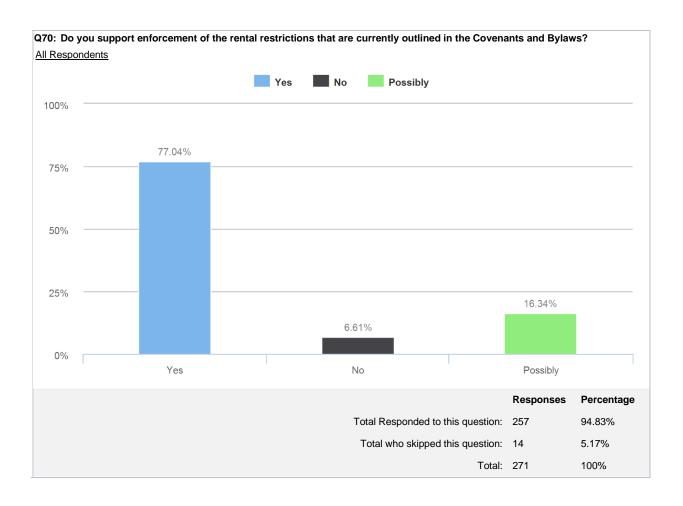
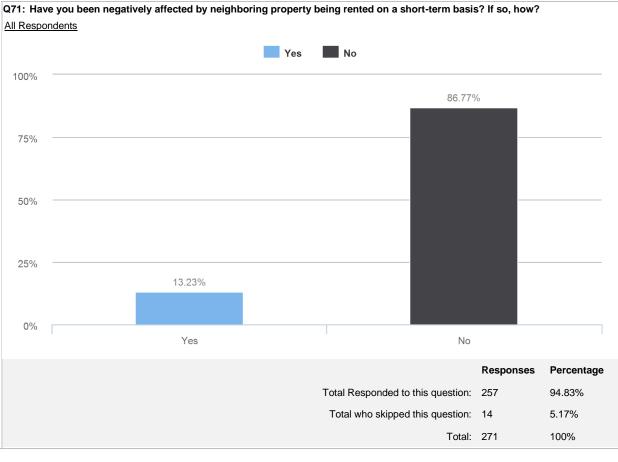
## SHORT TERM RENTALS REPORT

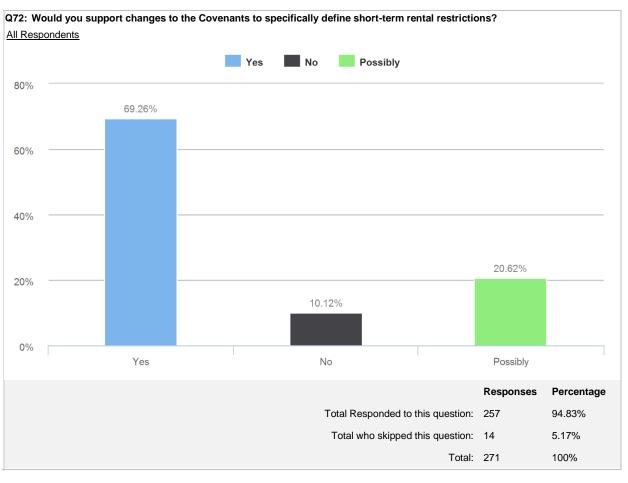
Land use restrictions and governing covenants were put in place to protect the founders' original vision of Chickasaw as a gated owner-occupied single family residential community. Although not specifically stated, it is clear the intent of the Covenants was to preclude vacation-style occupancy of a residence/dwelling throughout the year and the governing documents language specifically attempted to restrict the use of property as time-share or rental units.

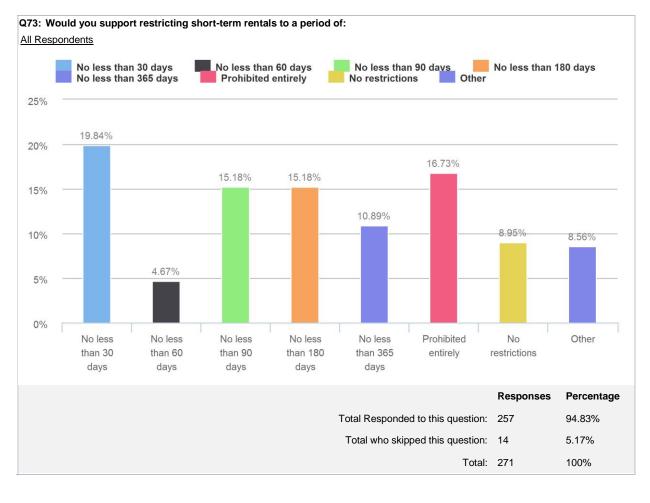
Property rentals that are not in compliance with the intent of the Covenants and Restrictions of Chickasaw Association Inc. have become an increasing nuisance for our community. Violations forced the POA Board to incorporate guidelines in the Bylaws to attempt to address the growth of VRBO, AirBnB, and similar types of vacation/recreational rentals while supporting the occasional need for owners to rent their homes due to life changes/hardships.

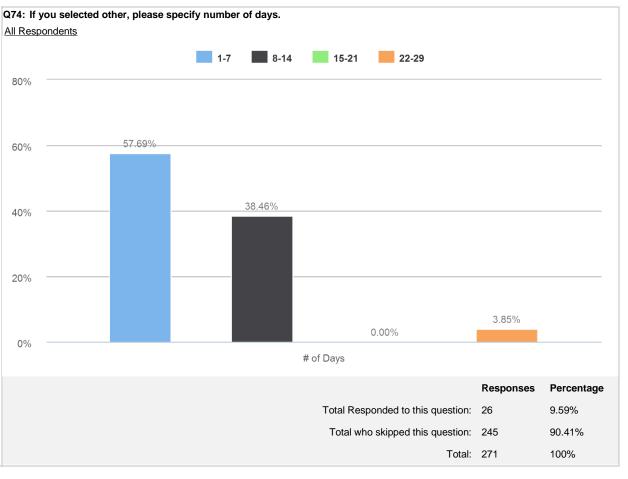
However, these guidelines are often ignored. In some instances, this issue has negatively affected our safety and security due to unauthorized access, unsafe vehicle operation, vehicles, watercraft & trailers parked on roadways or in common paring areas, and abuse of our amenities and CP property. It can also negatively affect our property values and enjoyment of neighboring homeowners. The following questions "take the temperature" of POA members regarding short term rentals.

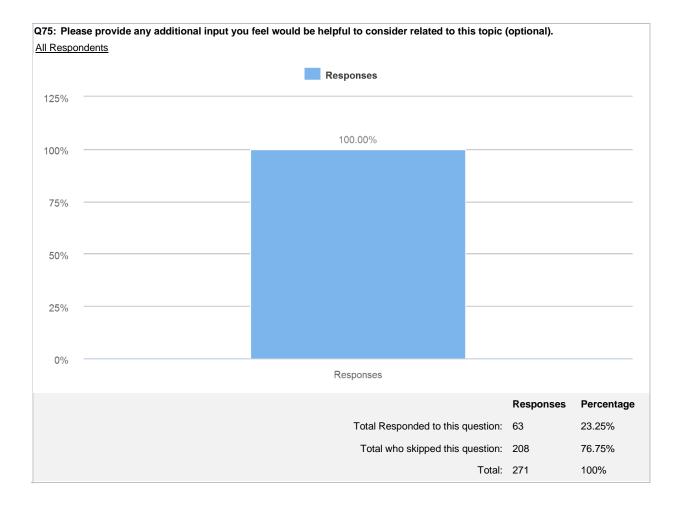


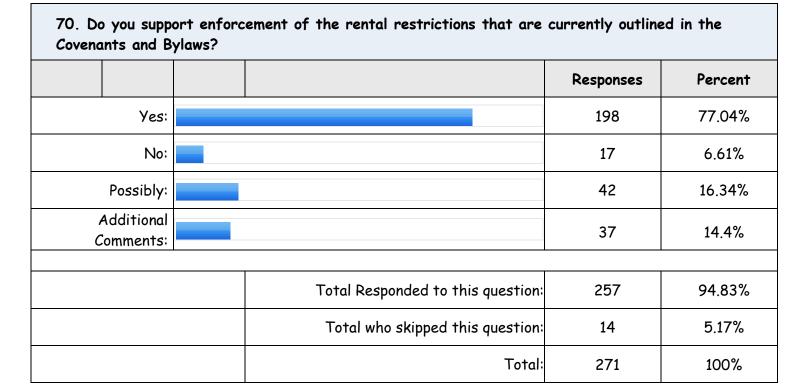












Response	Comments
1	Why have a law without enforcement
2	Restrictions need to be enforced. Otherwise, what is the use of having them.
3	I would support total restrictions that would prevent VRBO type rentals. I do not want them in ${\it Chickasaw}$
4	I think long term renting is ok but not really weekend or vacation rentals
5	Stronger, not less
6	I assumed when we bought that they were being upheld.
7	There's more to the value in owning a home here than Money. It's an innate respect for the neighborhood.
8	My reading of the documents allows rentals and by saying "yes" I support rentals that follow the procedures outlined in the Bylaws
9	Need some common-sense regulations

Why ask this question? All rules should be enforced

11 Not strict enough and don't seem to be working. 12 I really don't see a need for any rentals. Renters for the most part will not be as respectful to the community as the homeowner would and therefore created disturbances and or property damages. 13 This is not Myrtle Beach 14 Our community is not a resort community and we should not have rentals for less than a 6- or 12-months period. 15 As I understand it, short term rentals are excluded today. Please keep it that way. There are more than enough opportunities outside Chickasaw. Having people who don't care about the Community taking advantage of it never turns out well for those who maintain it. Very hard to determine a hardship for one and not another. Opens lots of doors for 16 division in the community 17 I would like to know what the rules are for similar communities in our area before expressing an opinion. Ultimately, more restrictions and more cost will influence resale. Always a balance between exclusivity vs not and that may affect value. 18 Long term rental should only be allowed, and people renting should be made aware of our restrictions by being approved by the POA, and by signing a final rental agreement with POA. 19 We would support illuminating short term rentals. 20 Short term Rental property is the way of the future for vacationing, Hartwell and its proximity to Atlanta is a great rental area. More visitors will increase interest in the area and will boost the local economy 21 This is a residential community and should remain as such. While we agree that there are circumstances that may be appropriate for rental of a residence, each request should require review and determination of approval or disapproval by the POA Board. Suggest that rental agreements be at least for 6 months unless there are truly exceptional circumstances. 22 Why have them if you are not going to enforce them?

short term rentals are detrimental to property values and owner experience.

Not sure what the covenant says currently

23

25 I think a) there should be rental laws so to speak that the property owner is held responsible for. b) there should be fees paid to the POA for rentals that would cover the extra community expenses c) there should be steep penalties for rule breakers 26 This is a private closed community, not Myrtle Beach. I haven't read them all. 27 28 The increase in fees for HOA, golf, event center, and water since we came here is making that option more desirable. 29 Covenants are inherently enforceable. Bylaws and random changes that conflict with the covenants may likely prove to be unenforceable and worse, force a legal confrontation between residents and the board which benefits no one. 30 Not as currently written. 31 Subject to changes that may be more appropriate to current situation (i.e., timeshare is not an issue any longer) 32 Completely! Need to see latest rules. 33 Renters don't have the ownership mentality; they don't care about Chickasaw 34 35 I support enforcement of the original Covenants. Houses were not allowed to be used \*primarily\* for rental purpose. This does not prevent occasional rental or short-term rental, so long as that does not become the primary use of the house. Suggestion: As a benefit for POA members, allow them to rent without any restrictions, since they already have access to the community amenities and already have the entry gate pass.... even help them by providing a list of available rentals. 36 I have encountered "vacation renters" who regard the residents as being here to serve them. This is not a desired element for our community to be subjected to.

Would need to see the specific language.

71. Have you been negatively affected by neighboring property being rented on a short-term basis? If so, how?

		Responses	Percent
Yes:		34	13.23%
No:		223	86.77%
Additional Comments:		41	15.95%
	Total Responded to this question:	257	94.83%
	Total who skipped this question:	14	5.17%
	Total:	271	100%

Response	Comments
1	Loud music and dozens of people staying at 1 home. Numerous cars parked all over properties.
2	My neighbor rented over the past few years. We have had issues with their guests not following boating safety rulestoo fast in the cove, Guests fishing off of my dock, guests making my wife feel uneasy to sit on our dock as they were a bit too "friendly", CONSTANT questions about WIFI passwords, restaurants, etc. I bought my home as a place to escape and enjoy the lake but we would literally cringe every Thu or Fri when we turned down our street to see 7 or 8 cars packed in next door
3	Not in our particular neighborhood.
4	We are near a place that is rented out but owner seems very responsible. Have never had an issue with inappropriate use/noise.
5	Who is across the street ???
6	Loud noise all through the night, fireworks shot off
7	Dangerous boating activities

Bothered by noise, parking in street.

9 Our friends and neighbors have and it's just random luck that we're not next door to one of the rentals. 10 Not yet, thankfully! 11 But have definitely run into people using the pickleball courts and beach who are not allowed due to being here renting short term 12 New people upsetting my dog and additional noise late at night and traffic. 13 We rented a house back in 2008 and it was a horrible experience. 14 Some weekend renters can be loud and unruly especially when on the water & dock. Loud music and fowl language that we do not appreciate. 15 I don't agree with short-term rentals at all. At one time there was home across the street which had renters weekly. Loud music all night long, trash outside and didn't feel safe, nothing we were able to control. No issues now for everyone is a full-time resident 16 There have been issues with noise, parking and trash 17 Noise all hours of the night. Loud and vulgar language (not here) 18 19 All our neighbors are full-time residents. 20 Property devaluation 21 In the pool area. 22 Short term rentals have negatively affected everyone as they use the roads, buildings and other amenities in excess of a typical owner & with no ownership responsibility 23 Not directly, but we've heard the parties from the water. I don't want it near me, so I don't want it. 24 Parking on road Too many people living in one house 25 Poor property upkeep. More cars parked than property can support. Too many loud parties and too many visitors too often. No accountability. 26 Sometimes noisy and vehicles parked on the road overnight. Too loud on the dock!!!!!!!!!!!! 27

28	Noise and disrespectful regard of people's property and safety
29	Theft
30	Short term renters as a general rule of thumb don't seem to abide by the same courtesy as owners with lake / boating etiquette.
31	Not feeling safe in my home when neighboring property is being rented. lots of cars in the driveways and loud music until late hours. Dogs are let to run around unleashed and come into my yard.
32	BUT we have had to deal with short term renters' inappropriate activities at the pool and the beach area.
33	My previous vacation home allowed weekly rentals. It was a nightmare every week in the summer.
34	Multiple rentals of house to different people within a 10-day period. Parking on street. Parking boats in the yard. Leaving water toys and bicycles strewn all over the yard $\&$ driveway. Loud music and loud vehicles after 11PM. Belligerent behavior toward us.
35	The house 2 doors down were known as the drug house. There were cars in and out at all hours of the day and night.
36	They do like to park on the streets
37	We are opposed to short term rentals less than 3 months.
38	Blocking street and leaving trash in street.
39	Yes, but only by the attitude of the renters. Speeding. Parking in grassy areas. Littering. Impatience.
40	Do not have a house there but would support restrictions
<b>41</b>	but T support this initiative lots of complaints on line about that

, ,,	<b>J</b>	to the Covenants to specifically define s		
			Responses	Percen
Yes:			178	69.26%
No:			26	10.12%
Possibly:			53	20.62%
Additional Comments:			25	9.73%
		Total Responded to this question:	257	94.83%
		Total who skipped this question:	14	5.17%
		Total:	271	100%

Response	Comments
1	3 months minimum for a rental
2	There should be NO SHORT-TERM RENTALS!
3	This is not the area for short-term rentals with absentee owners.
4	With option to extend cutoff for hardship. Ex: renters near us were burnt out of their home. If home was not ready for occupancy they could appeal for extension as long as they have been responsible renters.
5	Should not be allowed.
6	See answer to #70
7	This is not supposed to be a rental community
8	That always becomes a problem trying change things from their originality. Leave as is (no renters)
9	We don't support a short-term rents less than 6 months.
10	Our neighborhood needs to define further so as to protect all property owners and the

entire safety and protection of the community amenities as well.

11 Minimum of 6 months rental. 12 Do what you need to. Cut off water and sewer for those who violate the Covenants. 13 No short-term rentals. 14 We live on a lake, restricting the ability for an owner to not make money on a valuable asset reduces the interest for people to buy here 15 I thought these were already covered such that you can't purchase home with the intention of renting it. Honestly, our past experience with short term rentals was very good. Long term rental experience was not good at all (with the exception of our current tenant). 16 Must come up with some way to inform prospective buyers of this restriction. Real estate agents especially must be alerted so as to stop advertising Chickasaw homes as the "perfect" income property. After a sale it is too late to really enforce this rule. 17 No short-term vacation rental. 18 If we're going to allow them, it needs very specific restrictions and consequences. Can we even enforce them? See above 19 20 We need a legal contract for owners of property to sign that rent their property that they are responsible for all damages caused by their renters and any damage caused by renters will be the responsibility of the property owner. The property owner must provide a million-dollar insurance policy that covers damage caused by renter. 21 Again, changes to the covenants I do support. Misrepresenting the covenants to attempt to gain authority where there is none, I do not support. 22 Short term rentals should not be allowed. 23 Short term rentals will affect our safety and security, would need to determine what short term is. 24 Unfair to those who brought in reliance of covenants at time of purchase.

I would only support changes that specifically prohibit short term rentals.

		Responses	Percent
No less than 30 days:		51	19.84%
No less than 60 days:		12	4.67%
No less than 90 days:		39	15.18%
No less than 180 days:		39	15.18%
No less than 365 days:		28	10.89%
Prohibited entirely:		43	16.73%
No restrictions:		23	8.95%
Other:		22	8.56%
	Total Responded to this question:	257	94.83%
	Total who skipped this question:	14	5.17%
	Total:	271	100%

	1-7	8-14	15-21	22-29	٦	Total
# Of Days:	15(57.69%)	10(38.46%)	0(0%)	1(3.85%)		26
		Tot	tal Responded to	this question:	26	9.599
		To	otal who skipped	d this question:	245	90.41
				Total:	271	100%

ŀ	<b>75</b> .	Please	provide	any	additional	input	you fo	el would	be	helpful	to	consider	related	to this	topic
	(opt	ional).													

			Responses	Percent
Re	sponses:		63	100%
		Total Responded to this question:	63	23.25%
		Total who skipped this question:	208	76.75%
		Total:	271	100%

## Response Response Text 1 I am opposed to short term rentals period. If members want to use their property as investment income, leases should be a minimum of one year. 2 As a previous Landlord - it is proven that Renters do NOT COMPLY with Community Regulations or take care of properties and communities as a home owner would. Currently we are aware of Air B and Bs function within the development. 3 The "party" people are not going to be coming for over a month. They are week long or weekenders. I have worked as a travel nurse and desired places like this neighborhood to stay on my 3-month assignments. 4 It's a tough subject. I have no objection to letting friends/family use homes in Chickasaw but the weekly renting for profit changes the identity of the community. Even though there are rules and property managers are involved, renters do not care about neighbors, homes, etc. I know there is some demand for rentals driven by the event center...maybe there is a way to accommodate that without it being a VRBO free-forall. Happy to discuss more Short term rentals affect property values. A Renter is not going to keep the property up 5 as a live in owner would. Except if they are actively building a house in CP

8 NO RENTALS PERIOD. NO short term and NO long term. This is an owner-occupied community.... or so we thought.

i.e., building a home in the community.

Temporary lease arrangements approved by the Board for extenuating circumstances;

6

- 9 Current owners should be able to rent less than 30 days for family. Unknown renters 30 days minimum
- I would rather see the covenants hold owners accountable for crummy renters. I don't see a problem at all with a nice family renting for a weekend that they're in town for a Clemson game or something. A good experience could actually attract buyers to Chickasaw. I'd be pissed if the house next door was being used for a keg party by a bunch of loud obnoxious drunks. I hate to limit what homeowners can do with their property, but want rules in place to protect the folks that live here.
- I am generally in favor of allowing people to do whatever they want with their property, but not at the expense of safety and security for the community.
- Problems are more apt to occur in warm weather. You could have 1-month rental in summer with outdoor partying that is horrendous problem for a neighbor. Any rental needs to have means to control noise, parking, etc. Separately, perhaps restricting rentals to a direct owner to occupant agreement would help.
- If we don't curtail rentals the community should at least collect a fee for rentals to offset west and year on our roads, etc.
- 14 Additional fee to owner if using as short-term rental?
- 15 Feel very strongly that short term rental should not be allowed
- I'm not sure I understand the wording of #73. When you say no less than 30 days for example do you mean it would limit you to 30 or less or limit you to 345 days. I would limit it to 14 days, which is the federal limit before you have to claim the income. More than that you have to start keeping non-members from trashing the place up
- Unfortunately, there are many people who, when they rent, have no respect or compassion for rules or for people who live near the rental property. This has the potential of becoming huge problem. Sometimes violent. It is my belief that the longer the minimum rental duration is, the less problems will occur.
- 18 Long term only. Must be 1 year or more
- I think question 73 was a poorly written question, but have taken as trying to establish a dividing line between short term rentals and "long term" rentals. I think even longer-term rentals require some restrictions and procedures so that Owners can be held accountable for any issues with renters.
- The listed responses are not logical to me. I think each response should state restrictions to "no more" than \_\_\_ days. Long term rentals for families building a new home are ok. Short term rentals for Air B and B or similar should not be allowed.

21 If short term rental is allowed, at some point it will probably become a nuisance to more residents than it is now. The issues will probably grow and best to stop it in its tracks. 22 The longer people rent here the more likely they are to interact on a positive basis. 23 Every situation is different. Homeowners should have the right to rent their property for as little or long as they want. 24 What would be next, campers in tents. 25 It is convenient to rent when there is a family gathering. 26 I believe that offering short-term is a benefit to our residents as many needs additional space for their own extended families. Finding a way to either impose additional fees for homes offered as rentals and restrictions would be a way to manage the situation instead of saying no entirely. Just say no to short term rental. 27 28 I see lots of people in the community using the website looking for a rental for shortterm for family and friends or themselves if having work done on their home 29 We need to provide rental opportunities for residents building new homes, renewing or rebuilding existing homes or for extended stay visiting family or friends. 30 STR property should pay a "security, /usage fee on either an annual or usage basis. We rented while we were building our house, which was very convenient. But we do not 31 support vacation rentals. 32 Not sure, need to hear more 33 We should support long- and short-term rentals. It will help increase support of local shops, restaurants... there are a lot of benefits of rentals 34 Exceptions to a minimum of 180 days might be someone who wanted to rent while waiting of their purchased property to become available, due to a delayed closing date or someone who is building a home in CP 35 There are cases where someone is building a new home and needs a few months to live in

area before it is complete. 6 months is somewhat standard short-term rental, but long

enough to keep the summer crowd from signing up!

- Rental must be limited to the original renters for entire time. Limit the number of 36 renters in the house. 37 Didn't mean to check #74:) 38 All rentals should be allowed and the property owner should be held responsible 39 Rentals often create problems 40 I like to know my neighbor's sense of community 41 There needs to be some quidelines, but homeowner would need to provide tenant information upfront and tenant would have to sign term appropriate 'contract'. I believe the homeowner should be able rent it if they want, but don't want a bunch of pure rental property either. Maybe a total days/year limit to ensure homeowner community interest? 42 Again, any policy that cannot be enforced is a waste of time. If we had ways to enforce our policies. I could see where short-term rentals could bring in people to use our golf course and eventually become home owners. 43 Concern of properties being rented as Airbnb style short rentals. 44 Short-term rentals (as in the past) should be submitted to POA along with fee. I don't know if this procedure is still in place as we no longer rent short term. 45 We asked and were specifically told vacation rentals wouldn't be a problem when we purchased our home. 46
- Renters should NOT be allowed to have the same amenities access as an owner-occupied dwelling.
- 47 I hear the excuse ... but I only rent my house to family, well if they are family why are you charging them to use your house? Or my house isn't big enough when all my family wants to come at one time. There are plenty of STR close by that are not in Chickasaw. Rent no less than 180 CONSECUTIVE DAYS and no more than 2 different renters per calendar year.
- 48 I would say 3 days minimum; higher fees for shorter stays. I am strongly in favor of some short-term rentals - perhaps no more than 20% of the home permitted. I am strongly in favor of short-term rentals being a stream of revenue for the POA. I am very strongly in favor of a required set of rules on the renter contract and the POA dictating the renter contract. Enforcement of the rules is the key to success.
- All contracts have a noise and trash violations can be asked to leave? 49

- I think that the type of rental agency is important. A homeowner should be able to rent to a relative or friend for important activities., weddings, funerals, etc.
- Hopefully I am not the only one who could benefit from this option.
- You may wish to distinguish between rentals of the entire house vs rental of a portion. For instance, Airbnb is full of rentals where it is one room or several rooms being offered and in others it is whole house. Conversely, there may be "roommate" situations in Chickasaw that have nothing to do with the problems experienced, yet an area of the house is being rented out for a short period. Unlikely that a roommate would be less than 30 days and Airbnb wouldn't be 30 days long.
- No more than 3 times per year.
- 54 Some renters may not care if they obey the rules. Because of the bad, all must be restricted.
- We need a rule for rentals that if a home is sold in P the old owner is not consider a renter while he is waiting to move.
- 56 Short term rentals will affect our safety and security. Would be ok with yearly rental if full time residency and signed requirement to obey rules and restrictions.
- 57 No VRBO, B&B, etc. types of rentals.
- We would not support short term rentals in any capacity and would oppose any attempt to allow them with all resources available.
- 59 Summer neighbors would be fun
- Find some better ways of solving the problems (speeding, disturbances) listed here. List each problem, then have teams "brainstorm" to list all the possible solutions, along with the pros and cons. Restricting short-term rentals is not the best solution because it will hurt some property owners.
- Would prefer no Airbnb's or VRBOs etc.
- We don't object to vacation rentals per se, but don't have any knowledge of the problems it's causing.
- Rentals should be reviewed on a hardship basis and/or level of use by owner. For instance, if someone purchases a lake house for periodic use and wants to rent for down times on VRBO I don't see that being a problem or unacceptable especially since pricing for weekends is quite high and thus those staying are often responsible individuals. Perhaps restrict renting to under a certain age as that's where problems may arise.