A former Four Seasons hotel, converted to residences
- Smaller, hotel-style layouts, so prices are lower
- Hotel-feel lobby and amenities; the concierge can handle key exchange

251 JARVIS ST

✓ VALUE

- At Jarvis and Dundas, east of Yonge, in the Garden District / Moss Park area
- Some nearby blocks have visible homelessness and drug activity, which is why the price per square foot is noticeably lower
- Still a short walk to Yonge-Dundas Square, the Eaton Centre and TMU
- A value play, if the numbers work for you

BEFORE YOU BUY IN ANY OF THESE

Rules, fees and agreements change. Always confirm the current declaration, rules and any Airbnb agreement in the status certificate.

READY TO BUY?

NOT EVERY UNIT IS CREATED EQUAL.

Even in a building that allows short-term rentals, two units can earn very different amounts. Layout, floor, view, a functional den, which tower and which area all move your revenue. I help you find the unit that makes the most sense, in the building that fits your goals, and make sure it has a clean registration history before you buy.

01

Compare buildings and areas by what they earn

02

Find the best unit in the building: layout, den, view

03

Check the status certificate and registration history before you offer



FADY NAKHLA

Real Estate Broker · Royal LePage Signature

fadynakhla@royallepage.ca · gtapropertyfind.ca

BOOK AN AIRBNB EXPLORATION CALL →

ROYAL LEPAGE Signature

INDEPENDENTLY OWNED & OPERATED REAL ESTATE BROKERAGE

SCAN OR TAP TO BOOK A CALL*

**Reading on your phone or computer? You don't need to scan it. Just tap the QR code.*



CHAPTER 4

REGISTERING WITH THE CITY

How the application works, what it costs, how long approval takes, and what happens after.

04

THE SHORT VERSION

- Apply online at toronto.ca/shorttermrentals
- Name and address must match your ID exactly
- $390 a year, non-refundable
- Approval takes a few days to ~1 month

REGISTRATION AT A GLANCE

The whole registration process, start to finish. Details for each step are on the following pages.

01 — **FURNISH THE UNIT**
It must be furnished before inspection

↓

02 — **GATHER DOCUMENTS**
Photo ID with this address + 2 backups

↓

03 — **APPLY ONLINE**
4 short steps, about 15 minutes

↓

04 — **PAY $390**
Non-refundable

↓

05 — **CITY REVIEW**
1–3 business days to ~1 month

↓

06 — **GET YOUR NUMBER**
STR-0000-XXXXXX

↓

07 — **ADD IT TO AIRBNB**
Your listing can go live

⚠ BEFORE YOU CLICK SUBMIT

Your name and address must match your ID exactly, down to “St.” vs “Street.” This is the #1 cause of delays.

AFTER YOU'RE APPROVED

- Expect a compliance inspection: it can be requested at your initial registration or any time within the year
- File MAT declarations every quarter
- Renew every year on your approval date

ACCURACY IS FASTER THAN SPEED.

REGISTER YOUR SHORT-TERM RENTAL

Apply online at **toronto.ca/shorttermrentals**. The application is short, but **accuracy matters more than anything**.

YOUR DETAILS MUST MATCH YOUR ID EXACTLY

Your ID says	You type	Result
123 King Street West	123 King St W	× Mismatch: can delay approval
123 King Street West	123 King Street West	✓ Matches
Jonathan Andrew Smith	First: Jonathan Andrew Last: Smith	× Leave out middle names and initials
Jonathan Andrew Smith	First: Jon Last: Smith	× Use your legal first name, not a nickname
Jonathan Andrew Smith	First: Jonathan Last: Smith	✓ Matches: first and last name only

RECENTLY BOUGHT?

You can apply before you update your driver's licence:

- Your licence number stays the same when your address changes
- Apply now with your current licence number
- Update the address soon; the City may ask for it later

ENTIRE UNIT OR PARTIAL UNIT?

ENTIRE UNIT
The whole home
Up to 180 nights a year

PARTIAL UNIT
Up to 3 bedrooms
No night cap

One registration type per property; you can only switch at renewal. Partial-unit hosts advertise one fewer bedroom than they have.

Most condo hosts rent the **entire unit**. That's where the revenue is.

FEES, VALIDITY AND RENEWAL

Item	Detail
Registration fee	$390 (non-refundable)
Valid for	1 year from approval
Renewal fee	$390 for 2026
Renew	Same date each year, up to 30 days early

Fees are subject to annual increases, and late fees apply if you renew after your renewal date. The fee used to be much lower; it has risen as enforcement has expanded.

APPROVAL TIMELINE

- Some applications are approved in 1–3 business days
- Others take several weeks, up to a month

Accurate applications tend to move faster. Delays usually happen when:

- Information doesn't match exactly
- The application is selected for manual review
- More documentation is requested

SPOT CHECKS AND FOLLOW-UPS

Being flagged for extra review is increasingly common, and nothing to worry about. The City may ask for:

- Proof of ownership (usually your Agreement of Purchase and Sale)
- More proof that the property is your principal residence
- In some cases, an in-person interview

Many applicants are approved with no follow-up, while others are asked for documents. Both outcomes are normal.

APPROVED

You'll receive a registration number in the format STR-0000-XXXXXX. Keep it handy. You'll need it for your listing, your taxes and your renewals.

INSPECTIONS

The City inspects registered short-term rentals. For condos, it's usually quick and straightforward.

WHEN THEY CAN HAPPEN

APPROVAL	RENEWAL	ANY TIME
Shortly before or after	During the yearly renewal	At any point in the year

WHAT INSPECTORS CHECK

01
PRINCIPAL RESIDENCE
It's genuinely where you live.

02
FURNISHED + LIVABLE
Not an empty, hotel-style unit.

03
MATCHES YOUR REGISTRATION
The use matches what you registered.

TORONTO RULE

Your home should look like one: your own belongings, clothes and groceries. Applications have been delayed or denied when inspectors found an empty unit.

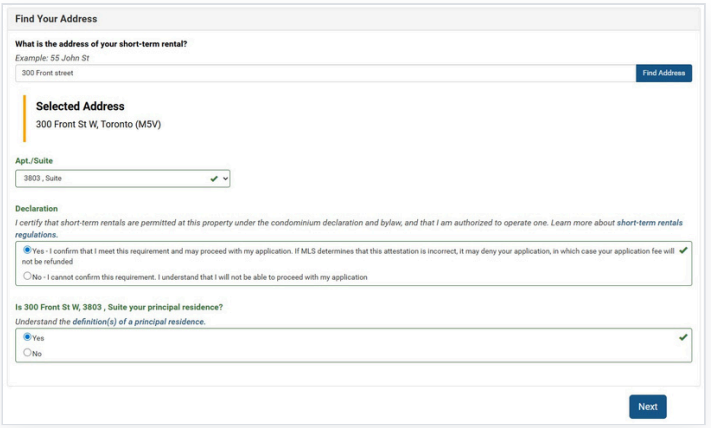
YOUR REGISTRATION NUMBER

- On your Airbnb listing and all advertising
- On invoices, contracts and receipts
- Missing it can get your listing suspended or removed

STEP-BY-STEP: THE ONLINE APPLICATION

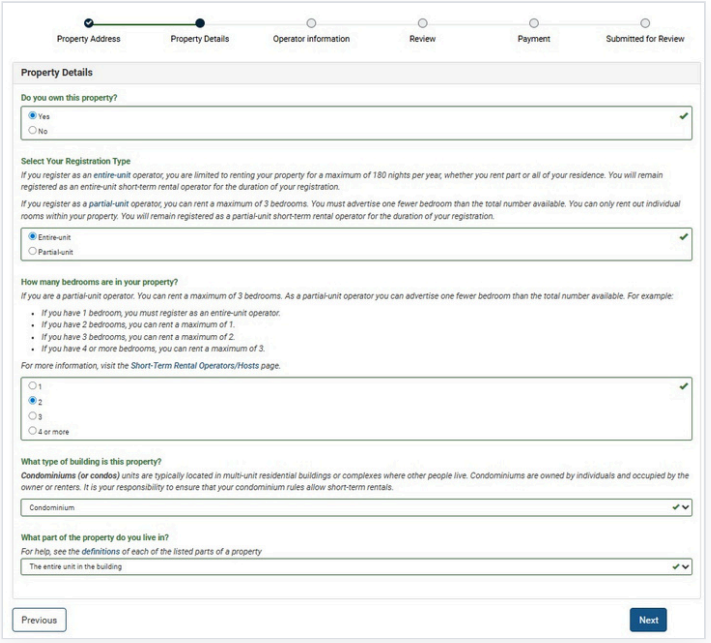
01 ENTER AND VERIFY THE ADDRESS

Enter your address. For a condo, select your unit, then confirm that short-term rentals are **permitted in the building** and that the unit is your **principal residence**.



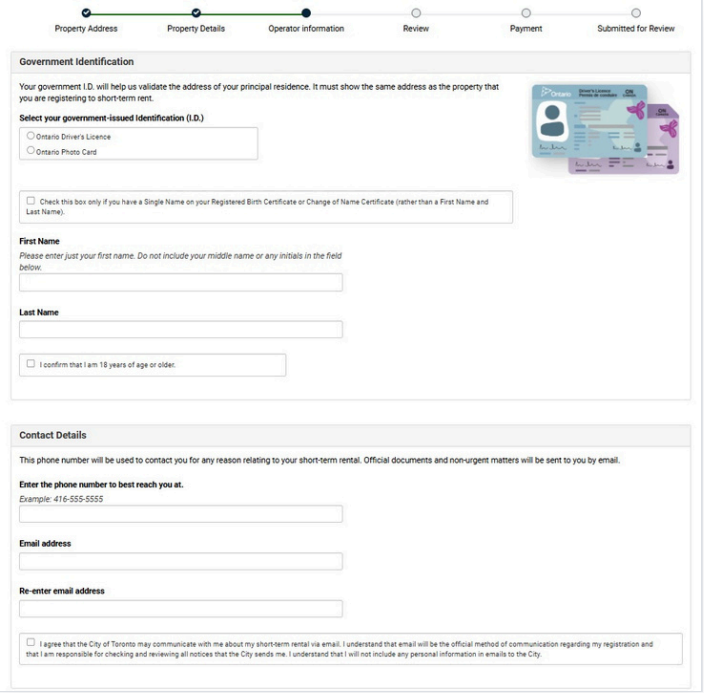
02 CONFIRM PROPERTY DETAILS

Own or rent, **entire unit or partial unit** (only one, and no second registration of the other type), bedrooms, building type and which part you live in. Every question is required.



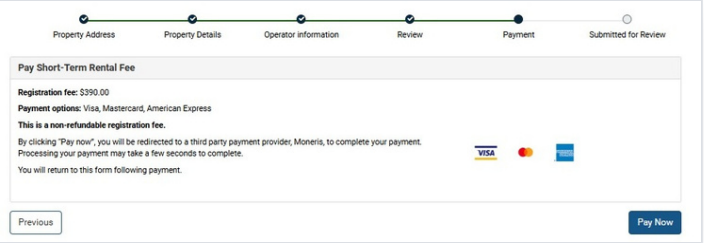
03 OPERATOR INFORMATION

Choose your ID (driver's licence or Photo Card) and enter your name **without a middle name**, plus card number, expiry, phone, email and an emergency contact.



04 REVIEW AND PAY

Check everything, then pay the **$390 non-refundable** fee. You'll get the City's decision by email and, if approved, your **registration number**.



KEY TAKEAWAYS

- **Match your ID exactly, down to the street type**
- **Choose entire unit or partial unit carefully**
- **Your home should look like a home**
- **Your registration number goes on your listing**

CHAPTER 5

TAXES: MAT & HST

The two taxes every Toronto host deals with, and exactly what Airbnb does and doesn't handle for you.

THE SHORT VERSION

- MAT: 6%, charged to the guest; Airbnb remits it
- HST: 13% on stays under one month
- File a MAT declaration every quarter
- Over $30,000 a year: register for an HST number

05

MUNICIPAL ACCOMMODATION TAX

Every short-term rental booking in Toronto pays the **Municipal Accommodation Tax (MAT)**. The guest pays it, and Airbnb sends it to the City, but filing is still on you.

6%	$0	4×
on top of your nightly rate	out of your pocket; the guest pays	declarations a year, even with no bookings

HOW THE MAT MOVES

Guest books — Your nightly rate
→ **+ 6% MAT** — Added at checkout
→ **Airbnb collects** — Automatically
→ **Airbnb remits** — Straight to the City
→ **You declare** — Every quarter

NO SEPARATE MAT ACCOUNT

- Your City registration number doubles as your MAT account
- Airbnb links your listing to it automatically
- No extra sign-up needed

> **AIRBNB COLLECTS. YOU STILL DECLARE.**

The rate was temporarily 8.5% and returned to 6% on August 1, 2026. Confirm the current rate on the City's website.

QUARTERLY MAT DECLARATIONS

Even though Airbnb collects and remits the tax, you're still required to file a **quarterly MAT declaration** online. It's simple, but mandatory.

- Declarations are filed four times a year
- Log into the City portal with your registration number and email
- Confirm whether short-term rental activity occurred that quarter
- In most cases, it's a checkbox and submit

You must file for every quarter, **even if you had no bookings**. The City uses these declarations to confirm Airbnb remitted the correct tax.

Reporting period	Due date
Jan 1 – Mar 31	April 30
Apr 1 – Jun 30	July 30
Jul 1 – Sep 30	October 30
Oct 1 – Dec 31	January 30

IF YOU MISS A DECLARATION

- The City sends reminder and warning emails
- Continued non-filing can get your **registration suspended**
- This can happen even though Airbnb already paid the tax

SET REMINDERS

Put all four due dates in your calendar today. It takes five minutes a quarter and protects your registration.

KEY TAKEAWAYS

- **Airbnb handles collection and payment**
- **You file a declaration every quarter**
- **File even with zero bookings**
- **Never ignore City reminder emails**

HOW HST WORKS ON AIRBNB

Short-term rentals are a **taxable supply**. In Ontario, **13% HST** applies to stays shorter than one month (over $20 a night).

THE $30,000 THRESHOLD

Once your short-term rental revenue goes over **$30,000** (in one calendar quarter, or over four consecutive quarters), you're required to **register for an HST number** with the CRA.

- Based on **gross** revenue: nightly rates + cleaning fees
- Counts all short-term rental revenue, on every platform
- Applies whether you're salaried, self-employed or incorporated

RUN THE MATH

$175/night × 180 nights = $31,500. Many full-season Toronto hosts cross the threshold.

AIRBNB ASKS FOR ONE OF TWO THINGS

To get paid, Airbnb requires your tax information, and what you enter changes how HST works:

YOUR SIN

Airbnb collects HST for you

YOUR HST

You collect HST yourself

IF YOU ENTER YOUR SIN

- Airbnb adds 13% on top of your nightly rate
- Guests see and pay it when they book
- Airbnb remits it to the CRA under its own HST number
- You never receive that 13%
- Your Airbnb earnings summary shows how much HST was collected and remitted on your bookings

IF YOU ENTER YOUR HST NUMBER

- Airbnb **stops** collecting HST on your bookings
- You build 13% into your nightly rate
- You file HST returns and remit it to the CRA yourself
- You can claim **Input Tax Credits**: recover the HST you pay on business expenses like furniture, cleaning and supplies

CHOOSING YOUR HST ROUTE

IS YOUR STR REVENUE OVER $30,000 A YEAR?

NO

Enter your **SIN** on Airbnb.
Airbnb collects and remits HST.
Track your revenue every quarter.

YES

Register for an **HST number** with the CRA. Then choose a route:

RECOMMENDED

Route 1
Keep your SIN on Airbnb. Airbnb keeps collecting and remitting. When you file, report the HST Airbnb collected and remitted on your behalf.

Route 2
Enter your HST number on Airbnb. Add 13% to your rate, collect it yourself and remit it to the CRA.

WHY ROUTE 1

- Airbnb handles collection and remittance
- You don't have to charge or track HST on every booking
- Your Airbnb earnings summary gives you the numbers to report

The trade-off: no Input Tax Credits. For most hosts, they're small and not worth the exposure.

WHY NOT ROUTE 2?

Charging HST yourself and claiming credits puts more focus on your home as a business. Once you go down that path, there are lines that can move a property from **residential** to **commercial** for HST purposes, which can mean HST when you sell. You don't want that to happen.

IMPORTANT

How Airbnb-remitted HST is credited to you is up to the CRA. This is one approach, not tax advice: confirm with your accountant.

KEY TAKEAWAYS

- **Under $30,000: enter your SIN**
- **Over $30,000: register for an HST number**
- **Route 1: Airbnb collects, you report**
- **Confirm with your accountant**

CHAPTER 6

SHORT-TERM RENTAL INSURANCE

The right policy, how claims actually work, and which insurers offer short-term rental coverage.

THE SHORT VERSION

- Owner policy + short-term rental endorsement
- Minor damage: through Airbnb
- Major damage: your insurer first

06

GET THE RIGHT COVERAGE

Proper insurance is mandatory when operating a short-term rental, and it needs **specific coverage** beyond a standard policy.

THE REQUIRED POLICY TYPE

Because the City requires your short-term rental to be your **principal residence**, your base policy must be an **owner-occupied home insurance policy**. On top of that, add a **short-term rental endorsement**.

This is different from:

- Standard homeowner insurance on its own
- Landlord insurance
- Tenant insurance

Not every insurer offers short-term rental coverage, so confirm before you buy a policy.

CONDO MANAGEMENT REQUIREMENTS

Many condo buildings now ask short-term rental owners for:

- Proof of a valid City registration
- Proof of short-term rental insurance

INSURERS OFFERING STR COVERAGE

SQUARE ONE

AVIVA

DUUO (BY CO-OPERATORS)

APRIL

INTACT

WAWANESA

ZENSURANCE

BELAIRDIRECT

Coverage and availability change. Confirm the endorsement with the insurer before buying.

WHAT TO DO WHEN SOMETHING GETS DAMAGED

A GUEST DAMAGED SOMETHING. HOW BIG IS IT?

MAJOR

Flooding, leaks, structural or flooring damage

↓

File with **your insurer first**

↓

Part denied? **Then** Airbnb's coverage may apply

MINOR

Broken glasses, small items, minor furniture damage

↓

Submit a claim **through Airbnb**

↓

Airbnb requests payment from the guest and handles any dispute

DOCUMENT EVERYTHING

- Have your cleaner photograph the unit after every turnover
- Photograph damage right away, with timestamps
- Keep receipts for repairs and replacements
- File quickly: Airbnb has time limits on claims

AIRBNB COVERAGE IS SECONDARY, NOT PRIMARY.

AIRCOVER FOR HOSTS

Airbnb's built-in host protection lists up to US$3 million in damage protection and US$1 million in liability insurance. Treat it as a backup to your own policy, not a replacement, and check Airbnb's current terms.

If you go to Airbnb first for major damage, they'll almost always send you back to your own insurer.

KEY TAKEAWAYS

- **Insurance is mandatory**
- **Owner policy + STR endorsement**
- **Major damage: insurer first**
- **Minor damage: Airbnb**

CHAPTER 7

SETTING UP YOUR UNIT

Furniture, setup costs, utilities, internet and smart locks: everything the unit needs before your first guest.

THE SHORT VERSION

- Spend on the mattress, pillows and couch
- Internet only; no cable package needed
- Save on the rest, but keep it cohesive
- Condos: smart lock on the inside of the door

WHERE TO SPEND, WHERE TO SAVE

07

Guests spend most of their time on the couch and in the bed. Spend there, and save almost everywhere else.

SPEND HERE

Comfort drives reviews

01 MATTRESS
The most important purchase. Medium or medium-firm, one you'd sleep on yourself.

02 PILLOWS
Guests notice right away. Better pillows mean better sleep and better reviews.

03 COUCH
Comfortable and durable. The cheapest option usually needs replacing.

SAVE HERE

Cohesive beats expensive

- ☐ Nightstands and dressers
- ☐ Dining table and chairs
- ☐ Artwork and decor
- ☐ Rugs and accent pieces
- ☐ TV (smart, 48–55")

Sales, open-box and Facebook Marketplace work well here. Just keep the look matched.

PRO TIP

Poor sleep shows up in reviews even when everything else looks great. Never cut corners on the bed. The full room-by-room checklist is on page 36.

WHAT IT COSTS TO SET UP

Typical one-time startup costs for a mid-range, guest-ready Toronto condo.

STUDIO	1 BEDROOM	2 BED / 1+DEN
$4,050 – $8,200	**$4,500 – $9,100**	**$6,300 – $12,650**
estimated setup	estimated setup	estimated setup

Item	Studio	1 Bedroom	2 Bed / 1+Den 2 beds
Mattress + bed frame	$900 – $1,800	$900 – $1,800	$1,600 – $3,200
Bedding, pillows, protectors (2 sets)	$250 – $450	$250 – $450	$500 – $900
Sofa or sofa bed	$800 – $1,800	$900 – $2,000	$1,000 – $2,200
Smart TV (48–55")	$400 – $700	$400 – $700	$400 – $800
Dining table + chairs or stools	$250 – $600	$300 – $700	$400 – $900
Nightstands, dresser, lamps	$200 – $500	$350 – $800	$600 – $1,400
Kitchen: cookware, dishes, small appliances	$400 – $700	$450 – $800	$500 – $900
Towels, bath mats, hair dryer	$150 – $300	$150 – $300	$250 – $450
Decor, rugs, blackout curtains	$300 – $700	$400 – $900	$600 – $1,200
Smart lock	$250 – $400	$250 – $400	$250 – $400
Starter supplies: toiletries, cleaning, paper	$150 – $250	$150 – $250	$200 – $300
ESTIMATED TOTAL	**$4,050 – $8,200**	**$4,500 – $9,100**	**$6,300 – $12,650**

TV SETUP

SMART TV	48"	48–55"	ANY BRAND
No cable box	Minimum size	Ideal range	Open-box and sale models are great value

Estimates in CAD, before tax, for new mid-range furniture. Buying secondhand or on sale can bring the low end down further. Doesn't include ongoing costs like internet, insurance or cleaning (see Chapter 2).

ROOM-BY-ROOM SETUP CHECKLIST

Use this when you furnish, and again before your first guest arrives. Tick off each item as it's in place.

ENTRY

- ☐ Smart lock or key exchange set up
- ☐ Shoe tray or mat
- ☐ Hooks or coat rack
- ☐ Welcome sign with Wi-Fi details

LIVING ROOM

- ☐ Comfortable, durable sofa
- ☐ Smart TV (48–55")
- ☐ Coffee table and side table
- ☐ Lamps / good lighting
- ☐ Throw blanket and cushions
- ☐ Blackout curtains or blinds

KITCHEN: COOKING

- ☐ Pots and pans set
- ☐ Baking sheet
- ☐ Cutting board and sharp knives
- ☐ Spatula, ladle, tongs, whisk
- ☐ Can opener and bottle opener
- ☐ Colander and mixing bowl

KITCHEN: DINING

- ☐ Plates, bowls, mugs (2 per guest)
- ☐ Wine and water glasses
- ☐ Cutlery (2 sets per guest)
- ☐ Coffee maker and kettle
- ☐ Toaster and microwave
- ☐ Salt, pepper, cooking oil

KITCHEN: CLEANING

- ☐ Dish soap and sponge
- ☐ Dishwasher pods
- ☐ Paper towels
- ☐ Garbage and recycling bags
- ☐ All-purpose cleaner

CHECKLIST, CONTINUED

BEDROOM

- ☐ Medium or medium-firm mattress
- ☐ Mattress protector
- ☐ 2 sets of linens per bed
- ☐ 2 pillows per guest + spares
- ☐ Duvet and extra blanket
- ☐ Nightstands and lamps
- ☐ Hangers (10+) and closet space
- ☐ Bedside phone chargers

BATHROOM

- ☐ Toilet paper (stocked + spares)
- ☐ Hand soap, shampoo, conditioner, body wash
- ☐ Bath and hand towels (1 set per guest)
- ☐ Bath mat
- ☐ Hair dryer
- ☐ Plunger and toilet brush
- ☐ Small garbage bin

LAUNDRY & STORAGE

- ☐ Laundry detergent
- ☐ Iron and ironing board (or steamer)
- ☐ Vacuum or broom
- ☐ Extra linens and towels for turnovers
- ☐ Locked owner's closet

SAFETY

- ☐ Smoke alarm (tested)
- ☐ Carbon monoxide alarm
- ☐ Fire extinguisher
- ☐ First-aid kit
- ☐ Emergency contacts and exit diagram posted

GUEST EXTRAS

- ☐ Wi-Fi card or sign
- ☐ House manual (printed or QR)
- ☐ Coffee and tea
- ☐ Workspace with good lighting
- ☐ Extra phone charger

UTILITIES, INTERNET AND SMART LOCKS

UTILITIES

- Condos: heat and water are usually in your maintenance fees; hydro is billed separately
- Houses and suites: set up heat, water and hydro yourself
- Buying? Utilities transfer on closing

INTERNET

- You only need internet. No cable or TV package
- A basic high-speed plan is all an Airbnb needs, usually under $100/month
- Bell or Rogers; ask concierge about building deals

SMART LOCKS

Optional, but strongly recommended.

CONDOS

You generally can't change the physical lock on a condo unit door, since management must keep emergency access. Instead, install a smart lock on the **interior side** of the door to stay compliant while still controlling access remotely.

HOUSES, LANEWAYS AND SUITES

You typically have more flexibility to change or replace locks, subject to local bylaws and your lease if you're a tenant.

A POPULAR OPTION

The **August Smart Lock** installs on the inside: lock and unlock remotely, grant access without keys, and stay in control if keys are lost.

WHEN SMART LOCKS ARE ESPECIALLY USEFUL

- A guest loses a key
- Management needs to enter for inspections or maintenance
- Confirming the door is locked after a stay
- You can't get to the unit in person

BUILDINGS WITH KEY EXCHANGE

Some buildings use **KeyCafe** for key exchange. In these:

- Keys are stored in secure lockers
- Guests get access codes for check-in and return
- Smart locks are less critical, but still a useful backup

KEY TAKEAWAYS

Utilities are usually set up at closing

Keep internet simple and cost-effective

Condos: interior-mounted smart lock

A lock adds flexibility and peace of mind

CHAPTER 8

CREATING YOUR AIRBNB LISTING

Photos, description, house rules, cancellation policy and fees: getting your listing right from day one.

THE SHORT VERSION

- Fill in every section
- Choose a moderate cancellation policy
- Professional photos have the best ROI
- Airbnb takes ~15.5% per booking

BUILD A COMPLETE LISTING

Airbnb walks you through setup step by step. You can publish before every section is done, but **complete listings rank better in search**.

Unit type and layout → **Amenities** Everything you offer → **Photos** Professional → **Description** Clear + honest → **Pricing** and availability → **House rules** Guests must accept

YOUR DESCRIPTION SHOULD COVER

- ☐ Anything unique about the unit
- ☐ Parking details
- ☐ Mattress type or quality
- ☐ Restrictions or quirks
- ☐ Building rules guests must follow

YOUR HOUSE RULES SHOULD COVER

- ☐ Noise and quiet hours
- ☐ Guest limits
- ☐ No smoking
- ☐ Pets
- ☐ Parties and events

PRO TIP

Study top listings in your building with hundreds of reviews. Don't copy them; model their clarity and structure.

TORONTO RULE

Enter your City registration number in Airbnb's dedicated field (Chapter 4). No number, no listing.

LISTING COPY THAT CONVERTS

Guests scroll, look at the photos, skim the first few lines, and book, or move on. Almost nobody messages to ask a question. Your listing has to answer everything.

YOUR TITLE: 50 CHARACTERS

Unit type	+	Location hook	+	Standout feature

Example title	Why it works
Luxe 1+Den | CN Tower View | Free Parking	Two rare perks in one line
2BR Steps to Rogers Centre + Parking + Pool	Sells the location to event guests
Bright 1BR at Union Station | Sleeps 4	Transit + capacity for groups
Lakefront 2BR | Pool, Gym & CN Tower Views	Amenities guests can actually use

TITLE RULES

- Lead with what guests search: unit type and location
- Name a landmark: CN Tower, Union, Rogers Centre
- Use "|" to separate ideas
- Only list amenities guests can use

SKIP

- Filler like "cozy," "amazing," "gem"
- All caps and emoji
- Anything the photos contradict

YOUR DESCRIPTION

The description has two parts. The **summary** (500 characters) is what guests see first, so it has to sell. The **detailed sections** answer every question they won't ask.

SAMPLE SUMMARY 415 characters

Stay in the heart of downtown Toronto, steps from the CN Tower, Rogers Centre and Union Station. This bright 1 Bedroom + Den sleeps 4, with a king bed, a sofa bed in the enclosed den, 2 full bathrooms and free underground parking (rare downtown!). Fast Wi-Fi, a dedicated workspace and a full kitchen make it easy for work trips and longer stays. Self check-in with a smart lock, so you can arrive on your schedule.

THE DETAILED SECTIONS: COVER ALL OF IT

SLEEPING

- ☐ Bed sizes in every room
- ☐ Sofa bed or den setup
- ☐ Linens and pillows provided

THE UNIT

- ☐ Kitchen: what's stocked
- ☐ Workspace and Wi-Fi speed
- ☐ Laundry, TV, A/C

THE BUILDING

- ☐ Amenities guests can use
- ☐ Parking: where and how
- ☐ Concierge or key exchange

GETTING IN

- ☐ Self check-in and smart lock
- ☐ Check-in and checkout times
- ☐ Fob or buzzer steps

LOCATION

- ☐ Walk times to landmarks
- ☐ Nearest subway or streetcar
- ☐ Groceries and restaurants

THINGS TO NOTE

- ☐ Quirks: noise, views, stairs
- ☐ Building rules guests must follow
- ☐ Anything that could disappoint

GUESTS DON'T ASK. THEY BOOK THE NEXT LISTING.

AIRBNB ESSENTIALS

Airbnb defines a short list of **essentials** that guests expect in every listing. If you list "Essentials" as an amenity and don't provide them, you can face penalties, up to removal.

AIRBNB'S ESSENTIALS

- ☐ Toilet paper
- ☐ Hand and body soap
- ☐ One towel per guest
- ☐ One pillow per guest
- ☐ Bed linens for each guest bed

SAFETY ITEMS

- ☐ Smoke alarm
- ☐ Carbon monoxide alarm (where there are fuel-burning appliances)
- ☐ Fire extinguisher
- ☐ First-aid kit

AMENITIES GUESTS SEARCH FOR

- ☐ Wi-Fi
- ☐ Air conditioning and heating
- ☐ Full kitchen
- ☐ Washer and dryer
- ☐ Self check-in
- ☐ Free parking
- ☐ Dedicated workspace

NICE-TO-HAVES THAT EARN REVIEWS

- ☐ Coffee and tea station
- ☐ Blackout curtains
- ☐ Extra blankets and pillows
- ☐ Phone chargers at the bedside
- ☐ A few local recommendations

FULL CHECKLIST

The room-by-room setup checklist on page 36 covers everything you'll need.

PROFESSIONAL PHOTOGRAPHY

Don't rely on phone photos or basic real-estate shots that only show wide angles. Airbnb photos should show the **experience**, layout and livability, and they're the first thing guests judge you on.

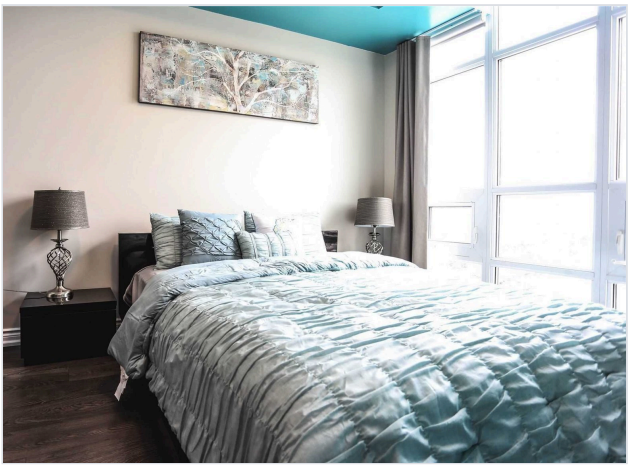
PHONE PHOTO





PROFESSIONAL





Same unit, same rooms: phone photos on the left, professional photos on the right.

WHAT IT COSTS

Tier	Typical cost
Entry level	~$150
Recommended	$200 – $300

> **PROFESSIONAL PHOTOS ARE THE HIGHEST-ROI INVESTMENT IN YOUR LISTING.**

YOUR PHOTO ORDER

The first five photos decide whether guests keep looking. Lead with your strongest shots, then show everything else.

THE FIRST FIVE

1	2	3	4	5
COVER Your best room: the living space or the view. Bright, wide, horizontal.	**BEDROOM** Bed made crisp, lamps on, blinds open.	**LIVING, 2ND ANGLE** Show the flow into the kitchen or the windows.	**KITCHEN** Counters clear, one styled touch.	**YOUR STANDOUT** The view, the pool, the skyline: whatever sets you apart.

THEN

- Bathroom(s)
- Den or second sleeping area
- Workspace
- Building amenities guests can use (pool, gym, lobby)
- Small details: coffee station, linens, balcony
- Nearby landmark or neighbourhood

EVERY PHOTO

- Bright: daytime, lights on, blinds open
- Clean and uncluttered: remove personal items
- Horizontal, with no duplicate angles
- Only show amenities guests can actually use
- Add a short caption to each photo
- Aim for 20 to 30 photos

EXAMPLE

In a building like 300 Front St W, where guests can use the pool, a photo of the pool with CN Tower views belongs in your first five.

NEW: 3D FLOOR PLANS.

Listings are still photos only (no listing videos), but Airbnb's fall 2026 update adds interactive floor plans. Scan each room with a LiDAR-equipped iPhone Pro or iPad Pro, and Airbnb builds a floor plan guests can explore and detects amenities as you scan. If it shows up in your listing settings, use it.

CANCELLATION POLICIES

Airbnb lets you choose a standard cancellation policy for stays under 28 nights. Here's how each one works for the guest:

Policy	Full refund if guest cancels…	After that
Flexible	Up to 24 hours before check-in	First night not refunded
Moderate RECOMMENDED	Up to 5 days before check-in	Guest pays nights stayed + 1 night + 50% of the rest
Limited	Up to 14 days before check-in	50% refund 7–14 days out; none inside 7 days
Firm	Up to 30 days before check-in	50% refund 7–30 days out; none inside 7 days

Every policy includes a 24-hour free cancellation window for bookings made at least 7 days before check-in. Airbnb retired its old Strict policy in October 2025. Stays of 28+ nights use separate long-term policies. Policy terms change, so check Airbnb's current terms.

WHY MODERATE?

- Very flexible policies lead to more last-minute cancellations
- Guests may use flexible listings as placeholders while they keep searching
- Very strict policies can scare off serious guests
- Moderate gives guests flexibility and gives you time to rebook

NON-REFUNDABLE OPTION

You can also offer a **non-refundable rate** alongside your standard policy. Guests get a discount (around 10%) in exchange for no refund, and you keep the full payout if they cancel.

PRO TIP

A non-refundable option paired with moderate gives price-sensitive guests a reason to commit early.

HOW AIRBNB'S FEES WORK

THEN: THE SPLIT FEE

Hosts used to pay about **3%**, and guests paid a separate service fee (often 14% or more) at checkout.

NOW: ONE HOST-ONLY FEE

Airbnb has moved most hosts to a single **host-only fee of about 15.5%**, deducted from your payout. Guests no longer see a separate Airbnb service fee. The price they see is the price they pay, plus taxes.

If you're just starting out, this doesn't really change anything. Set your pricing knowing that roughly 15.5% comes off each booking.

If you hosted under the old split fee, raise your nightly rate and cleaning fee by about 15% to keep the same payout. Guests no longer pay a fee on top, so the total they see barely changes.

> **PRICE FOR THE PAYOUT YOU WANT, NOT THE RATE GUESTS SEE.**

EXAMPLE: 3-NIGHT STAY

Nightly rate ($200 × 3)	**$600.00**
Cleaning fee	**$100.00**
Booking subtotal	**$700.00**
Airbnb host fee (15.5%)	**– $108.50**
YOUR PAYOUT	**$591.50**

The guest pays the $700 subtotal plus applicable taxes (MAT and, if Airbnb is collecting it, HST).

Fee percentages can vary by account and change over time. Check your Airbnb host settings for your current rate.

KEY TAKEAWAYS

- Complete every listing field
- Use professional photography
- Choose a moderate cancellation policy
- Most hosts now pay ~15.5%

CHAPTER 9

BOOKING SETTINGS & GUEST SCREENING

Instant Book, minimum nights and the settings that keep parties out, without scaring good guests away.

THE SHORT VERSION

- Turn on Instant Book, with guest requirements
- Don't allow Fri–Sun-only stays
- Minimum stay: 2–3 nights
- Spell out the party and guest rules up front

INSTANT BOOK VS. REQUEST TO BOOK

REQUEST TO BOOK

- Guest sends a request and waits
- You approve or decline each one
- Many guests skip listings that make them wait
- Ranks lower in search for many guests

VS

INSTANT BOOK RECOMMENDED

- Guest books immediately, like a hotel
- Shows up when guests filter for Instant Book
- More bookings, less back-and-forth
- You still control who can book

MYTH **"Instant Book means anyone can book."**

FACT **You can require:**

- ☐ **A good track record:** guests who've stayed on Airbnb without incidents or bad reviews
- ☐ **A pre-booking message:** guests answer your questions before the booking goes through, e.g. type "I agree" to your house rules
- ☐ **Your house rules:** every guest must accept them to book

> **TODAY'S GUESTS EXPECT TO TAP "RESERVE" AND BE DONE.**

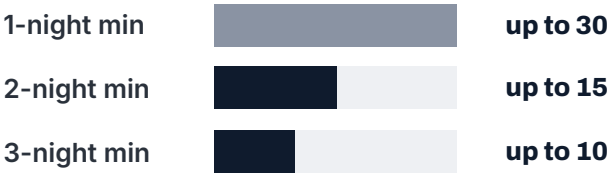
⚠ **BOOKINGS SUDDENLY SLOW**

Check that Instant Book is still on before you touch your pricing. Turning it off can noticeably drop your bookings.

MINIMUM NIGHTS AND WEEKEND STAYS

SET A 2–3 NIGHT MINIMUM

A one-night minimum invites parties and makes turnovers relentless. Here's the most check-ins you could have in a 30-day month:



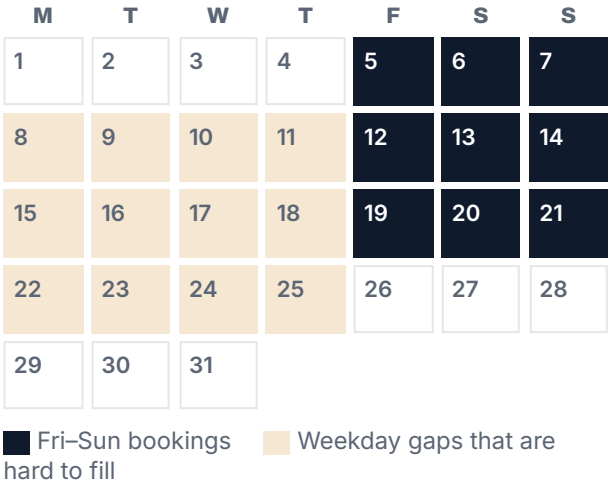
Every check-in is a clean, a restock and a new set of guests. Two to three nights keeps the work manageable and filters out most one-night party bookings.

MY SETTING

A 3-night minimum, and a 4-night minimum for Friday check-ins.

DON'T ALLOW FRI–SUN-ONLY STAYS

Three weekend-only bookings in a row look like a full month. They aren't:



- **Parties:** weekend-only stays are the riskiest bookings
- **Broken weeks:** most trips overlap a weekend, so guests wanting Wed–Mon can't book
- **How:** use Airbnb's check-in/check-out day restrictions, or a day-of-week minimum stay in your pricing software

PARTY PREVENTION: STACK THE LAYERS

No single setting stops every party. Together, these make your listing a bad fit for anyone planning one, and most of them will simply book somewhere else.

01	**MINIMUM 2–3 NIGHTS** Filters out most one-night party bookings
02	**NO FRI–SUN-ONLY STAYS** Removes the riskiest booking pattern
03	**INSTANT BOOK WITH REQUIREMENTS** Guests need a good track record on Airbnb
04	**RULES UP FRONT, IN WRITING** House rules + pre-booking message: no parties, no unregistered guests, charges for violations
05	**NOISE MONITOR (DISCLOSED)** Alerts you to loud noise without recording anything
06	**SMART LOCK** A unique code per guest, changed after every stay

SAY IT BEFORE THEY BOOK

Put it in your house rules and pre-booking message, plainly:

> *"No parties or events. Only registered guests may stay or visit. Violations will result in charges and may end your stay."*

Charges for damage or extra cleaning go through Airbnb's Resolution Centre.

NOISE MONITORS

- Common areas only, never bedrooms or bathrooms
- Must be disclosed in your listing
- Measure decibels; no recording
- Indoor cameras are banned on Airbnb

SMART LOCKS

Cleaners get in without keys, and if management locks up after a visit, you're not stuck. See Chapter 7.

KEY TAKEAWAYS

- Instant Book, with requirements
- 2–3 night minimum
- Block Fri–Sun-only stays
- Rules and charges stated up front

CHAPTER 10

DYNAMIC PRICING

Why Airbnb's Smart Pricing isn't always on your side, and how to set up a pricing tool that is.

THE SHORT VERSION

- Smart Pricing favours bookings over your rate
- Always set a minimum price
- PriceLabs: about $30/month

SMART PRICING VS. THIRD-PARTY TOOLS

Pricing drives both occupancy and profit. Airbnb has built-in pricing tools, but relying on them alone isn't always ideal.

AIRBNB SMART PRICING

Smart Pricing adjusts your nightly rate automatically based on demand, calendar gaps and short-term availability. It can increase bookings, but understand its incentives.

Airbnb earns money when bookings happen, so Smart Pricing prioritises occupancy over rate. In practice that can mean:

- Aggressive price drops for short gaps
- Nightly rates below what the unit is worth
- Inconsistent pricing that's hard to monitor

You're free to test it, but many experienced hosts move away from it for more control.

> **SMART PRICING WORKS FOR AIRBNB'S REVENUE, NOT NECESSARILY YOURS.**

THIRD-PARTY PRICING TOOLS

These take a balanced, data-driven approach with no incentive to underprice your unit. Two common platforms:

	★ OUR PICK PriceLabs	Beyond Pricing
Cost	**Flat, about $30/month per listing**	About 1% of revenue (up to 2% on higher plans)
On $60,000 revenue	**About $360 a year**	About $600 – $1,200 a year
Customisation	**Extensive**	Moderate
Event awareness	**Strong**	Strong

The verdict: PriceLabs. A flat price that doesn't grow with your income, deeper customisation, and the tool behind the case-study unit in Chapter 2.

SETTING UP PRICELABS

HOW IT WORKS

Once connected to your Airbnb account, PriceLabs:

- Analyses comparable listings in your area
- Adjusts your price daily based on demand
- Accounts for local events, conventions, concerts and sports
- Lets you set a minimum price your rate never drops below

You can be as hands-on or hands-off as you like. Once configured, it can run almost entirely in the background.

> **SET A MINIMUM PRICE FLOOR SO YOUR RATE NEVER DROPS BELOW WHAT YOU DEFINE.**

ADDITIONAL FEATURES

- Market research tools
- Comparable listing analysis
- Forward-looking occupancy data
- Listing health scores that flag optimisation opportunities

These tools show you not just your pricing, but how your listing performs against others nearby.

PRO TIP

Review your minimum floor every few months as you learn your market and your building's seasonality.

CHAPTER 10 — PRICING

THE EXACT SETTINGS

The PriceLabs settings used on the case-study unit (Chapter 2). Copy them as a starting point.

Setting	Value	Why
Minimum stay	**3 nights**	Fewer turnovers, fewer party bookings
Friday check-in	**4-night minimum**	Makes Fri–Sun-only stays impossible
Last-minute discount	**–20%, 7–10 days out**	Fills nights that would otherwise sit empty
Far-out premium	**+20%, 2+ months out**	Early bookers pay for the best dates
Weekend premium	**Automatic**	PriceLabs raises weekends on its own
Orphan gaps	**2-night minimum**	Lets short gaps between bookings fill
1-night gaps	**Leave empty**	Never book 1 night; use it to check or restock
Base price	**PriceLabs suggestion**	Your starting point, not your nightly rate
Minimum price	**A hard floor**	e.g. base $300, never below $250

ORPHAN GAPS, EXPLAINED

An **orphan gap** is a short run of empty nights between two bookings, too short to book under your minimum stay. With a 3-night minimum, a 2-night gap can never sell. PriceLabs' orphan gap setting drops the minimum to 2 for those gaps only, so they can be booked.

TWO THINGS MOST HOSTS DON'T KNOW

- **You can call PriceLabs.** Their team will review your listing and help you set your pricing.
- **Market Research** shows what listings in your building and area charge, their base prices and their photos. Use it to benchmark yourself.

THE LEARNING CURVE

Expect to adjust your pricing a lot at first. You're balancing two risks: leaving money on the table, and leaving nights empty.

Months 1–6
Tinker constantly

Months 6–12
Find the middle ground

Year 2
Fine-tune

Year 3+
Set it and leave it

WHAT CHANGES OVER TIME

- You learn your unit's real potential, month by month
- You see which events actually move your bookings
- Your floor and base price settle into place
- Reviews build, so you can charge more

AFTER THE FIRST COUPLE OF YEARS, MOST WELL-RUN LISTINGS BARELY NEED TOUCHING.

FROM THE CASE-STUDY UNIT

Settings haven't changed in about three years. Once it was optimized, it was left alone.

HOW TO SPEND YOUR 180 NIGHTS

With only 180 entire-unit nights a year, **which** nights you sell matters more than how many. Put them where demand is highest.

JAN — LOW

- New Year's Eve tail
- Leafs + Raptors home games
- Winterlicious (late Jan)

FEB — LOW

- Canadian International AutoShow (MTCC)
- Winterlicious
- Leafs + Raptors

MAR — SHOULDER

- March Break
- Leafs + Raptors
- Conventions at MTCC

APR — SHOULDER

- Blue Jays home opener
- NHL + NBA playoffs
- Hot Docs (late Apr)

MAY — HIGH

- Victoria Day long weekend
- Doors Open Toronto
- Jays at Rogers Centre

JUN — PEAK

- Luminato
- Toronto Jazz Festival
- Pride Toronto
- Stadium concerts

JUL — PEAK

- Canada Day
- Honda Indy
- Caribbean Carnival begins
- Summerlicious

AUG — PEAK

- Caribbean Carnival Grand Parade
- Fan Expo (MTCC)
- CNE opens
- Stadium concerts

SEP — HIGH

- CNE + Labour Day
- TIFF (huge)
- Jays pennant race

OCT — SHOULDER

- Thanksgiving weekend
- Nuit Blanche
- Waterfront Marathon
- Jays playoffs, Leafs + Raptors open

NOV — SHOULDER

- Royal Agricultural Winter Fair
- Santa Claus Parade
- Conventions at MTCC

DEC — LOW

- Holiday markets
- Leafs + Raptors
- New Year's Eve

Peak · High · Shoulder · Low

CITY EVENTS

- [ ] Pride, Caribbean Carnival, CNE, TIFF
- [ ] Long weekends and holidays

SPORTS + CONCERTS

- [ ] Jays at the Rogers Centre, Leafs + Raptors
- [ ] Stadium and arena tours

METRO TORONTO CONVENTION CENTRE

- [ ] Conferences almost every week
- [ ] Often overlooked by hosts

PRO TIP

PriceLabs builds in most of these events. Add your own: check the MTCC calendar a few months out, and add big concerts the day they're announced.

KEY TAKEAWAYS

- **Spend your 180 nights on peak dates**
- **Use the exact settings as a start**
- **Orphan gaps: 2-night minimum**
- **Tinker early, then leave it**

CHAPTER 11

YOUR FIRST 90 DAYS

How to get your first bookings and reviews fast, and when to raise your rates.

THE SHORT VERSION

- Use the new listing promotion: 20% off 3 bookings
- Your first 5 reviews matter most
- Price slightly under market to start
- Step rates up as reviews come in

LAUNCH STRATEGY

WHY THE START MATTERS

Guests look at **photos first and reviews second**. A new listing has no reviews, so it ranks lower and converts worse until it gets some. Your only job in the first weeks is to get booked and get reviewed.

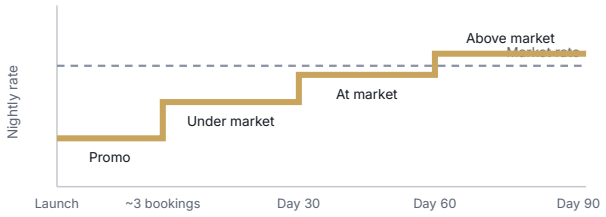
USE THE NEW LISTING PROMOTION

- Airbnb offers new listings **20% off your next 3 bookings**
- Guests see a strikethrough price and a “new listing” deal
- Smart Pricing must be off (use your pricing tool's minimums instead)
- You can opt out, but it's the fastest way to your first reviews

PRICE JUST UNDER MARKET

After the promotion, sit slightly below comparable listings until you have a handful of strong reviews. Then step up.

YOUR RATE OVER THE FIRST 90 DAYS



Illustrative. Your pricing tool and your calendar decide the exact steps.

> **GET REVIEWED FIRST. RAISE RATES SECOND.**

11

GETTING 5-STAR REVIEWS

Guests rate six categories. Here's what moves each one:

Category	What guests judge	How to win it
Cleanliness	Hair, dust, bathroom, linens	Professional clean every stay (Chapter 12)
Accuracy	Does it match the listing?	Honest photos and description, mention any quirks
Check-in	Was getting in easy?	Smart lock + clear instructions sent ahead (Chapter 13)
Communication	Speed and clarity	Scheduled messages + saved replies (Chapter 13)
Location	Neighbourhood vs. expectations	Describe the area honestly; add a local guide
Value	Was it worth the price?	Comfortable bed, small extras, fair launch pricing

ASK FOR THE REVIEW

- Ask in your checkout message, politely
- Review your guest promptly; it nudges them to review you
- Fix anything a guest mentions, then thank them

WHEN A REVIEW IS BAD

- Respond publicly, briefly and calmly
- Thank them, explain what you fixed
- Never argue: future guests are reading your reply

BECOMING A SUPERHOST

Superhost is Airbnb's badge for top hosts. It adds visibility and trust, and guests can filter for it. Airbnb checks every three months, looking at your last 12 months.

4.8+	10	<1%	90%
Overall rating	Stays, or 3 stays totalling 100+ nights	Cancellation rate	Response rate, within 24 hours

Jan 1 Assessment → **Apr 1** Assessment → **Jul 1** Assessment → **Oct 1** Assessment

HOW TO GET THERE

- **Rating:** see "Getting 5-star reviews" on the previous page
- **Stays:** 2–3 night minimums get you to 10 stays quickly
- **Cancellations:** never cancel on a guest; keep your calendar accurate
- **Response rate:** scheduled messages and saved replies make 90% easy (Chapter 13)

⚠ HEADS-UP

The 180-night cap limits how many stays you can host, so every review counts more. One bad stay moves your average more than it would for a full-time host.

Criteria from Airbnb's Help Centre, October 2026. Airbnb can change them.

KEY TAKEAWAYS

- Opt in to the new listing promotion
- Start just under market
- Reviews drive ranking
- Superhost: 4.8+, 10 stays, <1%, 90%

CHAPTER 12

CLEANING & TURNOVER

A consistent cleaning system protects your reviews, and your cleaners become your eyes on the property.

THE SHORT VERSION

- Professional clean after every stay
- Restock remotely with delivery
- Sync your cleaner to your Airbnb calendar

CLEAN AFTER EVERY STAY

A consistent cleaning and turnover process is critical for guest satisfaction, protecting your reviews and avoiding operational issues.

Have the unit professionally cleaned **after every stay**, regardless of how it looks at checkout. Even when a unit looks clean, hair, dust or small details get missed, and reviews are heavily influenced by cleanliness.

> **CLEAN AFTER EVERY STAY. NO EXCEPTIONS, EVEN IF IT LOOKS FINE.**

HIRE AN STR-EXPERIENCED CLEANER

Airbnb-focused cleaning companies typically:

- Spend 3–4 hours per clean, depending on size
- Clean bathrooms thoroughly
- Change and wash all linens
- Reset the unit consistently for the next guest

CALENDAR SYNC

Many cleaners can sync directly with your Airbnb calendar. Once connected:

- They see check-outs automatically
- Cleans are scheduled without back-and-forth
- Same-day turnovers are handled efficiently

CHECK-IN AND CHECK-OUT

	Standard time
Check-out	~11:00 AM
Check-in	~3:00–4:00 PM

That window leaves enough time to clean, even on same-day turnovers. Some hosts block same-day check-ins at first, but once your system is running, same-day turnovers are very manageable.

RESTOCKING AND YOUR EYES ON THE PROPERTY

RESTOCKING SUPPLIES

Your cleaners should also monitor inventory. When supplies run low, such as:

- Toilet paper
- Paper towels
- Garbage bags
- Dishwasher pods
- Basic consumables

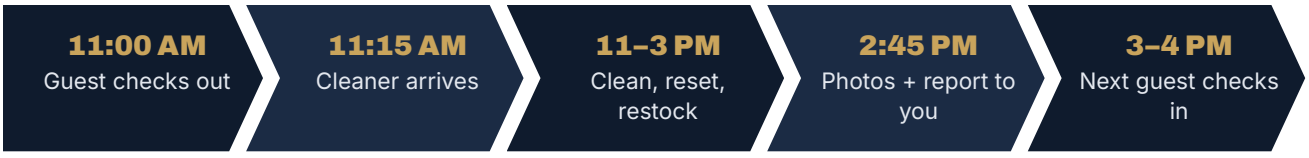
they let you know right away. Instead of restocking in person, order through **Instacart** or a similar service and have it delivered while the cleaner is on site. They put everything away, and you don't need to visit the unit.

YOUR EYES ON THE PROPERTY

Your cleaners are often your best source of on-the-ground information. They'll flag broken items, missing items, damage and maintenance issues you wouldn't otherwise notice, so you can fix problems quickly.

> **YOUR CLEANERS ARE YOUR EYES AND EARS BETWEEN STAYS.**

A TYPICAL TURNOVER DAY



KEY TAKEAWAYS

- Professional clean after every stay
- Use cleaners experienced with Airbnb
- Sync cleaning to your calendar
- Restock remotely with delivery

CHAPTER 13

GUEST COMMUNICATION

Automated messages, saved replies and a house manual that answers questions before guests ask.

THE SHORT VERSION

- Schedule the 6 routine messages once
- House manual: Wi-Fi, appliances, rules, local guide
- Save quick replies for common requests
- Post emergency contacts and an exit diagram

AUTOMATE THE ROUTINE

Most messages are predictable. Set them up once in Airbnb's **scheduled messages**, and they go out automatically with the guest's name, dates and check-in details filled in.

THE AUTOMATED MESSAGE TIMELINE



DONE WELL

Automated messages can carry a stay from booking to checkout without you sending a single manual message.

USE VIDEO

Once a booking is confirmed, you can send short videos (up to about a minute) in Airbnb messages. Record a walk-through of the trickiest part of arriving, like finding the entrance, the parking garage or the lockbox, and send it with your check-in details.

SAVED REPLIES FOR EVERYTHING ELSE

Some requests can't be automated, but you can save a reply for each and send it with one tap:

- ☐ Can I check in early?
- ☐ Can I check out late?
- ☐ My flight is delayed
- ☐ Can I leave my luggage?
- ☐ Where do I park?
- ☐ Can I add a guest?

> **AUTOMATE WHAT'S PREDICTABLE. SAVE TIME FOR WHAT ISN'T.**

AUTOMATED MESSAGE TEMPLATES

Copy these into Airbnb's **scheduled messages**. Anything in **[BRACKETS]** is a placeholder: Airbnb can fill some in automatically (like the guest's name and dates), and the rest you type once.

1 · BOOKING CONFIRMATION — Sent when booked

Hi **[NAME]**, thanks for booking! We're looking forward to hosting you from **[CHECK-IN DATE]** to **[CHECK-OUT DATE]**.

You'll get full check-in instructions 3 days before you arrive. In the meantime, please take a quick look at the house rules. Any questions, just message here.

[HOST NAME]

2 · CHECK-IN DETAILS — 3 days before

Hi **[NAME]**, here's everything for your stay:

Address: **[ADDRESS]**, Unit **[UNIT #]**
Check-in: after **[CHECK-IN TIME]**
Entry: **[ENTRY INSTRUCTIONS]**. Your door code is **[LOCK CODE]**.
Parking: **[PARKING INSTRUCTIONS]**
Wi-Fi: **[NETWORK]** / **[PASSWORD]**
House manual: **[LINK]**

3 · WELCOME — Check-in day

Welcome, **[NAME]**! You're all set to check in from **[CHECK-IN TIME]** today.

If anything isn't working or you have trouble getting in, message me here and I'll sort it out right away.

Enjoy **[NEIGHBOURHOOD]**! Our favourite spot nearby: **[LOCAL TIP]**.

4 · SETTLING IN? — Morning after check-in

Good morning, **[NAME]**! Just checking that you've settled in and everything is as expected.

If you need anything at all, like extra towels or help with the TV, let me know.

5 · CHECKOUT STEPS — Night before checkout

Hi **[NAME]**, hope you've enjoyed your stay! Checkout is at **[CHECK-OUT TIME]** tomorrow.
Before you go:
- Load and start the dishwasher
- Put garbage in **[GARBAGE LOCATION]**
- Leave used towels in the bathroom
- Make sure the door locks behind you

Safe travels!

6 · THANKS + REVIEW — After checkout

Thanks for staying with us, **[NAME]**! It was a pleasure hosting you.

If you enjoyed your stay, a 5-star review would mean a lot. It really helps small hosts like us.

Hope to host you again next time you're in Toronto!
[HOST NAME]

SAVED REPLIES

These can't be automated, because every situation is a little different. Save them as **quick replies** in Airbnb, adjust the details and send with one tap.

EARLY CHECK-IN
Guest asks to arrive early

Hi [NAME], I'll do my best! Check-in is normally [CHECK-IN TIME]. If the cleaners finish early, I'll message you as soon as the unit is ready.

LATE CHECKOUT
Guest asks to stay longer

Hi [NAME], let me check the calendar. If no one is checking in that day, you're welcome to stay until [LATE CHECKOUT TIME]. I'll confirm by [TIME] tonight.

FLIGHT DELAYED
Guest is running late

No problem, [NAME], thanks for the heads-up! Check-in is self check-in, so you can arrive any time after [CHECK-IN TIME]. Your code [LOCK CODE] will work whenever you get here. Safe travels!

LUGGAGE DROP-OFF
Guest wants to leave bags

Hi [NAME], the unit is cleaned between guests, so unfortunately we can't hold bags. [LUGGAGE STORAGE OPTION], about [DISTANCE] away, is a great option.

PARKING
Guest asks where to park

Hi [NAME], you can park at [PARKING LOCATION]. [PASS OR SPOT DETAILS]. The closest public lot is [NEARBY LOT] if you need a backup.

EXTRA GUEST
Guest wants to add someone

Hi [NAME], thanks for checking! The unit allows up to [MAX GUESTS] guests. Please update your reservation through Airbnb so everyone is registered. Unregistered guests aren't permitted under the house rules.

PRO TIP

Reply fast, even if it's just “Let me check and get back to you.” Response time affects your reviews and your Superhost status.

KEY TAKEAWAYS

- Schedule the 6 routine messages
- Save replies for common requests
- Answer fast: it affects reviews
- Templates save hours a month

CHAPTER 13 — GUEST COMMUNICATION

YOUR HOUSE MANUAL

A good house manual answers questions before guests ask them. Paired with automated messages, it can handle most stays on its own.

UNIT INFORMATION

- ☐ How to use the TV, washer/dryer and dishwasher
- ☐ Wi-Fi network and password
- ☐ Heating and cooling

BUILDING RULES + AMENITIES

- ☐ Quiet hours
- ☐ Amenity locations and hours
- ☐ Building-specific rules

PARKING + ACCESS

- ☐ Where to park, and any pass or rules
- ☐ Fob, buzzer or concierge steps
- ☐ Lobby or garage to the unit

EMERGENCY + CONTACTS

- ☐ Your phone number
- ☐ A secondary contact
- ☐ Building management or concierge

LOCAL AREA GUIDE

- ☐ Groceries and pharmacies
- ☐ Hospitals and walk-in clinics
- ☐ Nearest subway or streetcar
- ☐ Restaurants, coffee and attractions

FORMAT

- ☐ A printed binder in the unit
- ☐ A professionally printed booklet
- ☐ A digital guide by QR code

13

CITY REQUIREMENT

Toronto requires short-term rental operators to post emergency contact information and an emergency exit diagram in the unit.

KEY TAKEAWAYS

- **Unit instructions, rules and Wi-Fi**
- **Emergency contacts + exit diagram**
- **A local guide guests will use**
- **Printed, booklet or QR code**

CHAPTER 14

SELF-MANAGE OR HIRE MANAGEMENT?

Doing it yourself vs. hiring a co-host or management company, and how to run the numbers before you decide.

THE SHORT VERSION

- Management typically takes 15–25% of gross
- Self-managing keeps more; management buys your time
- On top of Airbnb's ~15.5% fee
- Run the numbers for your unit first

YOUR THREE OPTIONS

SELF-MANAGE You do it all	CO-HOST Help with parts of it	FULL MANAGEMENT Hands-off
0% of revenue	**Varies** by arrangement	**15–25%** of gross revenue
■ Keep the most income ■ Full control of pricing and guests ■ Your time: messages, cleaners, restocking	■ Messaging, check-ins, cleaner coordination ■ You keep pricing and big decisions ■ Paid from your Airbnb payout	■ They run everything day to day ■ Closest to a long-term rental ■ Least income, least effort

WHY THIS MATTERS MORE NOW

Airbnb's fee now comes out of your side of the booking, about **15.5%** of everything you charge. Add a **20%** management fee and over a third of your gross revenue is gone before cleaning, supplies or your own costs.

> **15.5% TO AIRBNB + 20% TO MANAGEMENT = 35.5% OFF THE TOP.**

TORONTO RULES STILL APPLY

- A manager doesn't change the City's rules
- The City registration stays in **your name**
- You're still responsible for MAT declarations, HST and the 180-night cap

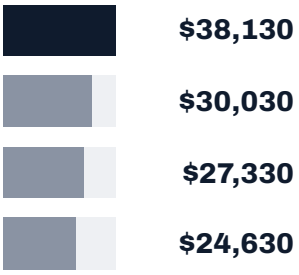
RUN THE NUMBERS

EXAMPLE: ONE YEAR, ENTIRE UNIT

Gross bookings (180 nights × $300)	$54,000
Airbnb host fee (15.5%)	– $8,370
Cleaning (~60 turnovers)	– $6,000
Supplies, tools, registration	– $1,500
SELF-MANAGED NET	$38,130
Management at 20% of gross	– $10,800
MANAGED NET	$27,330

Illustrative. Replace with your own numbers. Some companies charge on your payout instead of gross, so check the contract.

WHAT YOU KEEP



In this example, management at 20% costs **$10,800 a year**, about **28%** of what you'd net managing it yourself.

IT MIGHT BE WORTH IT IF...

- Your time is worth more than the fee
- You travel often or can't respond quickly
- You'd rather it feel like a long-term rental

CHAPTER 14 — MANAGEMENT

BEFORE YOU SIGN WITH A MANAGER

Ask every company these questions, and get the answers in writing.

- ☐ Is the fee on **gross bookings** or on **my payout**?
- ☐ Who pays for linens, restocking and supplies?
- ☐ Do you handle guest messages 24/7?
- ☐ Is the listing on **my** Airbnb account? Do I keep the reviews if we part ways?
- ☐ Do you know Toronto's rules: principal residence, 180 nights, MAT?
- ☐ Is cleaning included, or charged separately?
- ☐ Who sets pricing, and can I set a minimum rate?
- ☐ How are damage claims handled, and who files them?
- ☐ What's the contract length and the notice to cancel?
- ☐ What reporting will I get each month?

⚠ **MOST IMPORTANT**

Keep the listing on your own Airbnb account and add the manager as a co-host. If you ever part ways, your listing and reviews stay with you.

14

KEY TAKEAWAYS

- **Management: 15–25% of gross**
- **Stacks on Airbnb's ~15.5%**
- **Run your own numbers first**
- **Keep the listing in your account**

CHAPTER 15

FREQUENTLY ASKED QUESTIONS

The most common questions, answered in a sentence or two.

QUICK ANSWERS

CAN I AIRBNB A CONDO I DON'T LIVE IN?

No. In Toronto, a short-term rental must be your **principal residence**. Investment units can't be registered.

CAN I HAVE MORE THAN ONE AIRBNB?

No. You can only have one principal residence, so you can only run one short-term rental.

CAN I AIRBNB A UNIT I RENT?

Yes, if it's your principal residence, but you'll need your landlord's permission and your building has to allow it.

WHAT HAPPENS AFTER 180 NIGHTS?

Airbnb blocks further entire-unit bookings for the rest of the calendar year. The count resets January 1.

DO STAYS OF 28+ NIGHTS COUNT TOWARD 180?

No. Stays of 28 nights or more are mid-term rentals, not short-term rentals, and don't need an STR registration number. See “The other ‘half’ of the year” in Chapter 2.

WHEN CAN I APPLY FOR REGISTRATION?

Once the unit is your principal residence. If your driver's licence still shows your old address, you can apply with your current licence number, but update the address soon.

WHO PAYS THE MAT?

The guest. Airbnb adds it to the booking and remits it. You still file a quarterly declaration.

DO I NEED AN HST NUMBER?

Once your short-term rental revenue goes over $30,000 a year, yes. See Chapter 5 for the two routes.

DO I PAY INCOME TAX ON AIRBNB INCOME?

Yes. Report it on your return and keep every receipt. Your accountant can advise on which expenses you can claim.

CAN I PUT CAMERAS IN THE UNIT?

Not indoors. Airbnb bans indoor security cameras. Doorbell cameras and noise monitors must be disclosed in your listing.

WHAT'S NEXT

READY TO START YOUR AIRBNB?

This guide shows you how to run a short-term rental. Buying the right one is where the biggest decisions happen. I work with buyers and investors through the entire process, from choosing the building and the unit to negotiating, closing and getting set up to host.

01

Choose the right building and the right unit

02

Run the numbers, then negotiate the deal

03

Close, set up and launch with this guide



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