

MBC ACRES HANDBOOK
Last edited September 1, 2021

The MBC Acres site leases and the MBC Acres Handbook are designed to help Muskoka Bible Centre (hereinafter referred to as “MBC”) fulfill its mission, keep high spiritual standards, maintain order, avoid misunderstandings, and ensure the safety, protection, and comfort of all guests. If you have questions, please speak to the Campground/MBC Acres Manager.

MBC is first and foremost a place of spiritual ministry and enrichment, focusing on the Word of God. It is expected that:

1. Cottage Owners, and all others attending at the site, will participate in and support the chapel ministries at MBC.
2. Parents will have their children participate in the children and youth ministries.
3. Cottage Owners, and all others attending at the site, will maintain a lifestyle consistent with the biblical example and the MBC Statement of Faith.

Cottage Owners, and all others attending at the site, must abide by all the terms and conditions of any applicable municipal, provincial, or federal laws and regulations.

1. **Fees** - Fees are reviewed annually and announced in writing by Labour Day for the following year. A completed Agreement is due by Thanksgiving in any given year. Late fees on this form and overdue accounts may be applied.
2. **Insurance** - Each year, cottage owners must provide the Campground Office with proof of valid cottage insurance against fire and storm damage, third party liability insurance for a minimum of \$1,000,000.00, and rental insurance where applicable.
3. **Wristbands** - Eight wristbands are provided to cottage owners as a part of their yearly Agreement. These wristbands allow for use of the MBC recreational amenities, and should be worn at all times.
4. **Renters** - “For Rent” signs are not permitted on MBC Acres cottages. Listings are permitted on the MBC website, with payment of the required fee, and on church “bulletin boards”. Advertising is prohibited on third party sites (eg. Kijiji, Air B&B).
5. **Age** - Children under 18 years of age may not occupy a cottage overnight without a parent or guardian.
6. **Campfires** - These may only be built in designated fire pits, allowing a safe distance from adjacent properties, combustible structures and objects. Keep in mind that the forest can be extremely dry and be aware that the potential exists for a campfire to start a forest fire. Daytime burning is not permitted. Campfires may be lit after 6:00 pm. unless otherwise dictated by the Town of Huntsville Fire Department. Fires must be attended at all times and properly extinguished before retiring for the evening, or upon departing the site. (Huntsville By-law 2008-12)
7. **Firewood** - Bagged wood may be purchased at the Nibble Nook, or brought in from local suppliers. No firewood may be brought onto MBC grounds from outside the Muskoka area.
8. **Fireworks** – Only MBC authorized personnel are permitted to light fireworks on MBC grounds.

9. **Pet Policy** - Pets are welcome in MBC Acres, provided they are kept on the cottage property, walked on leashes on MBC Acres roads only (not on the conference grounds or in the campground) and cleaned up after by their owners. MBC retains the right to exclude a specific dog or pet from MBC Acres for biting, excessive barking or other issues. No dogs are allowed in the MBC Campground or Main Resort area, with the exception of service animals, which must be registered. Please see our Service Animal Policy for complete details.
10. **Garbage** - During the summer months, household waste will be collected from MBC Acres cottages on Maple Grove, Sugarbush Lane and Fellowship Lane on Sundays. In spring and fall, household waste may be taken to the dumpsters on the service road. In winter, please use the bins on Fellowship Lane behind the accommodation units. Please limit the amount of waste to the equivalent of two black garbage bags per week. All other items, such as construction/renovation materials, furniture, etc. must be disposed of offsite. The closest transfer station is located on Brunel Rd., just north of Hwy 118. Alternatively, large items may be taken to the maintenance area at specified times. Disposal vouchers, which are required at the time of drop off, may be purchased at the Nibble Nook.
11. **Septic Systems** - The maintaining of the septic system at your cottage is the responsibility of the cottage owner. Septic tanks must be pumped out at least every 5 years under MOE regulations. Tanks are scheduled to be pumped out in the spring of 2022. MBC will arrange to have your tank pumped out at that time, and invoice you for the cost.
12. **Tents and Trailers** - Tents or trailers may be located on your cottage lot for a maximum of 14 days. A permit form must be submitted to the Campground office prior to the arrival of the trailer or erection of the tent.
13. **Curfew** - Anyone under the age of 18 must be on their cottage lot by 11:00 pm unless accompanied by a parent or guardian.
14. **Solicitation** - Only MBC authorized material may be distributed on MBC grounds. Door to Door solicitation is not permitted.
15. **Wildlife** - MBC is located in a rural area and is predominantly a rural/natural setting in which we share a natural habitat with wildlife; including skunks, raccoons, etc. MBC recommends taking precautionary steps to protect your cottage from being damaged by these animals. Owners are prohibited from the trapping of wildlife and are discouraged from feeding the wildlife. MBC shall not be liable for any damages caused by these animals to a cottage under any circumstances.
16. **Privacy** - Be considerate of your neighbours, privacy and space. Please do not walk on or through other lots.
17. **Wi-fi** - Free wi-fi is available in the public areas of MBC.
18. **Noise** - Quiet must be maintained between 11:00 pm and 8:00 am
19. **Drugs and Alcohol** - Alcohol consumption, smoking, vaping, and the use of non-medical drugs, are prohibited on MBC grounds.
20. **Abusive behaviour** - Aggressive and abusive behaviour, including swearing and blasphemous language, will not be tolerated at any time.
21. **Modesty** - Due to MBC's focus on biblical values, and because our guests come from a wide range of backgrounds and cultures, we encourage modest attire at all times. When at the beach, one piece

swim suits or modest tankinis are expected. If in doubt, a t-shirt should be added. Cover-ups and footwear must be worn in all MBC buildings, and when travelling to and from the beach.

Site Regulations

Any upgrades to your cottage or lot, whether it be a new shed, deck, etc, must receive written approval from the Campground/MBC Acres Manager prior to the beginning of construction. Permits are required to install or modify some decks, sheds or additions. As the owners of the land, MBC is responsible for submitting the required paperwork to the Town. Multiple items may be submitted on the same permit if the work is to be completed within one year. Please allow 10 - 15 business days for the processing of these applications. MBC does not assume responsibility for violations of Municipal by-laws on the site you are leasing.

1. **Boundary lines** - Cottage lot boundaries are as outlined in existing surveys.
2. **Storage** of all items and equipment must be out of view from roads and neighbours in an approved shed or under cottage.
3. **Site Maintenance** - Sites should be kept clean and tidy. Tree removal in MBC Acres is the responsibility of the cottage owner.
4. **Clothesline** - a single clothesline is permitted. It must be located on the site as inconspicuously as possible.
5. **Firepits** - Firepits may be constructed within your cottage site boundaries, allowing a safe distance from adjacent properties, combustible structures and objects. Burn area can be no larger than 61 cm(2 ft) by 61 cm(2ft)
6. **Contractors** - All those working in MBC Acres are required to meet the Health and Safety regulations (including TSSA, CSA, and/or WSIB) and must present certified liability coverage to the Campground manager if requested. In certain instances, work may be carried out by the cottage owner or his/her immediate family.

Motor Vehicles and Watercraft - For complete details of the Motorized Vehicle Policy please see the MBC website. Responsibility for compliance with the MBC policy rests with the owner of the vehicle as well as the driver and riders. All vehicles must be insured.

1. **Golf Carts and Utility Vehicles** - Drivers of golf carts and utility vehicles must have a current G-2 licence or higher. All golf carts and utility vehicles must be registered with the Campground Office. Upon payment of the required fee a permit will be issued. All golf cart and utility vehicle owners must provide proof of liability insurance for their vehicle. Occupants in or on a vehicle must be seated and the number of people must not exceed the number of seats available. Golf carts and utility vehicles being driven after dusk must have working headlights and taillights.
2. **Traffic Signs** - Drivers of all vehicles must abide by all traffic rules including speed limits, right of way for pedestrians, and traffic signs. The maximum speed on all MBC roads is 20 kph.
3. **Dirt Bikes, ATV's and Off-road Side by Side's** are not permitted on MBC property. Side by Side utility vehicles are permitted. Please see the Vehicle Policy on our website for more details.

Purchasing and Selling of Cottages

1. **Purchasing Cottage on Site** – Prospective purchasers must complete the *application process, which begins with the Application for Residency Form*, prior to purchasing an MBC Acres cottage. Written approval will be given to successful applicants once the process is completed. If you are a trailer or cottage resident and are purchasing a cottage, you must vacate your original cottage or trailer within 30 days of taking possession of the new cottage.
2. **Selling Cottage on Site** - Cottages may only be sold to persons who have been approved for residency at MBC. An ad may be submitted to the Campground Manager, preferably electronically, for posting on the MBC website. A listing fee will apply. Once a purchase is approved by MBC management, an appointment should be made with the Campground Manager to arrange for the signing of the Lease Assignment Agreement by the purchaser and the seller.