

Environmental Task Force Agenda

9:00 a.m. - Tuesday, March 31, 2026

Council Chambers

[Zoom Link](#)

1. Call to Order

2. Traditional Land Acknowledgement

We begin this gathering by acknowledging and celebrating these traditional lands as a gathering place of the first peoples and their ancestors who are entrusted to care for Mother Earth since time immemorial. We do so respecting both the land and the Indigenous People who continue to walk with us through this world. Today, the Township of North Frontenac is committed to working with Indigenous Peoples and all residents to pursue a united path of reconciliation.

3. Disclosure of Pecuniary Interest and General Nature Thereof

4. Environmental Task Force Notes

- a) Notes of the Environmental Task Force Meeting dated February 24, 2026 as approved via email and received for information at the March 20, 2026 Regular Meeting of Council. 3 - 5

[Environmental Task Force - 24 Feb 2026 - Minutes - Pdf](#)

5. Business Arising

- a) Work Plan Update 6 - 30

- 1. Short-term Rentals - Bruce Moore, Kate Surra and John Inglis
Administrative Report provided to Council on March 20, 2026.
Council approved the recommendation contained in the report.
- 2. Septic Inspection Programs - Bruce Moore, Kate Surra, Roy Huetl and Fred Fowler

Administrative Report provided to Council on March 20, 2026.
Council approved the recommendation contained in the report.

- 3. Net Metering - John Inglis, Paul Asselin and Marlene Spruyt
- 4. Invasive Species - Roy Huetl, Fred Fowler and Mike Ward
- 5. Carrying Capacity of Lakes
- 6. Community Engagement

[Proposed Short Term Rental Regulation - Pdf](#)

[Mandatory Septic Inspection Proposal at Time of Transfer - Pdf](#)

- b) High Speed Train - Deferred from Previous Meeting

6. New Business

- a) Update on Conservation Authority Amalgamation - Roy Huetl
- b) Quarterly Newsletter
Previous Topics: General Spring Update (composting, native planning, Garden Club roadside clean-up, etc); Septic Maintenance information;

Recycling; and Microplastics.

- c) Earth Day - April 22, 2026 "Our Power, Our Planet" - [Earth Day Website](#); [Earth Day Canada Website](#)
- 3rd Annual Pitch In For Mother Earth - Land O'Lakes Garden Club and Lions Club - Saturday, May 9th – 9:00am-2:00pm

7. Adjournment

- a) Meeting adjourned at _____ a.m. until April 28, 2026 at 9:00 a.m.



Environmental Task Force Notes

9:00 AM - Tuesday, February 24, 2026
Council Chambers

Present: Deputy Mayor Roy Huetl (Chair); Councillor John Inglis; Councillor Fred Fowler; Paul Asselin; Bruce Moore; and Marlene Spruyt.

Absent with Regret: Mike Ward and Katie Surra

Also Present: Tara Mieske, Clerk/Planning Manager, Dipl.M.A. Dipl.M.M., and Darwyn Sproule, Public Works Manager, P. Eng.,

1. Call to Order

The Chair called the meeting to order at 9:10 am.

2. Traditional Land Acknowledgement

We begin this gathering by acknowledging and celebrating these traditional lands as a gathering place of the first peoples and their ancestors who are entrusted to care for Mother Earth since time immemorial. We do so respecting both the land and the Indigenous People who continue to walk with us through this world. Today, the Township of North Frontenac is committed to working with Indigenous Peoples and all residents to pursue a united path of reconciliation.

3. Disclosure of Pecuniary Interest and General Nature Thereof

None noted.

4. Environmental Task Force Notes

- a) ***Notes of the Environmental Task Force Meeting dated December 23, 2025 as approved via email and received for information at the January 16, 2026 Regular Meeting of Council.***

No comments.

5. Business Arising

- a) ***Work Plan Update***

1. **Short-term Rentals** - Bruce Moore, Kate Surra and John Inglis

Moore provided an overview of the "Short Term Rentals - Recommended By-law Components" document as provided in the Agenda package. He noted there are proposed key definitions, including definitions to differentiate between commercial and

non-commercial Short-term Rentals (STR). Accommodations which are rented less than 4 weeks per year would be considered non-commercial. Any property owner renting more than 4 weeks per year would require a license. He noted without regulations there is a rapid growth in the number of rentals within the Township. Developers often look for municipalities without regulations when they are investing in properties and these municipalities become a target. Moore noted commercial tourist establishments are subject to regulations and it is unfair that others providing accommodations to the public are unregulated. It is recommended the program be cost neutral and the people benefitting from the rentals pay for the costs of licensing. The proposed By-law could look to address environmental concerns, including concerns with overuse of septic systems and overcrowding of lakes and public safety concerns. There are some suggestions to limit the number of licenses granted each year and to include restrictions and requirements in the proposed By-law with respect to number of rentals per property, parking, septic inspections, occupancy limit and minimum stays.

The Task Force is generally in favour of the proposal. Some concerns and considerations raised were as follows:

- costs to implement and enforce the program, including new staff requirements and impact on current staff.
- lack of a business plan to ensure revenue neutral.
- regulating the minimum stay - suggested this be removed and address in the future if warranted.
- how to determine the number of licenses to grant annually.
- lack of implementation details.
- consider a phased approach (incremental regulations).
- lack data with respect to the current number of STR in the Township.
- what licensing fee should be charged.

Councillor Inglis will prepare an Administrative Report to be provided to Council with the assistance of the sub-committee which will include the "Short Term Rentals - Recommended By-law Components" as amended to incorporate suggestions made by the Task Force. The Administrative Report will recommend Council endorse implementing a By-law and instruct staff to complete research on implementing an STR By-law, including details the cost of implementing and administering the By-law, recommended number of licenses to be issued annually, fees, enforcement, etc.

2. Septic Inspection Programs - Bruce Moore, Kate Surra, Roy Huetl and Fred Fowler Mieske and Sproule provided an overview of the draft Administrative Report re: Mandatory Septic Inspection Proposal. The report provides an overview of the legislation, rationale for the program, implementation, education, etc. It also provides information on the estimated costs to implement the proposed program and options for Council to consider on how to implement the proposed program.

The Task Force discussed the draft report and requested some clarification on some of the details including the costs for the Teranet data and if it is required; who can complete

inspections, exemptions, etc. Sproule advised he has received some additional information since the preparation of the report including more details on the estimated costs which he will implement into the report prior to providing it to Council. Additional information for clarification will also be added based on the discussions. It is anticipated the report will be provided to Council at the March 20, 2026 Council Meeting.

3. Net Metering - John Inglis, Paul Asselin and Marlene Spruyt

Asselin advised he received some additional information on rebates and the load displacement system which he will add to the report to be provided to the Task Force at the next meeting.

4. Invasive Species - Roy Huetl, Fred Fowler and Mike Ward

Deferred.

5. Carrying Capacity of Lakes

Deferred.

6. Community Engagement

Deferred.

6. New Business

a) ***High Speed Train***

Deferred to next meeting.

7. Adjournment

a) ***Meeting adjourned at 11:11 a.m. until March 31, 2026 at 9:00 a.m.***

Deputy Mayor Roy Huetl, Chair

To: Mayor and Members of Council
From: Environmental Task Force,
Approved by:
Date of Meeting: 20 Mar 2026
Re: Proposed Short Term Rental Regulation

Recommendation:

Be It Resolved That Council receives for information Councillor Inglis's Administrative Report entitled "Proposed Short Term Rental Regulation";

And That Council instructs the Clerk/Planning Manager and the Public Works Manager to prepare a report for a future Council meeting outlining steps required to create a new Short Term Rental Bylaw, including costs and realistic time requirements;

And That such a bylaw would build on the experience and best practices of municipalities similar to North Frontenac;

And That such a bylaw would include the elements summarized in this report and described in the Appendix A, "Short Term Rentals - Recommended Bylaw Components", dated February 2026.

Background:

There is in North Frontenac a rapidly growing industry in short term accommodations physically located in residential buildings on waterfront and other lands zoned for non-commercial use. The growth of this industry is largely invisible to municipal governance except in cases where neighbours register a complaint against the behaviour of guests. The invisibility is due to a complete lack of regulation of the industry; it has grown faster than the Township has kept up, so far. Also, neighbours are often reluctant to complain about a nearby property owner. The North Frontenac Lake Association Alliance takes the view that complaint volume is not an accurate measure of the true numbers and impact of short term rentals (STRs) in the community. See Appendix B for a survey of current online listings in North Frontenac.

There is a long history of cottage owners renting their properties out to friends and relatives for periods of time, in order to help pay maintenance and tax costs. This report however, is noting that a major shift has happened in the last few years, in which some owners of cottages have actually turned their properties into revenue-generating businesses, renting them out for a weekend or a week throughout the year. In this new model, the renters are unrelated in any way to the owner. Renters are found using online sites such as Airbnb or VRBO. Another phenomenon we see is corporate entities purchasing properties and purpose-building residential-looking structures that are actually small hotels. In most cases the owner or a representative of the owner is not present during the rental. In both of these cases a commercial use is actually happening illegally on a residentially zoned property.

Many small rural municipalities have created bylaws to control STRs; a number of these are listed at the end of Appendix A. A bylaw generally involves a licensing system with charges to cover the costs of new staff to administer and enforce the bylaw. The Environmental Task Force is aware that unregulated townships (like North Frontenac) have become a target for more commercial STR development. It should be emphasized that increased numbers of STRs in North Frontenac is not necessarily an undesirable development - for years it has been understood that North Frontenac lacks accommodation for visitors, and various solutions have been proposed in the past. The influx of STRs is a private business response to a need. It simply needs to be regulated in order to avoid bad outcomes.

Researched By:

Environmental Task Force

Comments:

This section lists in point form the elements of a bylaw controlling STRs, as explained in more detail in Appendix A.

- 1 - The bylaw refers only to commercial short term rentals (CSTRs). It does not refer to properties with commercial zoning.
- 2 - A CSTR is defined as a building on residentially zoned property that is rented out for more than 28 cumulative days per year.
- 3 - A CSTR must obtain a license from the township to operate, renewable annually.
- 4 - The CSTR license allows operation of an accommodation business on land which is zoned for residential-only use.
- 5 - Non compliance with licensing results in escalating fines from the Township.
- 6 - The bylaw is monitored and enforced by a locally employed part-time job position.
- 7 - Licensing costs are designed to fully pay for the cost of enforcement and Township staff administration.
- 8 - The CSTR license proscribes in detail what uses and conditions are allowed on the property; for example number of guests, parking requirements, septic and building code compliance, requirement for an available manager, etc.
- 9 - The number of STR licenses will be limited, and will be reviewed annually by staff.
- 10 - A property with a CSTR license is entitled to rent to guests throughout the year, for any period of time.

Financial Impact:

None at this time.

Strategic Implications:

Economic Prosperity - Prepare for potential development opportunities

Attachments:

[Appendix A - Short Term Rentals - Recommended Bylaw Components \(dated February 2026\)](#)

[Appendix B - Current advertised short term accommodations in North Frontenac](#)

**Short Term Rentals - Recommended By-Law
Components**

for

Consideration by the Environmental Task Force

February 2026

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1. INTRODUCTION

Under the direction of the Environmental Task Force and as subsequently endorsed by North Frontenac Council, this paper is to provide a recommendation for the parameters and key components of a Short-Term Rental By-Law to be applicable to all properties as appropriate in North Frontenac and the soft roll out of a licensing program. Note that this paper is not meant to include all components of the by-law. With Council's endorsement, it is meant to be referred to Municipal staff for review and further refinement of costing, enforcement and administrative considerations.

2. KEY SHORT TERM RENTAL DEFINITIONS

Short Term Rental Accommodation means the use of any residential dwelling unit+ (including but not limited to RVs, Yurts, Campsites, etc.) that offers a place of accommodation or temporary residence, or occupancy by way of concession, payment of a monetary fee, permit, lease, license rental agreement or similar arrangement for fewer than twenty-eight (28) consecutive calendar days, with an on or off-site management/owner throughout all or part of the year. Short-term Rental Accommodation uses shall not mean a motel, hotel, bed and breakfast establishment, country inn, tourist establishment, tourist cabin establishment, or similar commercial accommodation use.

Under this definition, it is recommended that the by-law make a distinction between Short Term Rentals based on the frequency of rentals:

Commercial Short Term Rental (CSTR) is the rental of accommodation/property for more than four (4) cumulative weeks per year. These renters would be treated as the commercial enterprises which they are.

Non-Commercial Short Term Rental (NCSTR): This designation refers to residential property owners who rent their accommodation for less than the total of 4 weeks per year. The intent of the STR bylaw would not be to act as a deterrent to those who want to rent their accommodation for a relatively brief period to family and friends. NCSTR's would be allowed to have rent accommodation on land zoned residential, would not be required to obtain a license or register with the Township. They would however be encouraged voluntarily to comply with the practices defined in the By-Law and continue to be required to comply with all by-laws.

3. WHY A BYLAW

North Frontenac's vision statement includes the necessity "*to preserve our unique and pristine natural environment and to promote a strong, resilient rural community.*" To do this requires a proper regulatory framework to ensure compatible land use within lake front communities, hamlets and with all North Frontenac properties.

Appendix A contains a **Case for Action** on the topic of STR which was prepared for the Environmental Task Force of Council. It describes reasons supporting the creation of such a by-law which include:

- Rapid growth in the number of rentals within the Township;

- Need for a cost neutral approach;
- Link between STRs and the overuse of septic systems;
- Other environmental impacts of the overcrowding of our lakes;
- Inequitable treatment of commercial tourist establishments within the Township;
- Public safety concerns;
- Developers targeting the Township for over commercialization due to lack of regulation when compared to neighbouring municipalities;
- Complaints from neighbours not being a proxy for measuring impact of STRs.
- Establish system for Municipal Accommodation Tax (MAT) implementation if deemed appropriate

4. BY-LAW OBJECTIVES

A key focus for the Bylaw should be the preserving our unique pristine natural environment. In addition, the following objectives should also be met:

- Is affordable - no incremental cost to the Township but rather a reliance on a STR licensing fee for the more frequent renters as a prime source of funding. This means that those that profit from rental income pay the greater cost.
- Does not place an undue administrative burden on the infrequent renter;
- Is fair, simple and easy to administer. A prime intent of registration/licensing should be to require renters to have a good management plan in place so that the need for enforcement is kept to a minimum
- Minimizes program oversight for municipal office employees e.g. electronic submission of complete information by operator with sample, infrequent site inspections
- Is explicit in compliance expectations and requirements so that renters, owners, neighbours and the community have a clear understanding of what is required for responsible operations
- Is supportive of existing municipal bylaws.
- Places the responsibility on the STR operator (or responsible representative) to be the first person required to deal with complaints in person; not neighbours or the Township;
- Is defensible from STR rental company litigation. Tiny Township, as well as other municipalities in Ontario, have successfully defended themselves in court. The Supreme Court in March 2025 confirmed that “local *municipalities in Ontario have the legal right to implement a program to regulate and licence STR operations*”. This ruling has set a significant precedent for all Ontario municipalities.
<https://www.tiny.ca/sites/default/files/2025-03/Township%20of%20Tiny%20-%20CV-23-445%20-%20Reasons%20for%20Decision%20->

[%20Leibovich%20J%20-%20Mar%202024.25.pdf](#) Note that most of the components of the STR Bylaw recommended for North Frontenac match the Tiny Township Bylaw.

- Is aligned with and supports any North Frontenac Municipal Accommodation Tax (MAT) implementation.

5. KEY BYLAW COMPONENTS

5.1 Two STR Categories

As part of the initial “soft rollout” of a North Frontenac STR Bylaw - recommendation that the by-law make a distinction between STRs based on the frequency of rentals. Over time and with experience, reassess categories/limits as appropriate.

Category 1 – NCSTR:

Those STR operators who rent for only short periods of time e.g. 4 weeks accumulatively per year, should be treated differently from those that rent for a greater period of time. These renters would not be required to register their rental, would not pay a fee, nor would they be subject to periodic inspection. They would, however, be requested to:

- Abide by Best Practices as posted on the municipality's website including but not limited to:
 - Voluntarily work to ensure that the operation of the rental does not create a public nuisance to noise, traffic, parking or health and safety at any time of the day.
 - When the property is being rented, provide the name and contact information for the person responsible for the property to neighbor(s)
 - Provide to their guest's key information regarding municipal by-laws – waste management, Noise by-law, Lighting by-law, etc
 - Encourage participation in the voluntary inspection program along with pumping out the system pump not less than once every four (4) years.
 - Respect STR By-law limits for number of occupants based on number of bedrooms and total square footage.

Recognize that tracking of the four-week limit is voluntary and would not be monitored by the Township. Neighbors/others could contact Municipal offices if they feel the rentals exceed 4 weeks. Periodic rental site advertising review would also identify commercial STRs. Note that, as the use of such NCSTRs grows, it is suggested that the degree of voluntary compliance be monitored to see if additional regulation is warranted.

Category 2 - CSTRs:

Those STR operators that wish to rent for more than 4 weeks per year or publicly advertise their rental through Air BNB, VRBO or similar, must obtain a License. To cover licensing/inspection costs, the property owner would be subject to an accommodation rental fee. Municipal staff are best placed to recommend a rate commensurate with the cost of operating the program and aligned with any MAT considerations for North Frontenac. One option is that this fee would escalate with the number of weeks per year that the facility is used for renting – to recognize the long term impact of STRs on the lake/community environment.

Such licensing would include (not limited to) for example conditions (standards) for:

- Limit: One rental unit per property
- Parking (where applicable);
- Sewage capacity, inspection and posting of capacity limits.
- Health and Safety.
- Assurance that all structures comply with current by laws regarding occupancy;
- Be subject to an inspection of their septic system initially and thereafter on a defined basis to ensure capacity/use compatibility and proper functioning of the system.
- Abide by Township limits for number of occupants based on number of bedrooms and total square footage (up to a maximum of 10).

Like Tiny Township, to prevent the rapid growth of STRs in the region and manage the licensing program size, limit the total number of licenses issued for the region/by lake as deemed appropriate. The intent of this limit would be to protect the integrity of communities currently zoned as residential and protect the local environment from the impact of unconstrained STR growth.

By controlling the number of licensed STRs, Tiny Township ensures more oversight and enforcement rather than open, unregulated growth. (Program overview and objectives provided in Appendix B)

It should be noted that currently NF requires that Short Term accommodations are allowed only where there is “permitted land use for your property” [Short Term Accommodations - Township of North Frontenac](#). The foregoing would allow STRs on land zoned Residential.

5.2 Escalating Fines for Infractions:

In instances where a license is required, there needs to be an escalating fine for operating without a license and for multiple infractions which could eventually lead to revocation of the license. The fine should be such that it dissuades CSTR owners from operating without a license. A demerit point system may be appropriate (multiple municipalities have implemented excellent simple demerit points systems.)

5.3 Owner and Renter Shared Responsibility:

Where feasible, the owner, as well as the renter, should be held to account for infractions dealing with such things as holding camp fires outside of permitted hours, ignoring of fire bans, use of fireworks outside permitted periods.

5.4 Recommendation to approve STR Creation:

It is recommended that Council approve the creation of a Short-Term Rental Bylaw in principle and refer this paper to staff for consideration of implementation issues including; registration, costing, enforcement and administrative issues. It is understood that many municipalities have now acquired considerable experience in this regard and should be quite helpful.

APPENDIX A

STR Bylaw - *The Case for Action*

1.0 Introduction

This Paper outlines the Case for Action for the Township of North Frontenac (NF) to provide clear policy and oversight of Short-Term Rentals (STR).

The North Frontenac Lake Association Alliance (NFLLA), in reflecting the overwhelming view of its member associations, remains very concerned with the risks posed by unregulated STR properties. The Land of Lakes has a sensitive ecosystem that requires careful stewardship. We recommend that a responsible STR Bylaw be developed that balances protection of the environment and the need to address broader STR community concerns with providing STR operators that are effectively commercial operations with a known regulatory framework within which to operate.

2.0 Growth of The Issue

According to a McGill University study, STRs in rural areas are growing twice as fast as in large cities. The Federation of Ontario Cottage Owners (FOCA) recognizes the rapid growth of concern about STRs. The Ontario Cottage Rental Managers Association now lists 59 municipalities in Ontario that have implemented STR bylaws. Additional jurisdictions are currently developing policy to address this issue.

A detailed survey of STRs by the NFLAA in NF indicates a continuing increase in the number properties being converted to STRs or are being built new specifically for the purpose of operating as a business on properties zoned Waterfront Residential. A review of online ads for STRs in NF also shows evidence of a substantial increase in the number of STRs over the past several years.

3.0 Base Case – Cost Neutral for North Frontenac

We recognize the concern of additional costs of STR regulation. The target would be to develop cost neutral STR regulation in which costs would be borne by those that profit from STR revenue.

4.0 STRs - Environmental Impacts and Commercial Considerations

4.1 Overuse of Septic Systems

A significant risk posed by unregulated growth in STRs is the heightened risk of the overuse and misuse of septic systems that were permitted based on residential (non-commercial use) and installed before current regulations were in place (and have never been re-inspected.) When septic systems are neglected, or overused, even on a seasonal basis, serious conditions can occur:

- Inadequate time for solids to settle limiting bacterial activity; solids clogging the drainage field, saturation of soils around the drainage field limiting absorption.
- Risk of contamination of adjacent wells with septic effluent with associated health risks
- Potential migration of contaminated water into nearby waterways and ground water.
- Renters may ignore or be ignorant of proper septic system use and large groups using STRs can result in significant septic overuse
- Issues caused by one renter do not show up immediately thus being cumulative and STR renters may not report issues fearing financial penalty.
- STR owners reluctant to limit #s of people using the STR motivated by short term profit.

4.2 Environmental Impacts of Overcrowding on Our Lakes

STR renters are coming to the lake *to be on the lake*. Increasing and inappropriate boating traffic can; lead to boat-wake-related shoreline erosion, impact wildlife nesting habitats, and be a source of contamination for invasive species. Many waterfront cottages in NF were built prior to current minimum setbacks (30 meter) on lots < 200' i.e. the lake density baseline is greater than what we now know is environmentally responsible. Added density through the proliferation of unregulated STRs is expected

to have broad long term negative impacts on our lake environments. Which is why so many other jurisdictions have taken action.

4.3 Inequitable Economic Contributions & Taxation – Commercial Establishment vs STRs

STR operators have an unfair advantage over local commercial tourism and lodging operations who must bear the costs of higher operating standards and pay higher taxes. The benefits of the STR business accrue to the owner and operators like Airbnb/VRBO therefore bypassing the local community.

4.4 Public Safety

Proper Bylaws help ensure rental properties meet safety requirements including fire bans and safety standards, maximum occupancy limits, parking regulations, noise control measures protecting both visitors and neighboring properties.

4.5 North Frontenac a Target Region with No Restrictions on STR Growth

There is now a marked trend toward STR properties being owned and managed by companies rather than by individual property owners. This is a province-wide development that NF is not immune to. There is currently a loophole in the NF Municipality's Bylaws that allows commercially oriented entities to operate under the guise of STRs to operate on lake shore properties on land zoned residential. Often this misuse can occur amid small cottage communities. Other municipalities have identified this trend and are restricting its harmful occurrence through STR Bylaws. With these tighter restrictions, elsewhere, we have seen Airbnb target regions with no/limited restrictions and encourage such operators to seek those municipalities where restrictions don't exist – like NF.

5.0 Complaints Are Not a Proxy for Issues/Impact Identification

There is a misconception that complaints to the NF "Report an Issue" process is a good proxy to assess the issues and impacts associated with STRs. The issues identified in this Paper do not typically drive individual complaints. They go well beyond noise/annoyance issues. Even if complaints were taken as a proxy, there are real limits to its use. These include: the complaints process unknown to many seasonal cottagers; cottagers often not comfortable making a formal complaint on a neighbor; concern with potential retribution; complaints may not necessarily be anonymous; the complaints system is cumbersome; time to complain is taken out of limited recreational time (e.g. weekends); time lag between incident and investigation makes follow-up irrelevant; police will not respond; limited consequences are taken even if transgressions found to be valid; almost impossible to prove case after the fact.

NORTH FRONTENAC CURRENT REQUIREMENTS

Zoning

Short Term Accommodations must be a permitted land use for your property. For more information please see the [Township's Planning Page](#).

APPENDIX B

Tiny Township – 300 STR Cap

Estimated Permanent Residences : ~ 13,000

Summer Population roughly doubles

Estimate number of Cottages: ~ 4000 – 4300

To protect the health of environment, safety, community character/neighborhood integrity number of STR licenses capped at 300. Policy Tool to balance tourism and rental income with housing stability, community character and safety concerns.

- 300 licences maximum: Once 300 licences are issued in a year, no new licences are accepted until the total falls below 300.
- Annual renewal: Licences must be renewed each year; this helps the Township monitor and adjust annually.
- Part of a broader suite of rules: The cap is one tool among others (minimum stay, occupancy limits, etc.) to manage short-term rentals responsibly.
- Cap to date has not been hit

RESOURCE MATERIAL

The following material is available on the Federation of Ontario Cottage Associated website:

August 19, 2025 – [Cottage owners pull rentals as new licensing rules affect Ontario](#) (CBC News)

July 23, 2025 – [Big Trouble in Cottage Country: Short-term renters have taken over, locals are mad as hell and town councils from Muskoka to Tiny Township are making everything worse](#) (Toronto Life)

July 1, 2025 – [These popular cottage destinations got new short-term rental rules. A year later, here's how listings and prices have changed](#) (Toronto Star)

March 26, 2025 – [Tiny Township mayor 'grateful' after Ontario court upholds STR bylaw](#) (Midland Today) – “The province’s Superior Court has quashed an appeal of Tiny Township’s short-term-rental (STR) accommodation licensing bylaw. ... the township said in a release that the court decision confirms that “local municipalities have the legal right to implement a program to regulate and licence STR operations which is good news for all municipalities in Ontario struggling with this same issue.”

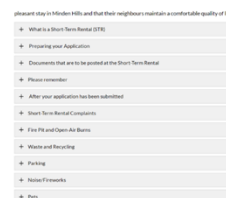
December 2024 – [Quebec tightens regulations around short-term rentals with a new public registry](#) (Cottage Life)

December 4, 2024 – [Cottage country municipalities are cracking down on short-term rentals. But are the bylaws working?](#) (Cottage Life)

October 24, 2024 – [Homeowners who regularly rent on Airbnb and other sites must pay 13% tax on property value when they sell, recent tax ruling finds](#) (The Star)

Nov. 13, 2024 – [More news coverage about Muskoka's new STRA bylaw that goes into effect next January 1](#) (CTV News, Barrie)

October 15, 2024 – the **Township of Minden Hills** has enacted a **Short-Term Rental By-Law** now in effect, and is processing applications for **Short-Term Rental Licenses** online only. Requirements include prominent posting of a Renter's Code of Conduct, noise and burning bylaws, and other conditions. [Read more on the Township website](#) (source of the image excerpt).



August 27, 2024 – [Wawa, Ont., the latest northern municipality to adopt accommodation tax of 4%](#) (Cottage Life)

July, 2024 – Muskoka Lakes Council approved a [Short Term Rental Accommodation Licensing By-Law](#) for the Township that comes into effect on January 1, 2025. It includes a "Renter's Code of Conduct" signed by the renter.

May 2024 – [Dysart et al adopts municipal accommodation tax, implements STR bylaws](#) (Cottage Life) – "The bylaw, expected to come into effect on October 1, enacts a municipal accommodation tax (MAT) that will impact properties that are rented for 28 days or less by one tenant."

May 2024 – the **Town of Gravenhurst** (which has had a STR bylaw since January 2023) has launched a new searchable map showing STR licensed properties and their permit numbers, "to ensure safe and efficient practices." [Access it here.](#)

April 2024 – the **City of Kawartha Lakes (CKL)** is reminding STR owners in their jurisdiction that the **Haliburton Kawartha Pine Ridge District Health Unit (HKPRDHU)** considers them to be owners and operators of "Small Drinking Water Systems" under [Ontario Regulation 319/08](#). As such, owners must conduct regular water sampling and testing, and maintain a log book of test results and maintenance activities. Learn more from [CKL](#) and [HKPRDHU](#) online postings.

- As part of the CKL's STR education program, they have also posted a handy local [STR Information Sheet for Renters and Owners](#) (PDF, 1 page) and a related [Complaints Sheet](#) (PDF, 1 page).

Mar. 19, 2024 – [Town of Huntsville introduces 24-hour STR hotline](#) (Cottage Life)

Feb.29, 2024 – the **Township of Georgian Bay** has launched a [communications campaign](#) to alert property owners to the by-law passed by Council in late December 2023 to register, regulate and govern STR in the township.

Feb. 13, 2024 – [As unruly guests disturb the peace, Muskoka Lakes considers licences for short-term rentals](#) (CBC News)

February 4, 2024 – [Federal government extends foreign buyer ban on Canadian homes to 2027](#) (Canadian Press)

November 21, 2023 – [Canada tax rule curbs Airbnb deductions to ease rental shortage](#) (Reuters.com) – the new rules will apply as of Jan. 1 in provinces and municipalities that bar STR and will affect deductions such as interest expenses. Starting in 2024, the government says they will spend \$50 million over 3 years to enable municipal enforcement of restrictions on STR.

Related Media Coverage of this Federal News:

- February 2024 – [Legislative proposal to crack down on non-compliant short-term rentals](#) (Chartered Professional Accountants of Canada)
- Dec.13, 2023 – [Shoreline Road Allowances Could Pose Problem for Haliburton County STR Operators](#) (updates from November 22nd Haliburton County council meeting, as reported by Cottage Life)
- Dec.5, 2023 – [Feds' New Short-Term Rental Rules Could Be Moot In Muskoka](#) (Storeys.com)
- November 29, 2023 – [Enforcement of federal government's tax laws on short-term rentals could be difficult](#) (Cottage Life) – FOCA's Executive Director is quoted in this article as questioning how the tax laws will affect short-term rental operators who don't claim their rental revenue as income
- November 24, 2023 – [Some Ontario cottage owners fear Ottawa's new short-term rental crackdown may force them to sell](#) (Toronto Star)

See other news and earlier developments including municipal responses to STR, as well as important tips about [your role](#) if you decide to rent, below.

November 23, 2023 – [City of Thunder Bay considers action on STR](#) (TBnewsWatch.com)

Nov. 22/23 – [Cottage country municipality \[Minden Hills\] holds short-term rental owner responsible for bonfire fine incurred by guests](#) (Cottage Life)

November 20, 2023 – [Owen Sound going with 180-day annual cap for STR](#) (OwenSoundSunTimes.com)

November 19, 2023 – [Trudeau government to crack down on people who profit from short-term rentals like Airbnb: source](#) – *“Property owners in areas that already restrict short-term rentals will no longer be able to claim their rental expenses against the income they make, a senior federal official told the Star, in a bid to take away the incentive to flout local restrictions and list properties on platforms like Airbnb anyway.”*

November 17, 2023 – [STR bylaw topic for Whitestone hybrid public meeting](#) (ParrySound.com) 2023 – staff report on status of updating their STR licencing bylaw (from 2014); new bylaw in a draft state and the plan is for public input in the new year

November 13, 2023 – [City of Greater Sudbury council to review staff report of STR at Nov.15 meeting](#) (Sudbury.com)

- November 3, 2023 – [Minden rules property owners are on the hook for renter's fine](#) (MindenTimes.ca)
- November 2, 2023 – [French River moves to regulate STR](#) (NorthernOntarioCTVnews.ca)
- November 2, 2023 – [Tiny Township council approves increasing short-term rental licence fee to \\$1,750](#) (BarrieCTVnews.ca)
- Oct.25, 2023 – [Cottage-country municipalities, rental owners respond to federal government's rumoured plans to limit STRs](#) (Cottage Life)
- October 19, 2023 – [Meaford Council seeks public input on STR](#) (MeafordIndependent.ca)
- October 19, 2023 – [East Ferris \(District of Nipissing\) sees reduction in illegal STR](#) (NorthBayNugget.ca)
- October 18, 2023 – [Collingwood could allow short-term rentals by February](#) (CollingwoodToday.ca)
- Oct.17, 2023 – [Limits on short-term rentals in cottage communities making waves](#) (London Free Press) – An online petition has been launched to amend a new bylaw that limits the number of short-term rental properties – any living space rented out for less than 30 days – in a rural municipality on the shores of Lake Huron.
- Oct.17, 2023 – [B.C. slams door on operators of multiple vacation rentals](#) (Times Colonist) – As of May 1, [2024] short-term-rental units in communities with more than 10,000 people will be allowed only in the principal residence of the host, plus one secondary suite or laneway home
- October 13, 2023 – [Enforcement approach continues for short-term rentals in the Township of Leeds & the Thousand Islands](#) (YahooNews.com)
- Oct.10, 2023 – [Airbnb crackdown: Canada may tighten regulations on short-term rentals](#) (Daily Hive.com) – as reported by the Globe and Mail, the federal government is considering measures to encourage cities to limit the supply of Airbnbs as part of efforts to increase availability of long-term rentals across the country.
- October 8, 2023 – [Sault Ste. Marie moves to crack down hard on unlicensed short-term rentals](#) (SooToday.com)
- October 2, 2023 – [Bracebridge considers accommodation tax, rental restrictions](#) (South Muskoka Doppler)
- September 20, 2023 – [Magnetawan looks to limit short-term rentals to minimum 7-day stays, 10 guests max](#) (NorthBayNipissing.com)
- September 18, 2023 – the City of Kawartha Lakes has announced the launch of their new [Short Term Rental Accommodation Business License Application](#) process
- Sept.14, 2023 – [STR bylaw progressing in Haliburton County](#) (The Highlander) – Council on Sept. 13 discussed moving toward the possible implementation of a regional STR bylaw with annual licenses and inspections and limits on numbers of guests, with a system of demerit points, fines and possible suspension of the license for non-compliance.
- Sept.11, 2023 – [Airbnb and Vrbo must be put in their place](#) (National Observer)
- August 25, 2023 – [Wasaga Beach maps out route to create STR bylaw](#) (Simcoe.com)
- August 24, 2023 – [Oro-Medonte intensifies efforts against short-term rentals](#) (BarrieCTVnews.ca)
- July 20, 2023 – [Tempers flare, OPP called as Alnwick/Haldimand council eyes short-term rental bylaw expansion](#) (GlobalNews)
- July 14, 2023 – [Kenora discussing regulation of short-term rental properties](#) (WinnipegCTVnews.ca)

Summary COUNT STRs by LAKE	
LAKE	STR's
Kashwakamak	71
Mazinaw	39
Big Gull	21
Marble and Little Marble	20
Mississaganon	15
Palmerston	14
Mosque	6
Farm Lake	6
Buckshot	5
Sand	4
Norcan	3
Canonto	3
Shawenegog	2
Pine	2
Malcom	2
Grindstone	2
Mackie	1
Georgia	1
Brule	1
Sunday	0
Shabomeka	0
Crotch	0
Ardoch	<u>0</u>
Total	218

* Total does not include Woodcrest ~ 155 Sites :
Includes Fernleigh Lodge/Twin Oaks etc cottage rental

Estimated # of NFLAA Properties 2402

Estimated # of STRs 218

% of Cottage Properties operating with STRs **9%**

** Trailer Parks Excluded

** Lake lodge/"resorts" excluded

als

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To: Mayor and Members of Council
From: Darwyn Sproule, Public Works Manager, P. Eng.
Tara Mieske, Clerk/Planning Manager, Dipl.M.A. Dipl.M.M.
Approved by: Kelly Watkins, CAO Back-up
Date of Meeting: 20 Mar 2026
Re: Mandatory Septic Inspection Proposal at Time of Transfer

Recommendation:

Be It Resolved That Council receives the Public Works Manager's Administrative Report entitled "Mandatory Septic Inspection Proposal at Time of Transfer";
And That Council approves Option #4 being to expand the current voluntary septic inspection program to include mandatory septic inspections for properties at the time of sale with services being provided by the Mississippi Rideau Septic System Office (MRSSO);
And That prior to implementation the Public Works Manager and Clerk shall complete further research on the following:

- proposal details from MRSSO
- costs and user fees
- duties assigned to each Department, including staffing impacts and the role of MRSSO
- implementation plan
- draft By-law provisions
- proposed exemption criteria for family members, and
- qualifications required by others to conduct alternate inspections;

And That staff will report back to Council at a future meeting.

Background:

Council approved the 2025 work plan for the Environmental Task Force on November 22, 2024 which included Environmental Stewardship, Protection and Regeneration - Septic Inspection Programs - potential policy and education.

A sub-committee was formed with the following members: Councillor Huetl, Councillor Fowler, Bruce Moore, and Katie Surra to research potential policies and education opportunities. Guests were invited to the sub-committee as required to assist with providing information to assist the sub-committee.

On April 25, 2025, Council passed the following Resolution #145-25:

Be It Resolved That Council receives for information Councillor Huetl's Administrative Report entitled "Environmental Task Force - Mandatory Septic Inspection Proposal" on behalf of the Environmental Task Force;
And That Council instructs the Clerk/Planning Manager and Public Works Manager to complete research on a potential mandatory septic inspection program on properties at the time of sale and report back to Council for future consideration;

And That the costs for Solicitor's advice is to be taken from the Operating Contingency Reserve.
Carried

The proposal includes mandatory septic inspections on properties with a dwelling when there is a transfer of ownership. Exemptions were suggested for homes that have had systems installed or inspected within 10 years of the sale and also transfers between family members. The definition of 'family members' remains to be determined.

The septic inspection program will typically include the following components. The actual duties assigned to each function will vary depending on the option selected:

- 1) administration - outreach, identification of properties, determining the need for an inspection based on established criteria, initial notice to the owner, consult the inspection function as required, final notice confirming compliance / acceptance,
- 2) inspection - follow up on the notice to owner, scheduling, inspection, education, acceptance or issue direction to address deficiencies, follow-up inspection, compliance monitoring, sign-off,
- 3) enforcement - in the event of failure to comply, assemble documentation, issue orders, monitor status of non-compliance, participate as an agent or witness, support Building Department.

Options are proposed to deliver the administration, inspection and enforcement components of the proposed septic inspection program. Funding options for the program are also presented.

Researched By:

Environmental Task Force Sub-Committee
Darwyn Sproule, Public Works Manager
Tara Mieske, Clerk/Planning Manager
Don Reed, Chief Building Official
Kelly Watkins, Treasurer

Comments:

Authority to Require Inspections

Under the Municipal Act, municipalities have authority to pass by-laws necessary to protect the environmental well-being of the municipality and to protect the health, safety and well-being of residents in the municipality. In the Township Solicitor's opinion this section would authorize the Township to enact a septic system maintenance program. It is possible to use the transfer of title as the trigger for an inspection. However, it is recommended that the by-law include some exemptions for systems which were recently installed or inspected, or transferred to a family member.

Rationale and Basis for the Proposed Program

1. Public Health and Environmental Protection

Reduce the possibility of water contamination from leaking septic systems which would introduce bacteria and viruses into the environment.

Protect lakes and rivers, groundwater and drinking water systems from contamination.

Protect aquatic ecosystems by reducing the spread of pollutants which can have a drastic effect on plant growth and oxygen levels in lakes.

2. Regulation and Property Value

Support responsible septic system ownership, help property owners meet all standards required for their septic systems and prevent potential failures, fines or penalties.

Improve property value by giving new homeowners confidence in the system functioning properly.

3. Proactive Maintenance

Regular inspections help the homeowner identify small issues before they become major costly repairs or a replacement.

Increased awareness of the importance of water conservation.

Educate the home owner on how a septic system should operate properly and offer information regarding appropriate use and maintenance.

Sales Data

The Township is provided sale information from MPAC. However; MPAC has advised the sales information cannot be used for operational purposes. In order to obtain sale information the Township would require an Agreement with Teranet. For a five-year term the cost to obtain the data bi-annually, quarterly and monthly would be \$6,334, \$6,703 and \$8,176 respectively.

Monthly sales data is recommended to ensure inspection notices are issued in a timely manner following the sale. Other methods of monitoring sales status were considered but the Teranet data was considered essential to administer the program effectively and without being in contravention of the Municipal Freedom of Information and Protection of Privacy Act (MFIPPA) and our agreement with MPAC.

Mandatory inspection notices provided after the transfer of title potentially leave the new owner solely responsible for any subsequent repairs, remedial work or a costly replacement. This is the result of the Township not being able to obtain notice until after the property transfer has been completed. Potentially, once the requirement for mandatory inspections is well publicized, purchasers will be aware of the requirement and have the option to address responsibility for the inspection in an offer-to-purchase agreement and / or insist on the seller having the inspection completed prior to the sale.

Program Implementation

Staff have reviewed several options to implement the program. There are pros and cons to each option, and the duties identified for each function will be assigned based on the option selected.

Administration

Administrative staff would review the Teranet reports and the status of each property to determine if an inspection is required. If so, they would prepare a letter to new property owner advising of the required inspection, then liaison with the inspection function, accept and record documentation, follow-up if documentation is not provided by the owner and maintain inspection records. It is estimated this would require approximately 4 hours at an estimated cost of \$150.00 per property (minimum).

If the property owner does not respond and or if additional correspondence is required to address remedial work there will be additional hours and costs required.

The administrative staff under the direction of a manager would also provide outreach and general education to the community regarding the inspection program.

Inspections

We researched who could complete the inspections. Consideration was given to septic designers, installers, pumpers, home inspectors, qualified consultants, Township Building Department staff, etc. There are pros and cons to the different inspection options.

External inspections completed on behalf of the property owner would not impact staff time; however, follow-up and enforcement would be the responsibility of the Township. The acceptance of inspections completed within the past 10 years will require establishing the acceptable scope and inspector qualifications.

There is also the option of the Township retaining inspection services by a third party. This would have the least impact on staff time and address any concerns regarding the scope or quality of inspections.

If the inspections are completed by Building Department staff, the amount of staff time required to complete the inspections, follow-up and enforcement is unknown, but likely onerous.

Enforcement

Enforcement is the most time consuming and costly consideration of implementing the program. For other By-law and Building Code infractions the enforcement can be as much as \$20,000 plus staff time.

The scope includes follow up inspections/investigations, interacting with the owner, issuing orders, collecting data/evidence and attending court as a witness/agent, if the matter reaches the courts. Some agencies that retain a third party for inspections, also include enforcement in the terms of reference. The inspector is already familiar with the property, held discussions with the owner, has the site data (and reports) to support enforcement efforts. This enforcement service is typically provided on an hourly or time-and-materials basis.

The Township currently has an agreement with the Mississippi Rideau Septic System Office (MRSSO) to complete inspections for the Township's voluntary inspection program. There is the option of expanding MRSSO's current agreement to include the mandatory inspections. The scope of work used for the voluntary inspections would fulfil the mandatory inspection requirements. MRSSO also complete mandatory inspections for several other municipalities.

Other Considerations

Options for educating the public on the mandatory inspection program include:

- Inquiries, zoning and tax certificate requests from potential purchasers
- Local real estate agents
- Social media/website
- Tax bill insert
- Communications with Lake Associations

If Council implements a mandatory septic inspection program (at the time of sale) we recommend continuing with the voluntary program given the specific focus on waterfront properties. If the scope of the mandatory program expands in the future then the voluntary program could be reassessed at that time.

The biggest challenge with implementing a mandatory septic program, depending on the scope, are the unknown staff implications/costs. Existing Township staff (Building Department) do not have

capacity to add the additional workload. Therefore; consideration would have to be given to adding additional staff or to contract some of the required services.

Preparing the required by-law and policy for the mandatory program will require additional legal services.

Options for Consideration - Mandatory Septic Inspection Program

Option #1

Not proceed with the mandatory septic inspection program (time of sale) at this time.

Pro - no further cost or staff time required.

Con - does not address health and or environmental protection objectives.

Not recommended.

Option #2

Staff proceed with implementing the mandatory septic inspection program at the time of sale using Township staff for administration, and inspections being completed by the property owner (at their expense) using a qualified person/service. The issue of who addresses non-compliance and enforcement issues remains to be addressed.

Pro - minimum administrative staffing, minimum Township inspection requirements unless owner's inspection is identified as inadequate, owner has more control over options/costing.

Con - challenge to address quality or adequacy of the owner's inspection report, difficulty addressing deficiencies or non-compliance, additional inspection effort required by the Township if there is non-compliance, difficult to identify non-compliance issues, difficult to address enforcement.

Not recommended.

Option #3

Staff proceed with implementing the mandatory septic inspection program at the time of sale using Township staff for administration and inspections. With inspections being completed by the Township's Building Department staff. Follow-up and enforcement for non-compliance would also be provided by the Building Department given the fact they completed the inspection.

Pro - average administrative staffing effort, appropriate inspection completed, supports potential enforcement efforts given first-hand knowledge, fixed cost / user fee could be established for service (unless there are non-compliance / enforcement issues).

Con - required service could not be delivered by the current Building Department staffing level, additional staffing required, non-compliance events and enforcement efforts can be significant and time consuming.

Not recommended.

Option #4

Staff proceed with implementing the mandatory septic inspection program at the time of sale. Retain MRSSO on contract for the inspection services and enforcement. The administration of the program needs to be determined and will require some Township staff time. The service agreement for inspections would be based on the current agreement for the voluntary inspection program with a fixed rate established per inspection. The Building Department would be kept informed regarding non-compliance issues and guide MRSSO.

Pro - average administrative staffing effort, additional admin staff not required, minimum impact on the Building Department, appropriate inspection completed, supports potential enforcement efforts given first-hand knowledge by inspector, fixed cost / user fee could be established for service, efficiencies associated with extending existing voluntary program, MRSSO provides inspection service for Township currently and to other municipalities / including enforcement, MRSSO schedules and coordinates inspections, minimizes demand on Township resources for administration, follow-up

and enforcement, MRSSO can coordinate mandatory with voluntary inspection programs to optimize time and costing. MRSSO could invoice the owner directly for inspections service and minimum workload for Treasury.

Con - enforcement would be on a time and material basis given uncertainty regarding the scope.

Recommended.

Financial Impact:

The program could be delivered as levy-supported or user-pay, or a combination i.e. administration cost as a levy and inspection as a user fee. This could be determined once details of the program are established. The current voluntary program is provided to participants free of charge.

Teranet Agreement

Teranet Agreement (this will be required regardless of the option chosen). For a five-year term the cost to obtain the data at the recommended monthly frequency would be \$8,200 annually.

Administrative Work Completed by Township Staff

The amount of administrative staff time required for the program depends on the option selected and the split between administrative and inspection duties. According to our records there were 69 sales in 2023; 87 sales in 2024; and 85 sales in 2025. It is estimated (depending on the option selected) that administrative staff costs could approach \$12,400 (\$28 plus 30% per hour for 4 hours and 85 properties). However, for Option #4 with the inspection program delivered as a extension of the voluntary program, we estimate being able to deliver the administrative function with our current staffing level (staff time but no additional cost). MRSSO would schedule inspections, send out notices etc. based on the current approach for the voluntary program.

Inspections

The cost of an inspection if completed using a consultant is expected to range from \$150 to \$350. For Option #4 with the inspections combined with the current voluntary program and using MRSSO, the cost is estimated at \$115 (based on our 2025 agreement) given efficiencies associated being able to coordinate the field work for voluntary / mandatory inspections and the shared administrative function. Once the Township provides the owner's contact information, MRSSO will contact the owners, schedule and complete the inspections, and correspond with the owner. We also recommend that MRSSO invoice the owner(s) directly and collect the payment, minimizing program delivery costs for the Township.

Enforcement

It is difficult to estimate the cost of enforcement because it depends on the level of non-compliance by the property owner. Enforcement can be as simple as correspondence addressing what needs to be completed to ensure compliance and following up to confirm the required action has been taken. In this instance there would be minimal staff time and costs. If the property owner is not co-operative and legal or court services are required the costs can be as high as \$20,000 to achieve compliance. Other agencies report enforcement effort required in 1 to 3% of the inspections completed. Not all of the 85 transfers will require an inspection given vacant land, newer systems, a recent inspection or involvement of a family member.

Contracted Service with Mississippi Rideau Septic System Office

For the current voluntary inspection program the Township pays \$50 to \$65 per inspection plus an administrative / management fee. For the 2025 season the total cost was \$6,035 for 53 inspections or \$115 / inspection. The cost of addressing an initial failure to comply would be minimal if the owner promptly addressed the remedial work. Further action including written and verbal communications

with the property owner, posting orders to comply, issuing summons, and preparing documents for prosecutions would be provided on an hourly basis at a typical rate of \$100+ per hour. The Township would be responsible for legal fees and Building Department hours. Enforcement costs could be as high as \$20,000 depending on the specific circumstances.

The Solicitor will be required to review the draft By-law. These legal fees for start-up are estimated at \$3,000.

Costing

Legal (one time)	\$3,000	for startup
	\$unknown	for enforcement
Teranet	\$ 8,200	regardless of Option selected
Administration	\$ 0	for Option #4
Annual	\$ 8,200	levy
Inspection	\$115	\$115 user fee (based on 2025 agreement with MRSSO)
Enforcement	\$unknown	depends on scope

For Option #4 - cost includes a \$8,200 levy and a \$115 user fee/inspection.

Option #4 (extending the current voluntary program) minimizes the administration cost and MRSSO could invoice users directly for the user's inspection fee (further minimizing Township administration costs).

Strategic Implications:

Environmental Stewardship - Establish an Environmental Task Force to develop and promote programs to protect the environment. The Environmental Task Force's work plan includes developing potential policies and education on septic inspection programs.