The Truvi STR Risk & Resilience Report

2026

WHAT 15 EXPERTS & 95K BOOKINGS REVEAL ABOUT STR RISK.

AND HOW TO PROTECT YOUR BUSINESS FROM IT.

Truvi

Executive Summary

Most short-term rental property managers know to budget for cleaning, maintenance, and replacing the occasional broken item. What's harder to plan for is the guest who causes $10,000 worth of damage in a single stay, or the new local regulation that suddenly puts your business at risk. You can have months of trouble-free bookings, but it only takes one serious incident to undo a lot of that hard work.

The problems are often surprisingly ordinary. A guest flushes something they shouldn't, leaves a stove burner on, or ignores a house rule they never read. Even well-meaning guests won't necessarily treat a property the way its owner would. Preparing for how guests actually use a property is an important part of protecting it.

In this year's Truvi STR Risk & Resilience Report, we've brought together insights from 15 industry experts and data from more than 95,000 protected bookings to examine the risks facing short-term rental businesses, from property damage and guest screening to regulation, safety, community impact and booking platform dependence.

Our findings show how much risk can vary between bookings and properties. Guests booking within 20 miles of home are 72% more likely than average to be involved in an incident, while properties with five or more group-entertainment amenities carry more than twice the average risk. Understanding these patterns can help property managers make better decisions before guests arrive.

But there's also a lot that comes down to everyday operations. Growing direct bookings brings more control over guest relationships, alongside greater responsibility for screening, payments and disputes. Keeping photographs, receipts, and guest communications can make all the difference when recovering costs, while clear house rules, regular maintenance, and appropriate protection can help prevent problems from escalating.

If there's one thing I hope property managers take away from this report, it's that you need to prepare now, while everything is going right, for the booking that eventually goes wrong. I hope the findings and advice from our contributors help you protect the businesses you've worked hard to build.

Kayla Perez



KAYLA PEREZ
VP OF OPERATIONS, TRUVI

Methodology

This report draws on two separate analyses of Truvi's proprietary data.

BOOKING RISK ANALYSIS

The booking-level findings in this report — which kinds of bookings carry more or less risk — come from a sample of more than 95,000 bookings protected by a Truvi service between January 1 and September 16 2026. Every finding is expressed as a multiple of average risk: a segment scored at "2x" is twice as likely as an average protected booking to result in a protection request. Throughout this report, an "incident" means a booking on which the host opened a protection request.

Property details come from two sources: information Truvi records directly on each booking, and information drawn from the property-management software many hosts use to run their listings.

DAMAGE CATEGORY ANALYSIS

The damage-type findings in this report, which kinds of damage cost the most once they happen, come from a review of protection requests logged in Truvi's records between April and September 2026. Requests were grouped into a standardized set of damage categories.

Across both analyses, findings describe patterns, not causes: a factor correlating with more risk or higher cost doesn't mean it causes either, only that it tends to appear on the kind of booking, or the kind of damage, that does.



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01

Regulatory & Compliance Risk

Regulatory & Compliance Risk

THE RISK

Legislated Dead Overnight

Strict regulation is already reshaping short-term rental markets, and yet operators may not realize how exposed they are until fines arrive. With only 42% of operators saying they expect local or state regulations to limit their ability to meet targets, regulatory risk may well be underestimated (Key Data, 2026).

"We call it the whack-a-mole game because, at any given time, we're probably dealing with anywhere from six to twelve local regulatory issues at once," says Denis Hanks, Executive Director at The Florida Alliance for Vacation Rentals (FAVR). "We knock one down, another one pops up somewhere."

In fact, 47% of hosts are already operating under strict permitting or licensing requirements (Key Data, 2026). If bellwether states like New York and California are anything to go by, we'd expect that number to grow. New York City in particular is the industry's cautionary tale, having levied $72 million in STR fines in 2026 under Local Law 18 (AirROI, 2026).

In NYC, Local Law 18 states that operators must register with the Mayor's Office of Special Enforcement (OSE), while OTAs are barred from processing transactions for unregistered hosts. When the law took effect, active listings in the city fell from about 38,000 to 3,000 in just two years (a reduction of more than 90%), with over 21,000 buildings entered onto the Prohibited Buildings List (NYC Office of Special Enforcement, 2025). The NYC model is exceptionally tough on hosts and shows how quickly the rules can change. Meanwhile, other states have their own methods of clamping down.

"The state I'd say is really important to keep an eye on right now is California — specifically Senate Bill 346," says Dana Lubner, Director of Community Development at Rent Responsibly. The bill gives cities the power to force OTAs to share hosts and

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>
> JENN BARBEE, DESTINATION INNOVATE

property data for local tax enforcement. "I think it's a bit of a sleeper. It's not looking to outright ban short-term rentals but it makes every other rule enforceable. So watch California not because of the rules, but because of what it makes possible," she continues.

Historically, local governments have cited housing shortages as the reason for stricter regulations on STR businesses. On that point, some industry leaders are skeptical.

"I think the housing conversation is such a convenient smokescreen, because who's going to say no to more affordable housing?" says Jenn Barbee, co-founder and Head of Industry Influence at Destination Innovate. "Oregon and Florida have both shared studies that found it wasn't short-term rentals causing housing shortages. STRs are just the easiest, quickest scapegoat, and to the average person who's not in the industry, that travels super fast. That lays the runway for these regulations to come in."

No matter the reason for new legislation, professional hosts need to understand how regulatory risk affects their business. "You can win every booking and buy every property you want, but if you're not defending your right to rent in the first place, your whole business can be legislated dead overnight," says Dana. "Guest risk can cost you a night, damage risk can cost you a deposit — but regulatory risk costs you your entire operation."

As you'll see in this chapter, the only protection is keeping informed. You'll hear more from Dana and other industry leaders on the risks of non-compliance, followed by advice on what steps you can take to defend your right to operate.

WHAT GOES WRONG

Surface-level research isn't enough

The first mistake hosts make is getting licensed once and never rechecking the regulations. It's not just that your license could run out; you may also never notice if the rules change.

"This is happening right now in Denver, and it's not hypothetical," says Dana. She recalls an example where a city introduced new zoning inspections, and a host discovered their property never had the right permit when it was originally built.

"Overnight, a business you've been running for years is gone," she explains. "It's not that the host intentionally broke a rule — they got their license, they were following the ordinance — but the rules shifted underneath them, and they have no runway to fix it, because getting into compliance might require a $40K expense."

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>
> DANA LUBNER, RENT RESPONSIBLY

If you've ever thought your local government probably doesn't have the resources to actually check these things, think again. "City officials in Salt Lake City just got busted by Airbnb for creating fake profiles to find illegal hosts," says Jenn Barbee, co-founder and Head of Industry Influence at Destination Innovate. "That's the risk of not having an aligned community."

According to Dana, there was a time when licensing departments did everything by hand, literally scrolling Airbnb trying to match listings to addresses. "That era is over," she says. "Cities are now buying software that scrapes platforms, confirms addresses, and uses large image matching to catch hosts."

It's not so different from getting an automated speeding ticket in the mail. Now, there's technology that will catch non-compliant hosts without the need for manual checks. That's why every operator needs to keep on top of licensing, zoning, and taxation requirements in their area.

"Too many hosts do surface-level work and research. They think they're following compliance

because they got their license, but they forgot to get a business license," Dana explains. The listing goes up, there's money coming in, but they don't even realize they're not operating legally. "When a host says 'I didn't know, it wasn't my fault,' that's not a defense the city cares about," she continues.

And just because you know your local regulations and manage your existing properties like a dream, it doesn't mean you can expand into another vacation hotspot without doing your due diligence.

Denis is from FAVR, an organization that tracks STR regulations and helps local hosts stay compliant. In his experience, hosts need to be careful not to assume their experience is completely transferable to a new market.

"Someone from Ohio buys a house in Florida thinking they can manage it over the internet, no problem — then finds out they need a local responsible party who can respond to issues, and a dozen other rules they had no idea existed," Denis explains.

The problem is, if you search online or post on a message board, you'll usually end up with ten different and mostly wrong opinions. Denis sees this all the time. Local regulations can be complicated to follow, and they can change at any moment. "Near St. Augustine there are five different zones, and a house on one side of the street can have a completely different set of rules than the house across from it," says Denis.

But operators should resist the temptation to use AI to understand what's going on. Yes, AI is faster and uses language you can actually understand (most of the time). But it can draw from outdated sources and will sound confident even when it makes something up. That's not a risk you should take with something as serious as your business finances, according to Dana.

"You have to go to the city, go to the municipality, look at what the ordinance says, the registration says, the licensing requirements — and make sure you go through every step," she warns. "Don't rely on AI. Not for this."

And when you approach local policymakers in person, what's the one thing you should not do? "I think the biggest mistake is saying 'My tax dollars pay your salary' — and I have actually heard that," says Jenn. "You can't approach anybody like that. Hosts have to understand the larger economy and community they're part of."

WHAT HOSTS MISS

The smaller the host, the bigger the risk

Single-property hosts might think they're small fry, but that doesn't mean they're less at risk than hosts with large portfolios. "If you have one property, you are the most exposed operator in that market, not the least," warns Dana.

"The smaller the host the bigger the risk," confirms Jenn. "If this is your first property, your first business, you've got to get this right." Otherwise you're risking everything.

Large property management companies might have a compliance manager who's employed to understand regulation on their behalf. They're much less likely to make mistakes and, if they do, they've probably got the funds to hire an attorney. Not only that, but their business is already diversified across different properties and markets.

One bad ordinance won't kill a large operator like this but, as Dana reminds us, "the single-property host doesn't have any of that."

And regulations can change quickly without hosts ever being included in the conversation. Sometimes all it takes is one loud or badly behaved guest to set things in motion.

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> TYANN MARCINK HAMMOND, INDEP. OPERATOR

"Hosts find out about impending regulations sometimes only a few days before a public hearing for new or updated policies," says Tyann Marcink Hammond, an independent operator known in the industry as "the Queen of Guest Experience". "Then the panic sets in, because a risk they didn't plan for is about to be dropped on them like a nuclear bomb — wiping out their business."

Without a dedicated employee maintaining licenses and tracking legislation changes, small details can wipe out a business unexpectedly. For example, in Alaska, many cities require hosts to obtain an STR permit. But new hosts might not realize you also need an Alaska Business License to operate.

Similarly, many hosts think Airbnb takes care of all their taxes for them. That's not always the case, especially when you take off-platform bookings. If you don't know what taxes you owe, the fines add up fast. "We've seen people get caught owing $100,000 or more in back taxes when they get audited," Denis shares. "All of that risk is there every day."

Even compliant hosts might not be prepared for when change comes. "A change in regulations can be spurred by a single neighbor complaining to city council, setting off a series of events that usually include a directive for the planning and zoning commission to create regulations and make a recommendation to the city council," Tyann explains.

WHAT YOU CAN DO

Hosts need community if they want to succeed

Before investing in an area, find out what kind of regulatory landscape you're moving into. Dana's from Rent Responsibly, a resource hub helping hosts stay compliant. You can use its regulations map to look up the rules by state, city and county, she tells us.

Jenn advises choosing smaller destinations, where it's easier to understand the politics and start building relationships. Small places with strong demand, such as beach or mountain destinations, may be more dependent on operators, too. "Even if the wind changes, they're not going to rip the cord out of a thriving economy," says Jenn.

Whether you're well-established or a new operator or expanding beyond your first property, Jenn believes you should be talking to local policymakers and tourism boards right from the start. That way, you can find out if they're treating short-term rentals on a level playing field with hotels. It's much easier to get established if there's already a seat at the table for your kind of business.

Look out for brands with Visit or Experience in front of the destination name, like Visit Boston or Experience Kissimmee. "That brand name is typically your tourism board," says Jenn. She recommends finding out when they have meetings and summits.

Start by introducing yourself to the community manager and seeing if you can get some visitor guides to display in your property. "The more aligned you are with the tourism boards, the easier your marketing becomes because you're piggybacking off all their investment and infrastructure on communicating with visitors," Jenn continues.

Tyann agrees: "Arguments don't work. The greatest impact is human emotions and real stories." Should the need arise to advocate for your right to operate, she recommends sharing stories about your business that demonstrate the good it does for the city, then pairing them with data and numbers to back up your stories with facts. This is what "moves the needle best," she says.

To be able to tell those stories, operators need to be active members of the community. "Serve on nonprofit organizations, volunteer at community events, sponsor local fundraising activities, collaborate with other businesses, attend the city and council meetings," Tyann suggests. It's high effort, but in her experience, it works. "In Kansas City, it took years of the local alliance diligently building relationships with policy makers and then inviting them to collaborate. We strategically brought data and education to demonstrate the positive economic and societal impact of short term rentals," she says.

Unanimously, the industry leaders we spoke to recommended finding out if there's an STR association where you operate. For Denis, the benefit is getting specific information tailored to your area and being backed by people with years of expertise in the industry.

On top of that, Dana explains that being part of an association gives hosts a seat at the table so they're able to speak out against the impact of bad policies. Plus, there's strength in numbers when you're part of a community of hosts: "If you're one

of 50 hosts emailing that same policy maker, it's so much more powerful," she explains.

Jenn agrees. "I always recommend organizing or being part of a short-term rental trade association," she says. "Wherever your property is, wherever your property management group operates, if you don't have a strong relationship with that city or with that tourism board, there's a massive red flag."

The trouble is, operators are busy people. "Navigating changes, sorting through paperwork and deadlines, researching if there's a way to reverse or lessen the impact, and then fighting for what you hold as reasonable — all of that has a massive cost of time and energy," says Tyann.

Dana recommends building a low-effort recurring habit for keeping your finger on the pulse, such as spending 20 minutes reading emails from your short-term rental association and checking if your city or county has short-term rental items on its agenda. You can also set Google Alerts for terms like "short-term rental ordinance [city name]" and check the updates monthly. "20 minutes isn't going to make you a policy expert, but it's the difference between hearing about a change when it's too late versus hearing about something you can still act on," Dana says.

Beyond that, her top advice is funding advocacy rather than trying to be the boots on the ground yourself. For example, she recommends looking up the Half Stays Local program from Right to Rent Collaborative (R2RC). Its model borrows from hotels, which Dana says put over $50 million into hotel lobbying efforts through a small percentage cost on every booking.

To participate in Half Stays Local, operators pay $2 per reservation into an advocacy fund. As the name suggests, one dollar stays in the local area, while the other dollar goes to markets who need funding beyond what volunteer hours can provide. Dana says, "It turns the idea of 'I'm too busy to fight for my business' into 'My business is funding the fight whether I have time or not'. And advocacy just runs in the background of every reservation."

> **Hosts need to be part of a short-term rental association that's been doing this a long time, because there's so much knowledge there to mentor them. We watch Facebook groups where someone posts that they don't need a license, and ten people chime in with ten different wrong opinions. Where do you go if you're one of the people reading that?**
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> DENIS HANKS, FAVR

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02

OTA Dependence & Channel Diversification

OTA Dependence & Channel Diversification

THE RISK

Building on Someone Else's Land

In 2026, those considering selling STR units are more likely to cite rising operating costs as their main constraint, rather than demand weakness — while investors are focused on realistic cash flow and reducing unnecessary risk (AirDNA, 2026). Even while demand stays strong, the competition is stronger, so operators have to be even more strategic about how and where they build their business.

Meanwhile, Airbnb, Booking.com, and Expedia (Vrbo) command 71% of the global STR market share, showing that the majority of travelers turn to the big three booking platforms to find their next stay (Skift, 2025). Guests and hosts alike depend on platforms to find each other, which comes with unique challenges.

Airbnb hosts will know the impact of the 2025 phase-out of the platform's split fee structure, in which hosts went from paying around 3% of the split fee to paying the full 15.5% single fee. That meant, if your ADR were $200, you'd be looking at paying $62 instead of $12 for every two-night booking. Scale that up across all bookings, and you're suddenly looking at paying thousands of dollars every year. "Your revenue got wiped by 12+ points, pretty much overnight, when they decided to make that change," says Gil Chan, CEO and founder at CraftedStays.

With the big three charging between 8% and 30% per booking, the cost of these platforms has always been a consideration for hosts (Airbnb, 2026a; Vrbo, 2026; StayFi, 2025). But it's not the fees themselves that are the biggest risk. "Commission's the risk everyone talks about. It's not the one that actually gets you," says Mark Simpson, founder of Boostly. "The one that gets you is the algorithm shifting overnight, your visibility gone, and no one to

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The threat isn't dissimilar to regulation risk, in the sense that these larger institutions can change the rules at a moment's notice and the people impacted the most — hosts — rarely get a say. When Airbnb added thousands of boutique and independent hotels to the platform, the number of hotel nights being booked grew three times faster than the number of homes (Airbnb, 2026b). With boutique stays and bookable extras like chefs, massage therapists, city tours, and cooking classes all baked into the platform, Airbnb has ensured its growth is far less dependent on smaller STR operators than when it first began.

Meanwhile, the platform races ahead with artificial intelligence. It promises AI tools that will make it easier for hosts to "understand pricing and earning opportunities" (Airbnb, 2026b). But with AI-generated listing highlights and home comparisons on the way, this will no doubt impact visibility and bookings yet again. "When your listing gets buried, [guests] don't go looking for you. They just book someone else on Airbnb and never think about it again," warns Mark.

That's not to demonize Airbnb. It's a smart decision to strengthen its offering and diversify its income — and STR hosts should do the same. The risk is over-dependence on OTAs, especially any single platform. "If your whole business lives on one platform and the city has this data-sharing connection, you are putting your property at great risk. You won't have a way to communicate with your guests if anything goes wrong," says Dana Lubner, Director of Community Development at Rent Responsibly.

She's speaking from experience, recalling a tech failure in the City of Denver. "The city's licensing data and the platform got out of sync — some technical breakdown. A bunch of hosts had their licenses show up as inactive and their listings were taken down," she recounts. The hosts who were fully reliant on the booking platform missed out on bookings while their guests were unable to check in.

"Like I've always said, never build your business on someone else's land," says Mark. Operators might use an OTA to get visible, but it can't be the only source of bookings, or the only place to nurture guest relationships. This chapter will explore the financial risk of relying solely on OTAs and mistakes to avoid when setting up your direct booking site.

WHAT GOES WRONG

Nowhere to land when things go wrong

The mistake many operators make is getting too comfortable on a single booking platform. "You're betting your entire income on a company that has never once answered to you," says Mark. "Experienced operators think Superhost badges and five-star reviews buy them protection. They don't. If anything, the experienced ones have more to lose, because they've stopped watching the door."

Even if you've built up hundreds of excellent reviews, it won't protect you against policy changes — such as when Airbnb changed its cancellation policy in 2020. The era that followed offered greater flexibility for guests, which gave them a much better experience, but more disruption for hosts.

Like Dana, Mark has seen businesses fail over this. He recalls one host who lost a whole year: "Airbnb was the only channel, so when the account went, the business went with it," he says. In his experience, the ones that fail don't already have an email list and direct booking system working alongside their OTA listings. He describes taking direct bookings as having "somewhere to land" when major policy changes inevitably happen.

Gil agrees: "From a revenue standpoint, if you're dependent on OTAs, you really only have one lever to pull: nightly rate. On the direct side, if you've built

> **You can be on page two of Google and still get clicks and slowly build up rank. On the AI side, if you never get surfaced, you're invisible. Unlike Google, there's no page two — you either show up, or you don't.**
>
> GIL CHAN, CRAFTEDSTAYS

up a list of past guests, you can market to them to fill the gap without a drop in rates at all. I've even heard of people raising rates and remarketing to fill a last-minute opening," he explains.

The problem is when hosts build a direct booking site but don't know how to optimize it. 70% of operators now have a direct booking website, but 62% still get less than 25% of the bookings through it, while 18% get zero direct bookings at all (Hostaway, 2026). There's a gap between setting up a website and making sure people actually use it. According to Gil, operators tend to build websites that look like a brochure and aren't built to be visible online. "Maybe you built your site because it was easy and you're using the widgets there," he says. "What you actually want is your content and pages structured so these chat engines know exactly what you are and who you're for."

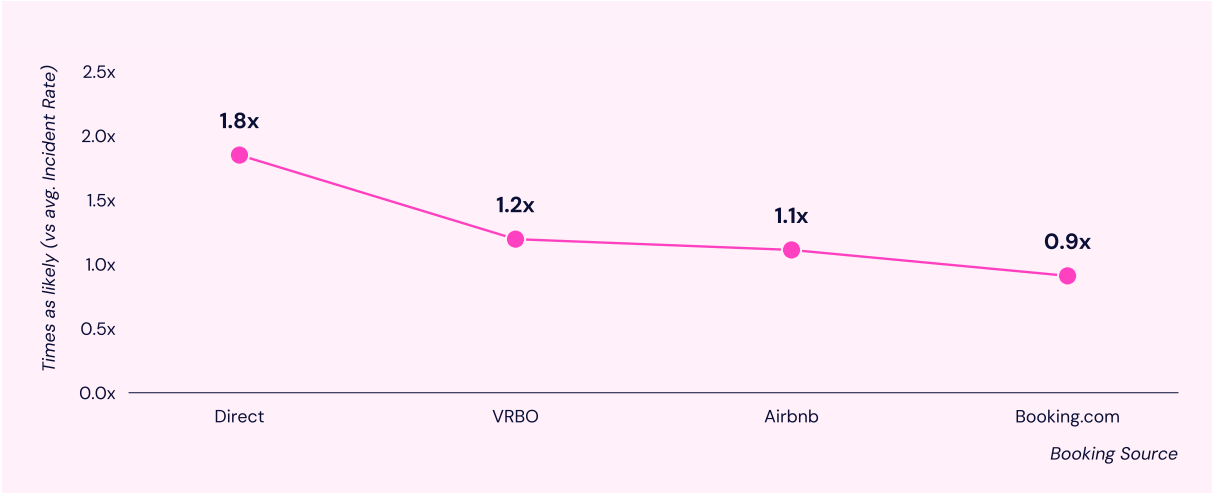
He's talking about generative AI chat engines, which are changing how consumers typically search for products and services online. "More and more trip planning now happens inside chat tools like ChatGPT," says Gil. There's a huge number of conversations that STR companies could show up in. "We're already seeing organic traffic dip because Google summarizes answers upfront now, but we're also seeing this skyrocket of traffic coming from the GEO side — the chat side," says Gil. Growing AI visibility isn't a matter of sprinkling a few choice keywords onto your homepage. It requires understanding your niche and talking about your business online in a way that resonates with your audience (we'll touch on this again later). That means hosts need patience while they work on getting their business noticed. "Hosts who slash OTA exposure before direct is actually earning end up with a gap in the calendar and no way to fill it fast," Mark warns. The message is clear: don't quit your OTAs and don't give up on direct if you have a slow week. "That's one that wastes everyone's time," says Mark. "A website doesn't book itself. You need three things moving together: a booking system that works, a way to actually capture guest details, and a follow-up sequence that reaches people who've already stayed with you."

WHAT HOSTS MISS

This isn't a 'someday' problem

For Mark, too many professional hosts are delaying setting up their direct booking site. "Two listings on Airbnb and nothing else? One visibility drop and the income's just gone. Less margin for error should mean building direct first. Instead it's usually the thing [hosts] get to 'eventually'," he says. "If you're still [operating] north of 80% [of your business] on

FIGURE 1 – *Incident Risk by Booking Source - 2026 YTD*



one channel today, that's not a 'someday' problem. That's this week's problem."

On the search and AI visibility side, Gil agrees that hosts can't afford to wait. "The operators building local content now are the ones these engines learn to cite," says Gil. The longer you wait, the more time your competitors have to learn the visibility landscape and get citations that could be going to your website.

The other thing hosts might miss is understanding the guest damage risks of going direct. "When you go direct, you're entering a new scenario," says Leo Walton, SVP of Partnerships at Truvi. For example, the host becomes the merchant of record, rather than a booking platform. "That's where you want a really good payment processor."

We'll cover the property damage risks in detail in Chapter Three, but it's worth noting that the big OTAs typically have damage protection packages built in. The platform acts as merchant of record, the intermediary during disputes, and, in some cases, the insurer. When hosts go direct, they might not consider what additional damage or liability protection they need.

Oriol Roqué Paniagua, Head of Data at Truvi, puts this into perspective: "The direct channel has a 40% higher rate of repeating guests — guests who go to a listing and then, say, the next year, book again. This helps create trust in the relationship between guest and host." Trust can reduce the risk of damage, since your guests are less likely to act maliciously or carelessly. "But what happens with the rest of your guests?" Oriol asks. "How exposed are you to everyone else who might come to your property?"

Truvi's data shows direct bookings are 85% more likely than the average booking to end in an incident, up from 34% in our previous analysis in May. That's the biggest shift we've seen anywhere in the dataset.

With a direct booking there's no safety net provided by the platform, which might show the guest's review history and offer a certain level of screening. Without that, hosts can get caught off guard. The guest relationship and margins offered by going direct are still worth having, but hosts shouldn't go in unprotected. They need to understand the risk of certain booking profiles and consider whether they can invest in additional screening tools.

"Direct is the channel that's riskier than Airbnb, Vrbo, every other source — but it's more about booking patterns and guest behavior than the channel effect by itself," adds Oriol. "When you combine a direct booking with a risky guest profile, it can be two or three times higher risk. That's mostly what's driving the risk."

WHAT YOU CAN DO

Diversify channels while niching down

The first thing hosts can do is consider listing on multiple OTAs. Each market is different, so Vrbo might be more popular among certain guests or stays, where Airbnb will dominate in other areas. Look up similar properties to yours on other OTAs and see if those same properties get frequent reviews across different channels. If so, it's time to diversify.

The next step is evaluating your direct booking site, or considering building one if you don't have it already. For hosts who use a PMS, Gil says: "The most basic thing to do today: if all you have is your PMS website, get a real site, whether that's with us, an agency or something else. PMS sites are built to take a booking, not to get found."

> **Get really good at understanding the specific terms you want to optimize for, which means niching down — figuring out the specific persona or geography you're going after, and building content around that person specifically, rather than trying to cast a wide net.**
>
> GIL CHAN, CRAFTEDSTAYS

From the beginning, your direct booking site should be structured so AI tools can parse information about your property and serve it to potential guests. Gil reminds us that good SEO still gets you found on Google, and if you've been ignoring it, now is the time to invest. But AI search rewards different things. "The operators getting cited aren't the ones with the most backlinks, they're the ones with the most local, guest-specific content: area guides, property-type pages, group pages."

Booking platforms typically optimize for more general, short-tail search terms like 'beach rentals Florida'. That means there's an opportunity for STRs to own long-tail keywords that serve more specific queries, like 'beach house for big family groups in Destin'. The better smaller operators can get at communicating their unique selling points, the more strongly defined their niche will be. This is what captures visibility for those longtail queries. "You might have a property in a very specific region, and previously you really didn't have a way to market that, but now, if you generate the right type of content, you have a really high feasibility of actually showing up in chat," says Gil.

Meanwhile, hosts should keep their listings live on booking platforms. "Direct bookings take six to twelve months of real, consistent work before they carry any weight. You can't rush that timeline into three. Layer direct on top of what's already paying the bills. Don't torch the bridge before the new road's built," says Mark. In most cases, the answer is diversifying your channels, which may mean keeping OTA listings live alongside your direct site for the long term. But as soon as you're getting bookings through direct, you can start building your email list to nurture guest relationships. For example, hosts can offer a small perk, like a 10% discount or downloadable local area guide, in exchange for email sign-up in their booking confirmation flow.

While the biggest risk may be over-dependence on any single channel, bear in mind the additional risk associated with going direct. Operators need to understand how their business is protected from damage and liability incidents, as well as badly behaved guests. Third-party damage protection won't just help reimburse hosts when accidents happen. It can also give them insights into how risk is actually affecting their business.

"This is an amazing toolkit OTAs will not give you access to," Leo explains. "A damage protection platform like Truvi can support you with an understanding of what risk looks like, based on our intelligence. So that's another reason why it's useful to think outside the OTAs." When hosts combine the data captured from their customer journey with insights from their third-party damage protection service, they're suddenly cooking with gas.

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03

Property Damage & Guest Screening

Property Damage & Guest Screening

THE RISK

When the Tide Goes Out

In 2026, around one in 59 bookings protected by Truvi ended in an incident. In other words, 1.7% of bookings involve accidental or intentional guest damage. From the data, we know that certain types of bookings carry more risk. For example, stays of three weeks or more are 2.4 times as likely to end in an incident compared to the average booking. We also know that same-day bookings are 60% more likely to end in an incident than the average booking. Most operators don't have that information on hand. They're screening for risky bookings blind — or not screening at all.

Smaller operators might be able to absorb the cost of an occasional broken lamp or chargeback dispute. But more costly incidents do eventually happen, like needing to replace a couch or washing machine, especially as a host's portfolio grows from one or two to five, ten or more properties.

"You can only tell who's been swimming naked when the tide goes out — that's how I feel about short-term rental risk," says Leo Walton, SVP of Partnerships at Truvi. "You can get away with it for a while, but at some point it's inevitable that something will go wrong." For hosts, swimming naked often means they've never checked the gaps in their cover or they only rely on platform protections like Airbnb's AirCover or Vrbo's Damage Protection.

When the tide goes out, you realize that platform cover has exclusions, caps, and slow claims processes. And when hosts do make a claim, the payouts don't always match the actual cost of downtime and replacement furnishings. It's not that OTAs don't want to help; they're just more likely to side with the guest unless hosts have strong evidence.

> **"Any booking can carry some risk. There's not a single variable that can perfectly identify what risk is going to look like. It's rather the combination of different factors; if a property is near the beach, in the mountains, or in the middle of a city; the type of guest; whether it's young guests ready to party versus couples or families; then the type of booking — the duration, and so on.**
>
> ORIOL ROQUÉ PANIAGUA, TRUVI

Gil Chan, CEO and founder of CraftedStays, remembers a viral story shared by Airbnb CEO Brian Chesky, in which a guest wanted a full refund because there was a ghost in the property. For Gil, the anecdote shows how much platform attitudes have changed toward guest complaints: "All the property manager had to do was deny that there was a ghost," Gil recalls. "Back then, the tone was: If the guest is making stuff up, we'll side with the host."

Now, Gil believes that OTAs are following in the footsteps of ecommerce giants like Amazon, where the default is to refund the consumer and leave the business owner at a loss.

"I see Airbnb taking a very similar path, maybe not as aggressive, but they still have that mindset of the customer — in this case, the guest — comes first," he says. It shows that platform cover isn't enough,

FIGURE 2 – *Incident Risk by Booking Duration (Nights) - 2026 YTD*



FIGURE 3 – *Incident Risk by PMS Number of Adults - 2026 YTD*



especially when hosts are growing their direct booking channel. They need third-party damage protection and a way to screen bookings before they're confirmed.

As a host's portfolio grows, it's no longer simply a case of dealing with occasional accidents or messy guests. There's the risk of unauthorized parties, intentional damage, and even criminal activity to consider.

Bad actors may target STRs because the verification process is typically thinner, properties are left unattended, and disputing a chargeback is harder when there's no front-desk-style paper trail. "Unlike hotels, there are typically no security cameras, no check-in desks, no room cleans during stays, and some of the more traditional opportunities to notice 'something does not seem right' are greatly reduced when it comes to short-term rentals," says Rebekah Lisgarten, CEO of STOP THE TRAFFIK.

In the worst-case scenario, hosts are faced with human traffickers using their property to exploit victims. Fraud is also a genuine risk. In 2025, identity fraud impacted 18 million victims, and caused financial losses of $27.3 billion (Javelin, 2026). Going into 2027, artificial intelligence makes it even easier to run more sophisticated and convincing scams. For STR hosts, this can look like friendly fraud (when a guest books, stays, and then disputes the charge as unauthorized), fake damage claims against hosts, or stolen card bookings. This type of fraud may hit multi-property operators more frequently because they are bigger targets with more transactions for suspicious transactions to hide among — but smaller operators need to stay vigilant too.

In this chapter, we look at guest screening and use Truvi's data to understand what types of bookings carry the most risk of damage. Our experts will share advice for avoiding bad actors and minimizing the amount of revenue lost to damage.

WHAT GOES WRONG

When hosts don't know where the gaps are

Our data suggests that overcrowding is one of the clearest risks operators can take when it comes to guest damage. We found that looking at how intensively a property is used can be more useful than solely looking at how big it is. The risk of one or two guests using a single bathroom is around average (0.93 to 1.08 times as likely to end in an incident), but this rises steadily the more guests per bathroom:

- **2-3 guests per bathroom: 1.29x as likely**
- **3-4 guests per bathroom: 1.56x as likely**
- **4+ guests per bathroom: 1.77x as likely**

FIGURE 4 – *Incident Risk by Guests per Bathroom - 2026 YTD*



If you've got four or more guests using a single bathroom, that's a lot of traffic in a potentially small space. That bathroom is going to experience pretty hard use, so it's no surprise if issues arise, like a broken showerhead or towel bar coming off the wall. Similarly, when you've got up to two guests using a bedroom, the risk stays close to average (1.02x to 1.20x). Beyond two, the risk jumps by roughly half and stays elevated above that.

It seems a big property isn't always the most heavily used; it's the small, overcrowded properties with people sleeping on couches and floors, or children sharing beds. "If there's more than two people per bedroom, the risk goes noticeably higher," says our Senior Data Scientist, Enric Sarlé i Vallés. But he was careful to clarify this isn't always because of unauthorized extra guests or bad behavior — sometimes it's due to there being a child on the booking. "If you rent an apartment with one room and you're a couple with a kid, that's already 3 guests in one bedroom," says Enric.

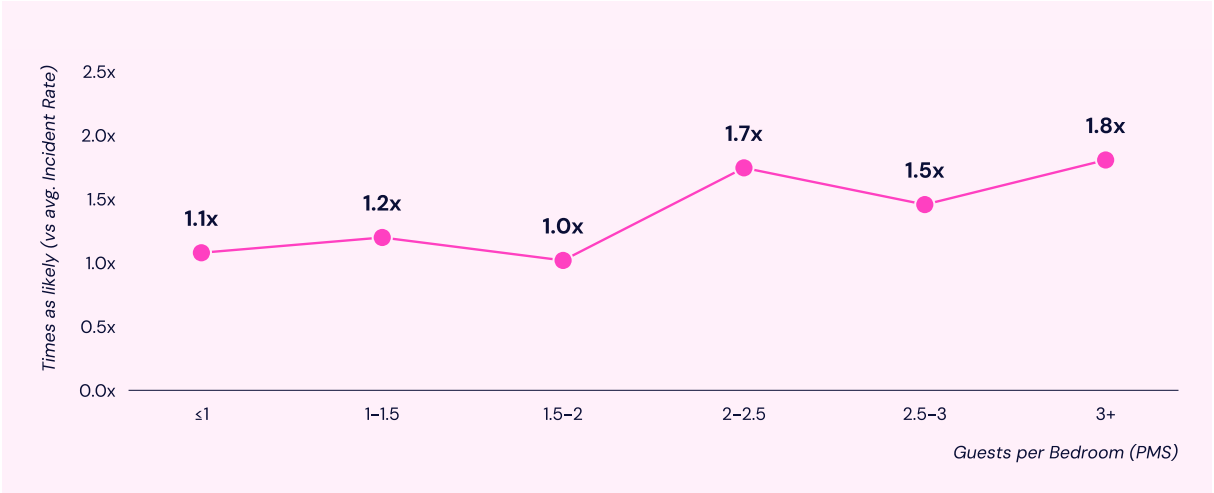
Children aside, hosts invite more risk whenever they allow extra guests beyond the advertised capacity of their property. It might not seem like a big deal when someone asks if they can bring along an air mattress for an extra person, but it may be an indicator of hard use or rule-pushing behavior at your property. Worst-case scenario, extra guests may invite another, more serious, type of risk, especially for hosts who aren't doing ID checks on additional guests.

Plenty of hosts are cavalier about the risks. It's natural to assume that these things won't happen to you, but this attitude leaves your business vulnerable. Chloe Lorusso is the Managing Director at Yellow Bolts, a company that provides specialized STR insurance. She says a common mistake is when hosts assume they don't need STR-specific damage protection. They don't realize that home insurance often excludes STRs.

"With most insurance companies, you have to make them aware you're doing short-term rentals; the frequency, and what sort of guests you have," warns Chloe. "If you don't let them know, you're probably not covered for anything while those guests are there. Even the insurers we use that do allow for short-term rental still have exclusions — sometimes they won't include malicious damage or theft, because it's still seen as higher risk."

Going through the fine print on your various policies may be tedious, but it's worth it to know where your vulnerabilities are. You might be surprised to know what slips through the cracks. Truvi isn't an insurance company, but we offer insurance-backed damage protection for STRs, which means we've seen all kinds of guest damage. One of the big risks hosts take is leaving valuable or one-of-a-kind items at their property, where they could easily get damaged or stolen.

FIGURE 5 – *Incident Risk by Guests per Bedroom - 2026 YTD*



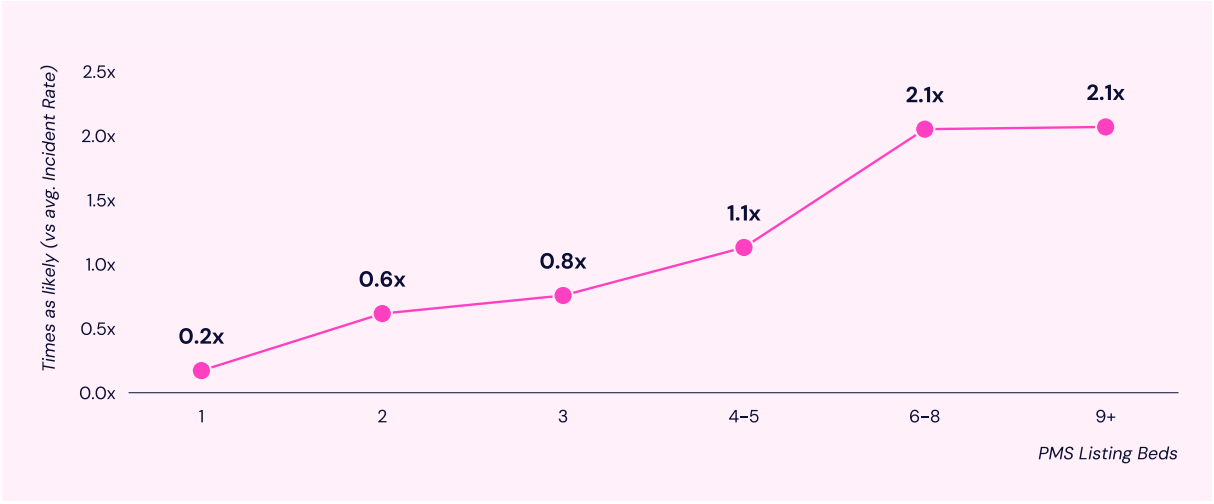
"One of our customers has a property in Mexico with a historical artifact worth around $4,000–$5,000 kept out in the house," says Kayla Perez, VP of Operations at Truvi. Unfortunately, this expensive item got broken by a child. "Something like that should be kept locked up or somewhere out of reach where nobody could accidentally knock it over," Kayla advises.

Then there was a party in LA that caused about $60,000 worth of damage in one night: "A lot of what they required reimbursing for was expensive paintings and artwork," she recalls. Her cautionary tales serve as a reminder to hosts with unique or luxury properties: they need adequate damage protection, and should also take proper precautions with the items left at the property.

FIGURE 6 – *Incident Risk by PMS Listing Max Guests – 2026 YTD*



FIGURE 7 – *Incident Risk by PMS Listing Beds – 2026 YTD*



> **The biggest mistake hosts make is not getting the right evidence to submit a protection request. Photos of the damage are just as important as the invoice, if not more. We can still review a request without an invoice, but we need the receipt or invoice before we can reimburse.**
>
> KAYLA PEREZ, TRUVI

The same applies to expensive or possibly dangerous equipment that guests could misuse. Even hosts with excellent cover need to show that they're locking things away or providing safety measures like a fence. "If you've got a pool but no fence, I imagine you're not covered by insurance," says Chloe.

Of course, damage still happens, and not everything can be locked away. But when it comes time to process a damage report, hosts don't always have proper receipts or invoices that detail the cost of their amenities or repairs.

Kayla knows from experience how much of a risk this oversight can be, seeing hosts struggle to provide all the information they need to get reimbursed. "We hear from a lot of people who just send us quotes, but we actually run off reimbursement," she says. "If you have damage, we want to help you with the repairs and the replacement so you can go back to running your business. We don't want friction there."

WHAT HOSTS MISS

Balancing risk for your property type

In Chloe's experience, most operators find they're underinsured — and it only comes to light when it's time to make a claim. By that point it's too late; the host has to absorb the cost themselves as well as the cognitive load of dealing with a claims process that goes nowhere. Another common mistake is underestimating the value of their property and its contents when they set up their policy. "A lot of people don't know what the rebuild of their property actually is, so they guess. People underestimate their contents the same way, especially valuables. If someone tipped your house upside down and everything fell out, how much is all that stuff actually worth?" says Chloe.

That's where hosts need to make a calculated decision before bringing in certain amenities or features in their home. As Kayla mentioned earlier, you might not want expensive artwork or rare artifacts in a typical short-term rental. The same goes for certain amenities, though the risk is usually dependent on the type of bookings you get rather than the amenity itself.

For example, our data shows that stays with hot tubs are 1.82 times as likely to end in an incident, while those with fire pits are 2.22 times as likely. That's not to say that those amenities inherently carry risk, or that they aren't right for your property. Hosts just need to understand what kind of bookings they attract and whether it's worth it.

As Enric sees it, no listing is neutral. The property type and amenities influence what kind of guest, and what kind of trip, it attracts. "We looked at risk by entertainment amenity count — hot tub, pool, pool table, fire pit and so on — and the more of these a listing has, the more risky it is," he says. Properties advertising five or more group-entertainment features, like a pool table, outdoor seating, barbecue, sauna, hot tub, and pool, are 2.3 times as likely to end in an incident. Even compared only against houses of the same size, they're still around 60% more likely.

"Same for houses," says Enric. "A house with four bedrooms and more entertainment amenities is even riskier." In fact, a detached house is about 2.4 times as likely to end in an incident as an apartment. This could be because houses are more likely to attract parties; they may have outdoor spaces, more room for a group, and no shared walls with neighbors.

When you start looking at the profile of a property and its target guest, you get a stronger sense of how high the risk might be. The risk associated with a hot tub or fire pit in a remote, romantic cabin that sleeps two, for example, won't be the same as a four-bedroom property in a city known for its nightlife. But if your niche is bachelorette parties, you might decide that a hot tub is worth the risk because it works for your target clientele.

"Based on the data, some amenities might make a booking a bit more risky, but it's also for the host to decide if that's worth it," explains Oriol Roqué Paniagua, Head of Data at Truvi. "Maybe a bathtub drives higher pricing or a different type of guest. It depends on how the host wants to position themselves."

Meanwhile, it's helpful to know what kind of damage you're likely to face. At Truvi, most of the reports we see are for damage under $500. Getting protection for these small, regular costs helps strengthen the host's bottom line, which gives their business more resilience. When hosts do have to get carpets cleaned after a guest with a poorly trained pet, they have cash flow to do it upfront and get reimbursed later.

Going forward, hosts may also need to be better prepared for the costs of guest carelessness. "We're seeing an increase of guests who just aren't treating short-term rentals like their own homes," says Kayla. Careless guests leave excessive trash, smoke indoors, and disregard house rules. Hosts are left with excessive cleaning costs and maintenance that goes beyond normal wear and tear.

FIGURE 8 – *Incident Risk by Entertainment Amenity Count – 2026 YTD (counting: Hot tub · Pool · Pool table · Fire pit · BBQ · Outdoor seating · Sauna)*

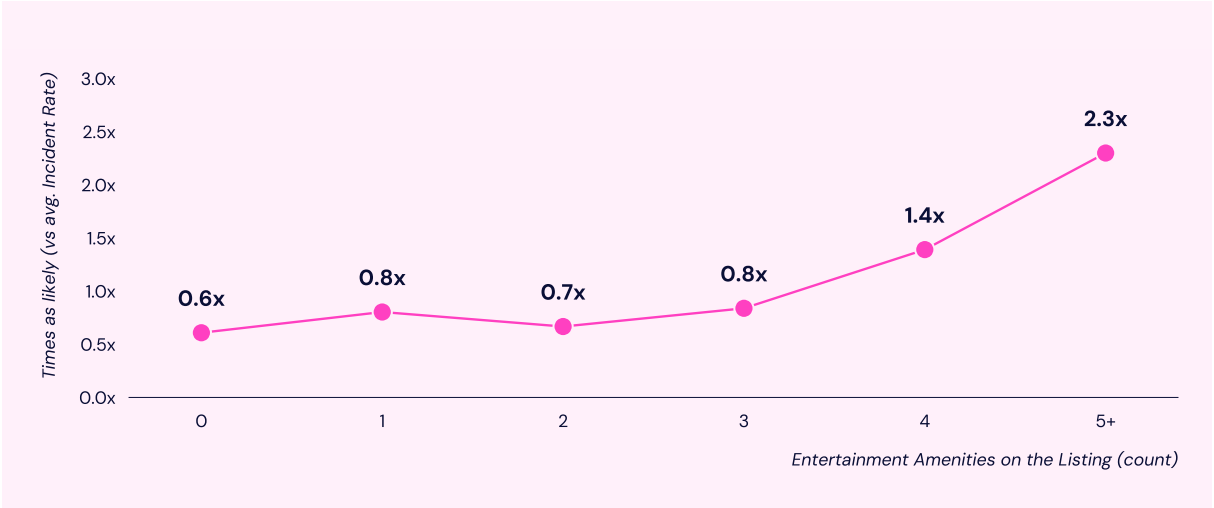
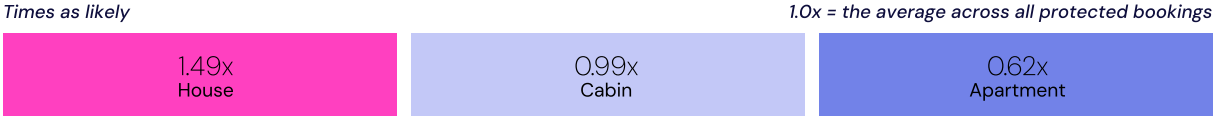


FIGURE 9 – *Incident Risk by Property Type – 2026 YTD*



> **A majority of what we see is in that $0-500 range, which is kind of what you'd expect — a rug gets ruined, you have to replace the bedsheets or pillows. What you're not banking for is having to buy a whole new couch, or someone falls into the refrigerator door and now you need a new refrigerator. Those are the things you don't really think about, but they're also the incidents we see (...).**
>
> KAYLA PEREZ, TRUVI

Kayla believes this changing guest attitude could be due to cleaning fees, which come as part of the general professionalization of the STR industry. "Guests aren't going to take care of it themselves; they're paying that fee, right? You see it on TikTok — people saying, 'I'm not going to make my bed because I'm paying for this, so why would I?'" she adds. That's where third-party damage protection helps, since you can make multiple small requests and get reimbursed.

WHAT YOU CAN DO

Build cases the smart way

The first step hosts can take is understanding what they're insured for and where the gaps are — never assume default coverage. "Most standard home insurers won't cover you if you have paying guests," says Chloe. She recommends layering your STR insurance with a damage protection service like Truvi, since both serve different purposes.

"Insurance covers the bigger perils in the property, whereas the small stuff — accidental damage, malicious damage, the one-off things under $500 — is where something like Truvi is better suited," she says. "If you claim on insurance, your premium goes up every renewal, and there are excesses that Truvi doesn't have."

Kayla agrees: "You're not going to get penalized for the number of incidents you report with Truvi, as long as they're legitimate and you've got the evidence." Yet her advice for hosts is that there are some small requests you don't need to chase. With bedding and linen, it's worth factoring the cost of replacements into the general maintenance of each property. These reports make up 10% of case volume at Truvi, but only 3% of total case value. The way Kayla sees it, that's not worth the time it takes hosts to gather evidence and submit a case.

On the higher end of the spectrum, home decor and textiles account for 15% of case value. Indoor furniture, upholstery, cushions, throws and rugs — these things can be costly to replace but it's often harder for hosts to prove that any damage was caused at a specific stay. "Photograph the soft stuff," recommends Kayla. "Most hosts only document their electronics and appliances, so the cases that get argued are carpets, mattresses, and sofas."

In fact, it's a good idea to document everything meticulously. Take photos before and after every stay, so you have evidence when a particularly careless guest spills red wine on your couch cushions. Keep receipts for every transaction caused by guest damage, including additional cleaning costs, repairs, or replacement parts and furnishings. No matter whether you're submitting a request to Truvi, going through AirCover, or filing a claim with your home insurance, having all your documents in order will make your case much stronger.

Meanwhile, Kayla advises a total rethink in how operators approach smoking damage. Smoke and odor reports make up only 10% of Truvi cases, but 30% of the total case value. That cost is disproportionate to any other type of damage. Even the most common incident type (fixtures and fittings; 22% of cases) makes up 17% of case value.

Kayla believes hosts need air quality monitors that can detect smoking — not just a polite "No smoking" notice in their house rules. It seems like a minor rule violation, but smoke gets into your HVAC systems and home decor, becoming a structural issue that's costly to resolve. "Treat smoking as a detection problem, rather than a rules problem," Kayla advises.

"You could end up needing ozone treatment, duct cleaning, or even replacement home decor."

Similarly, if your house rules politely ask guests not to use amenities or vehicles left on the property, you can't guarantee guests will do as they're told.

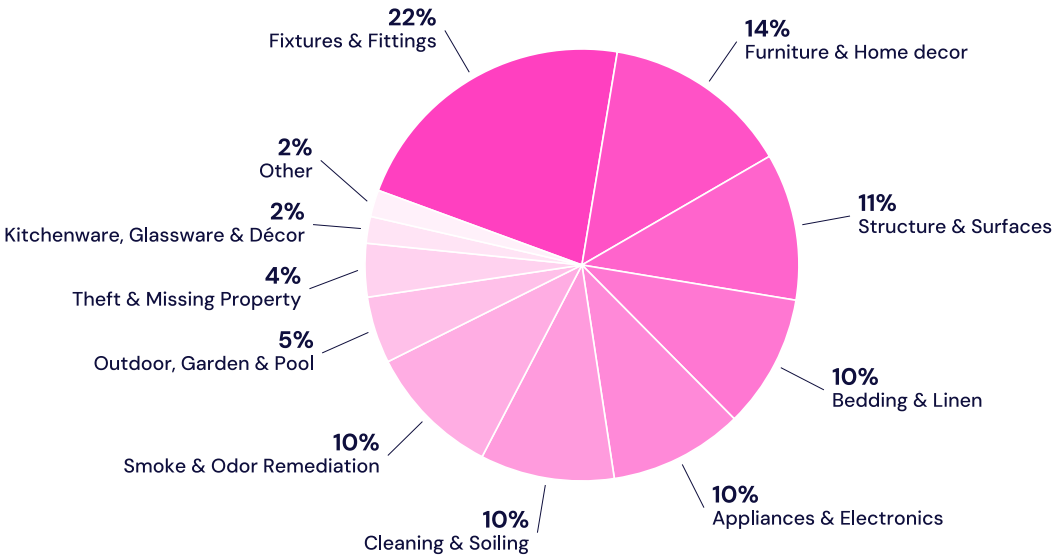
If there's anything genuinely hazardous that guests could access unsupervised, it's far safer to remove them from the property entirely. "We had a case where someone hot-wired a jet ski, took it for a joyride, and got it stuck on the neighborhood boat launch," says Kayla. "That's why you need to make sure things are locked up, especially on a short-term rental where you don't want anyone to have access."

Finally, being aware of risky booking patterns can help hosts spot bad guests before they ever arrive

> **The youngest, not verified, last-minute booking, and it's kind of local — pretty close from the place they booked to the actual listing — this is the profile of risk that compounds.**
>
> ORIOL ROQUÉ PANIAGUA, TRUVI

FIGURE 10 - *Incident Volume by Category*

Share of cases by parent category (Vol %)



at the property. Our data shows that same-day bookings are 60% more likely to end in an incident than an average booking.

Bookings made within 20 miles of the guest's own home are 72% more likely than average to end in an incident. Meanwhile, long-haul travelers (1,000+ miles) are the lowest-risk guests in the data. Once again, understanding the type of trip can help screen risky guests before they arrive. In our experience, local travelers may signal party bookings.

For Rebekah Lisgarten, CEO at STOP THE TRAFFIK, certain booking patterns can be warning signs of trafficking and are worth reporting. She says to

FIGURE 11 - *Incident Risk by Booking Lead Times (Days) - 2026 YTD*

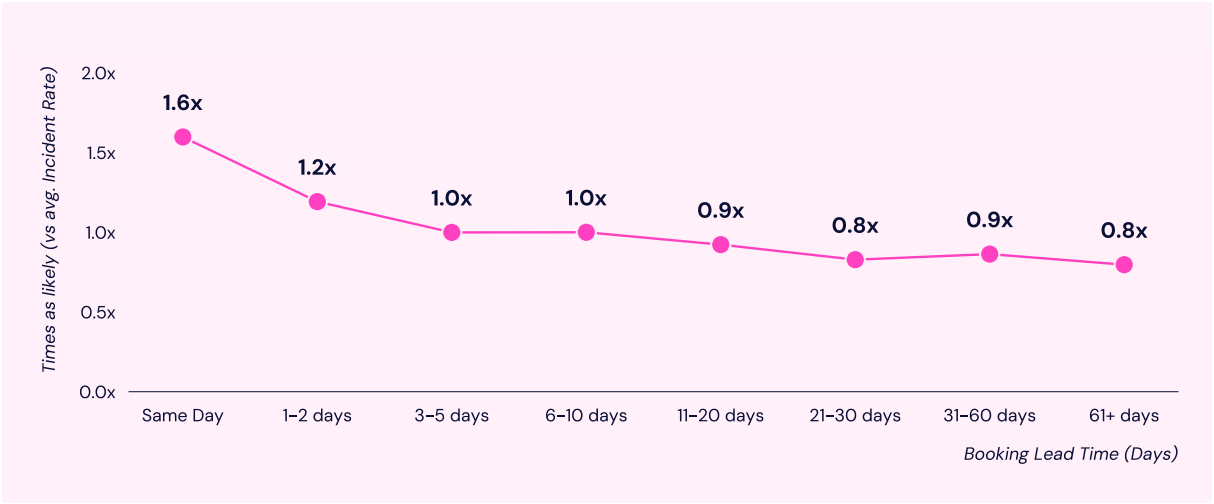


FIGURE 12 - *Incident Risk by Booking Proximity (Miles) - 2026 YTD*



to look out for short stays being repeatedly extended, one person booking several properties simultaneously, and implausible explanations for visitors staying. She notes these are signs to report, not proof: hosts should never confront guests or investigate themselves, only report what they've seen or heard. (You'll find out more about trafficking risks in Chapter Five.)

Rebekah also recommends that hosts do ID checks for anyone who stays at the property. "I know some STRs are hesitant to require passport or ID information, because it can create extra friction in the booking process," she says. But, if there's no record of a guest's ID, the host has zero information to go by. It's more difficult to report criminal or antisocial behavior, and guests might feel less accountable. Any ID information should be collected and stored in line with data protection law, and hosts should only ask for what they actually need. There are guest screening and ID verification tools hosts can use to help manage the process, spot risky bookings, and reduce the risk of criminal activity. "It's not foolproof but it's at least a layer of due diligence," says Rebekah.

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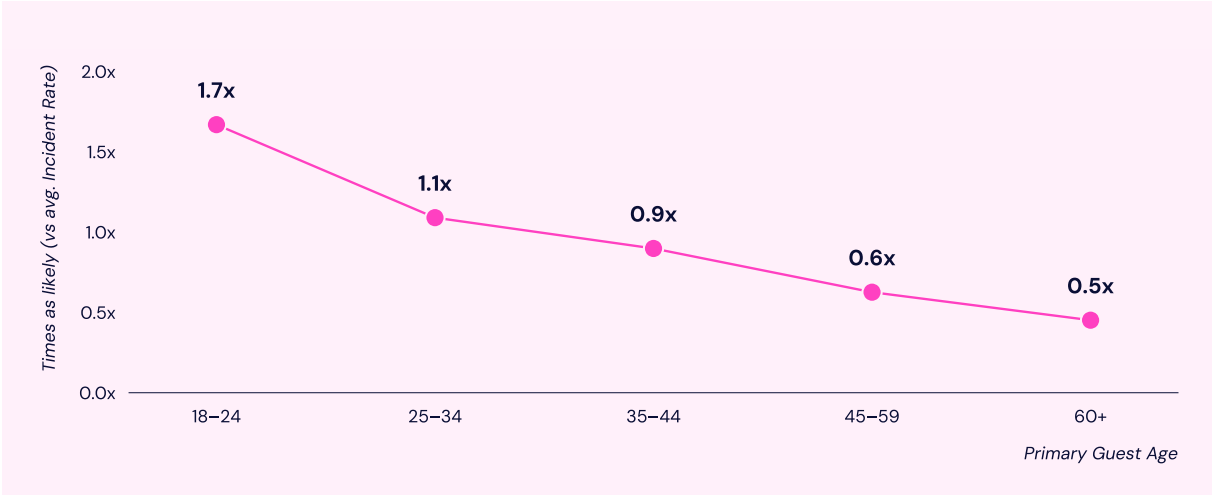
FIGURE 13 - *Incident Risk by Primary Guest Age - 2026 YTD*





04

Health, Safety & Liability

Health, Safety & Liability

THE RISK

In the Mouth of the Lion

The short-term rental industry has proven its resilience this year, despite the economic downturn, war, and an energy crisis. Competition isn't as high as it might have been without those things, but listings are still expected to grow 2.7% in 2026 and occupancy to hold strong at 57.5% in 2027 (AirDNA, 2026). Meanwhile, operators continue the race to stand out with novelty amenities like hot tubs, hammocks — even trampolines.

"There's this whole focus right now on trying to outdo everybody and add as much as you can to these properties," says Justin Ford, Director of Short-Term Rental Safety & Certification Programs at Breezeway. "They're in such a race to do it that they're not slowing down to see the demand isn't as strong as they think, and the risks that come with that are enormous."

You won't find statistics on the number of injuries, accidents, or deaths that occur in short-term rentals (we know because we've looked). Private short-term rental properties aren't subject to the same public health regulations as commercial properties, either (CDC, 2026). Clearly, the professionalization in the industry has outpaced its safety protocols. That lack of ordinance leaves hosts ignorant of the risks and who's liable when things go wrong.

Take hot tubs, which have been top of the luxury amenity list for some time. The cost of maintenance is high, and the risk is higher if you neglect it. Still, in Justin's experience, the majority of hot tubs in the industry (he estimates about 75% or more) aren't being maintained by a professional. "I go to short-term rentals all the time where the guest can add chemicals [like chlorine] as they choose, or the cleaner's putting chemicals in. You can't do that. You have to have professionalism involved. There's such a thing as Legionnaires' disease," he says.

> **One of my favorite stories — fortunately the person wasn't severely injured — was a guy in Colorado sitting in a hot tub at a short-term rental, and before he knew it, his entire head was in the mouth of a mountain lion that came up behind the hot tub. He had scratches, but that was it.**
>
> JUSTIN FORD, BREEZEWAY

FIGURE 14 - *Incident Risk by Listing Amenity - 2026 YTD*

	With vs without	*Yes*	*No*
Pool table	2.52x	2.16x	0.86x
Fire pit	2.22x	1.69x	0.76x
Crib	2.01x	1.42x	0.70x
Outdoor seating	1.91x	1.20x	0.63x
Hot tub	1.82x	1.46x	0.80x
Kayak	1.81x	1.69x	0.93x
Pets allowed	1.70x	1.36x	0.80x
Fireplace	1.60x	1.35x	0.84x
Waterfront	1.60x	1.48x	0.93x
Workspace	1.53x	1.13x	0.73x
Garden	1.52x	1.17x	0.77x
BBQ	1.49x	1.18x	0.79x
Long-term stays allowed	1.42x	1.13x	0.80x
Pool	1.38x	1.23x	0.89x
Beach access	1.26x	1.19x	0.95x
Sauna	1.16x	1.15x	0.99x
Gym	1.01x	1.01x	1.00x
Accessible	0.96x	0.97x	1.01x
Water view	0.67x	0.71x	1.05x
Elevator	0.58x	0.63x	1.07x

With vs without: incident rate when the listing publishes the amenity

Legionnaires is a genuine concern. Hot tubs create aerosols (mists) and maintain water temperatures within a favorable range for Legionella, the bacteria responsible for the disease. It's possible to get Legionnaires by unknowingly breathing contaminated aerosols in while using a hot tub. In fact, the New York State Department of Health was notified of an increase in the number of reported cases of Legionnaires' disease in late 2024, two of which were associated with hot tub use at a short-term rental (CDC, 2026).

But that's not all. "Just in the past couple of weeks — a zip line that wasn't properly maintained and a child fractured a skull. Hammocks are one I've seen a lot of incidents around recently, people falling out of them," says Justin. From trampoline accidents to the man who went head to head with a mountain lion in a hot tub, Justin sees every safety incident you can imagine. Fortunately, most of them are things hosts can plan for, and you'll see how in this chapter.

WHAT GOES WRONG

Making assumptions can lead to the courtroom

Operators may start out assuming the booking platform has their back if anything goes wrong at the property. With AirCover, for example, you can get $1 million in liability cover on bookings made through the platform. But that doesn't help hosts who take direct bookings. And there are exclusions, such as bodily injury caused by the inhalation of bacteria (remember what we know about Legionella and hot tubs) or bodily injury caused by autos and mobile equipment (Airbnb, 2026).

It's a bigger issue than you might think: "Sheriffs across the state of Florida have been worried about slow vehicles like golf carts," says Denis Hanks, Executive Director at FAVR, describing stays where guests can rent golf carts and drive them down the street. "The number of golf cart fatalities and injuries this summer has been unbelievable," Justin confirms.

Even a bicycle can get damaged and lead to injuries at a property. That means when operators go professional, they need to dedicate more time and revenue to each stay, actively scheduling inspections rather than leaving it to chance.

> **One of the areas sheriffs across the state of Florida have been worried about is slow vehicles like golf carts — people renting golf carts with the home, or renting them separately, and driving down city streets. There are accidents.**
>
> DENIS HANKS, FAVR

"It's all about maintenance," Justin says. "If you're going to offer a bike, you've got to inspect it at every single turnover."

Justin regularly sees hosts get into trouble by assuming their cleaner is already inspecting amenities, particularly when the host is in a different city and can't visit the property themselves. It's only when someone gets hurt that they realize things aren't being maintained.

In fact, assumption is the common thread running through the health and safety issue for many hosts. Justin recalls a time when a designer recommended getting a trampoline at a property in Arizona. "The designer assumed the homeowner would check with their insurance, and the homeowner assumed the designer recommending it meant it was fine," he explains. Justin had to step in to make sure the host spoke to their insurance company before installing anything: "The insurance company said absolutely not, we're not insuring that."

When owners hand responsibility over to third parties such as a property manager or designer, it's easy to presume that these professionals will do their due diligence. But when that turns out not to be true, everyone is liable.

Owners might think they're protected because they're just following advice, assuming that the manager is checking what the risks are and what's

covered. "They don't understand until they're hauled into the courtroom," Justin warns. If what he sees in the courts is anything to go by, neither party is off the hook. Even before you've been found liable for negligence, the time and energy you could sink into dealing with a court case is a huge threat to your business.

WHAT HOSTS MISS

The trouble with finding out the hard way

You might be thinking, "Well, I don't have a zip line or golf cart at my property, so this doesn't apply to me." But there are little things operators miss all the time, especially when you're growing your portfolio and becoming a professional host. The bathroom fan is the perfect example, since it often gets missed during regular cleaning. In an STR, you've got even more dust than usual, tracking in every time a guest arrives and brings their luggage in and out. With all that dust buildup in the bathroom fan, the fire risk goes right up.

Justin says that the most common injuries at vacation properties are mundane, such as lacerations from a dull kitchen knife. "No one's going to sue you because a knife was dull, but you've left a bad experience, and they're not coming back," Justin warns. Children throw in a wild card, as they can easily ingest cleaning chemicals that aren't secured away, or find a dropped pill from a previous guest under the sofa cushions.

Operators might have to take precautions they wouldn't bother with in their own home, but it's worth it to avoid injury or illness and a lawsuit. Candles, matches, even "a cheap coffee maker that doesn't turn off automatically" can all be fire hazards, Justin warns. "Furniture tip-overs are huge too," he adds. "Dressers and TVs need to be secured to the wall."

Not only must operators remove possible hazards, but they should consider safety when investing in or converting any building or structure at the property. In many US states, certain property features (or the lack thereof) will prevent you from ever getting a license to operate a short-term rental. But you can't depend on local laws to show you if something's wrong; you need to be proactive and take precautions first.

Justin says he sees egress issues in the industry all the time, which means guests don't have safe emergency exit routes. "I was in Australia recently and the windows were locked so you couldn't get out in an emergency. You've got A-frames in Tennessee with no way to escape a fire, properties in Germany and France with things built in front of windows," he recalls.

That risk may become even bigger as the average length of stay shortens across every location type (AirDNA, 2026). "The most dangerous moment for a guest is the first hour after arrival, when they're tired, unfamiliar with the property, and haven't yet located exits or safety features," says Justin. If you're keeping your occupancy up with shorter stays, those are even more opportunities for new guests to have an accident.

Once, Justin even reached out to an owner of a property he saw on the news, since it had so many safety issues. "[It] sleeps around 50 people, some of the bedrooms are illegal, no egress at all." Some of the sleeping areas didn't even have windows. But the owner wasn't open to Justin's advice, saying, "Nobody's told me I need to do this, so why would I listen to some safety expert I don't know?"

"We'll find out the hard way, I guess," says Justin.

> **"I was in Australia recently and [the] windows were locked so you couldn't get out. You've got A-frames in Tennessee with no way to escape a fire, properties in Germany and France with things built in front of windows.**
>
> JUSTIN FORD, BREEZEWAY

WHAT YOU CAN DO

Take action before an incident happens

From the moment a host is considering a property for short-term rental, health and safety should be top of mind. First, does the building have good egress, i.e., can people get out in a fire? Are there smoke alarms on every level and in every sleeping area? Are there fire extinguishers integrated into the space rather than stuck outside on a bracket?

"Make sure your guns are in a safe, make sure you've got the right way to put out fires. You need to make sure all the safety stuff is in place," says Chloe Lorusso, Managing Director at Yellow Bolts. Not only does this reduce the risk of anyone getting hurt in the first place, but it shows that the host has done their due diligence in the event of an insurance claim or costly lawsuit.

"It'll be those little things that matter; making sure you're following the regulations so your cover is sufficient," she says. Chloe recalls a stay with an indoor pool, featuring a large sign warning guests that their child could fall in if they don't lock the door at night. "It's protecting the host from liability, but also just making guests more aware," she explains.

It could also help operators meet local laws and building codes, even where short-term rentals aren't yet strictly regulated. "I think you're going to start to see those words [short-term rental] inserted into building codes, and as soon as that happens, you'll suddenly have to meet higher standards overnight. The people getting their properties ready and meeting those codes now are going to be at an advantage," Justin advises.

Denis knows just how quickly new regulations can pop up: "It could be an overall regulatory scheme for a county or a city, or something on a noise ordinance, EV charging, drownings, pool safety," he says. When that happens, it's far better to be prepared.

Operators should put an inspection plan in place that details what amenities should be inspected, how frequently, and when important maintenance needs to take place. If you've got the right cleaner, and you're willing to pay for the extra time, they can carry out inspections and maintenance for you.

"Nothing is off-limits for us," says Stephanie Flint, the founder of Rural Cleans and Rural Stays. "We'll monitor oil levels, do reactive maintenance, carbon monoxide and fire testing, Legionella testing… Your housekeeping team has developed a set of skills over time."

> **If you're right on a canal with alligators and cottonmouths around… it's important to have a sign, [but] if you've got a sign about taking off your shoes right next to a fire escape sign, you've diluted the one that actually matters.**
>
> JUSTIN FORD, BREEZEWAY

Putting a specific plan in place and ensuring cleaners have time to carry it out takes all the assumption out of it. But be prepared to pay for those extra services. "You can't expect a cleaner to spend an extra 45 minutes fixing low-level maintenance issues without a price tag attached. Time is money," Stephanie explains.

Be sure to disclose hazards, such as local wildlife or water features, to your guests and provide proper usage instructions for all your amenities. That said, be wary of covering your property with unnecessary signage, as this can distract from emergency information. "If you're right on a canal with alligators and cottonmouths around, I think it's important to have a sign, [but] if you've got a sign about taking off your shoes right next to a fire escape sign, you've diluted the one that actually matters," says Justin.

Finally, before installing any new amenities, consider the demand: Do my guests actually want this? Do I need it to stay competitive? If the answer is yes, be proactive about finding out the risks. Ensure the risk-reward ratio is actually worth it: "Professionalism means reaching out to everyone: your local fire marshal, emergency medical services

your insurance agent, the building code people," Justin advises.

Meanwhile, a damage protection service like Truvi can help you understand the risks that compound with certain booking types — as covered in Chapter Three — with guest screening to help avoid risky guests in the first place. The biggest takeaway from our experts was: Don't wait for an incident. Make sure you're following safety protocols and you know exactly what protection you have for when accidents happen.

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05

Community, Nuisance & Reputation

Community, Nuisance & Reputation

THE RISK

A Tragedy of the Commons

Almost every property is part of a community, whether hosts are actively nurturing that relationship or not. With new guests every few days, there are plenty of opportunities for someone to inadvertently break the social rules. The risk is that nuisance guests can lead to neighbor complaints, fines, and possibly even stricter STR regulations.

A homeowners association (HOA) can fine or outright ban STRs, regardless of whether the STR is legal according to the city or state. HOA fines could cost $25-100 per violation, with caps varying by state and some states having no caps at all (FixMyHOA, 2026). Individual fines might not pose a great financial risk, but they can escalate quickly if hosts keep getting complaints.

Planning research suggests that growth in short-term rentals may be associated with neighborhood nuisances such as noise, traffic and parking problems, which has prompted local governments to review their zoning rules (Gurran & Phibbs, 2017). "Noise, parking, and trash are the three major issues in any Airbnb complaint," says Alex Shapiro, CEO of CanMonkey. "Trash gets overlooked, but it's one of the easiest ways for a city to penalize short-term rental hosts."

Cities such as Artesia, California, and Galveston, Texas, have cited resident complaints about noise, parking and trash as grounds for restricting or outright banning short-term rentals (City of Artesia, 2024; Daily News, 2025). "The worst scenarios are when there's a crackdown and excessive regulation is put in place," confirms Nils Mattisson, CEO and co-founder of Minut, a property operations platform for STRs. "It's an existential risk for a short-term rental not to take care of this."

> **"Everyone on vacation occasionally will need a nudge to stay within the bounds of what's acceptable in that community, which might differ from the one they came from... It is very much a tragedy of the commons type of issue — if people don't do their part, there will be a backlash that hurts everyone and hurts the whole industry.**
>
> NILS MATTISSON, MINUT

Meanwhile, lack of attention comes with a risk of serious crime. In Chapter Three, we touched on the risk of human traffickers targeting STRs. Rebekah Lisgarten, CEO of STOP THE TRAFFIK, warns that STRs offer fewer opportunities for anyone to notice if something doesn't feel right about a particular guest. There's no front desk, typically no security cameras, and usually no daily visit from a cleaner. "It's easier for traffickers to move victims in and out of short-term rentals than hotels. It can also be preferable for sex buyers, because they can leave the property slightly more undetected than they can at a hotel," says Rebekah.

Before it's a legal or reputational risk, *trafficking is about the people being exploited*. That's the first reason for hosts to act; the risk to the business comes second.

Under the Trafficking Victims Protection Act, survivors can sue anyone who benefits from an enterprise they knew — or could have known — was enabling trafficking. The same 'knew or should have known' standard has been used against hotel chains, and it could plausibly extend to property managers who don't take demonstrable action to prevent the crime.

In 2025, 68% of sex trafficking cases were brought against hotels and the hospitality industry, accounting for the largest share of the 310 total cases (The Human Trafficking Legal Center, 2025). Meanwhile, a hotel franchise faced over 40 lawsuits from sex trafficking victims who claimed the company turned a blind eye to their abuse, while lawyers used customer reviews to argue that the hotel chain was aware and didn't take action (The Independent, 2024). For now, the biggest cases are centered on hotels, but that doesn't mean STRs are exempt from risk. "We get reports of trafficking from every single state in the US, and a number of them have used short-term rentals," says Rebekah.

In this chapter, we'll explore the reputational risks that arise from both poor guest experience and community nuisance. You'll hear from Nils, Rebekah, and Alex as we discuss what hosts can do to avoid reputational damage that could sink their business.

WHAT GOES WRONG

When hosts don't have a tight operation

Operators might not think something as unglamorous as trash could be such a consequential risk — but hear us out. A trash can left on the curb too long is a very visual and obvious violation, which is easy for cities or neighbors to act on. "When people go into the short-term rental industry, there's so much to think about; is the room looking good, am I going to get bookings, am I going to have someone fix the toilet. They're not even thinking about trash until it becomes a problem," says Alex Shapiro, CEO of CanMonkey, an automated trash-to-curb service for STRs.

Alex has known hosts to rack up seven or eight warnings from their HOA, watch the fines multiply, and find themselves with $800 to pay. "If you're in an HOA and don't pay a fine, they can go as far as putting a lien on the property, so if you ever try to sell it years later, you can't, because of a trash fine," he warns.

> **"If guests turn up to a property that was prepared and ready, they'll turn a blind eye to minor imperfections. The moment a clean is missed, they start looking for absolutely everything else — that's what the operational risk amplifies, because now they're looking for reasons to be compensated.**
>
> STEPHANIE FLINT, RURAL CLEANS

Like trash, noisy guests can go from a one-time complaint to a regulatory risk. "It's happening a lot across the country, from California to Florida to parts of Nevada," says Nils, with cities like San Diego and Fort Lauderdale already treating noise as a core short-term rental compliance issue. The problem compounds when frustrated hosts turn to the wrong tools for guest monitoring.

"That's how we've seen these horror stories with hidden cameras and Alexas you can listen into at any time," he says. Ethically, this is clearly a huge mistake. "People shouldn't feel like they're under surveillance or have to walk on eggshells," says Nils. The reputational risk is also huge, going beyond a few bad reviews and into privacy lawsuit territory.

With the right tools, privacy-safe monitoring is possible and it can help reduce the risk of noise complaints, undeclared guests, and even smoking. The mistake, Nils says, is when hosts assume that they've only got good guests who don't need monitoring. "It's not about bad people being bad, it's about good people sometimes not understanding the context they're in," he explains. Even well-meaning guests might inadvertently disrupt the community they're visiting or break a house rule they didn't understand.

Crucially, accountability always lies with the *host* when something goes wrong, whether it's a missed clean that results in a bad review or a poorly behaved guest who doesn't put the trash out correctly. Alex actually advises against asking guests to handle trash removal, since it's far too easy to make mistakes when the system is different from what they're used to. Even one piece of contaminated recycling could mean the whole load goes to landfill. On top of that, there's an argument for reducing the number of rules and requests you ask your guests to follow.

In Chapter Three, we talked about how cleaning fees may contribute to an attitude of guest carelessness, while Chapter Four touched on the idea that over-signing your property dilutes health and safety messages. You can't depend on guests, who are usually on vacation, to be highly diligent about taking a trash can out on the right day. Plus, the unnecessary extra responsibility might dilute more important rules like not smoking in the property or respecting noise limits after 10p.m.

Mismanaged operations can make it harder for hosts to garner goodwill with their guest community. When that mutual trust isn't there, the reputational risk may snowball. Guests may be more inclined to behave badly in the property and leave negative reviews online. Stephanie Flint, founder of Rural Cleans and Rural Stays, touches on the reputational risk of issues like missed cleans.

In her experience, hosts regularly make two mistakes: one is relying on informal methods like WhatsApp to communicate with cleaners; two is taking instant bookings without the cleaning capacity. "The number one thing people get caught up with is the line of communication," says Stephanie. "Self-managing hosts communicate via Facebook Messenger, WhatsApp, email. It so often happens that they've forgotten to tell us about a clean, or they've taken another two or three bookings in a timeframe they sent us a screenshot for."

Without advance notice and consistent communication, there's a risk your cleaner will miss a turnover and your next guests will get a poor first impression. They may never book again, but that's not the only issue. "The moment a clean is missed, they start looking for absolutely everything else," says Stephanie. "That's where the operational risk amplifies because now they're looking for reasons to be compensated." If there's anything else amiss, you might end up dealing with a platform complaint or demand for a refund.

Meanwhile, there's a risk to multi-property hosts who place total responsibility on cleaners to spot signs of risky guests and bad actors. "Everyone defers to the cleaners, but it can't stop with them," Rebekah says, referring to the need for proper training to help notice and report signs of trafficking.

"Cleaners often see the room before anyone else, but they only hold one piece of the puzzle. What they need is someone to hand it to, and everyone in the chain has a piece, from maintenance staff to property managers and co-hosts," she adds. That's where systems like privacy-safe monitoring and guest screening may help reduce the risk of nuisance complaints, guest damage, and even criminal activity.

WHAT HOSTS MISS

No property is too small to be at risk

One thing hosts may never have connected to their trash routine is that it can also act as a low-cost security signal. When trash cans aren't going in and out at the right times, criminals can take this as the sign of

> **What we've found is that burglaries usually happen at houses people know are unoccupied, and one of the easiest ways to spot an empty house is that all the trash cans are out except one, or all back except one. Some clients will call and say they're going away for the summer, no one will be there, but keep the service going anyway — for security reasons, so it looks occupied.**
>
> ALEX SHAPIRO, CANMONKEY

an empty house, which increases the risk of burglary. "Some clients will call and say they're going away for the summer, no one will be there, but keep the service going anyway — for security reasons, so it looks occupied," says Alex.

Meanwhile, when hosts are operating out of their own homes, they have to balance what feels normal for them with high guest expectations. "The industry has been on a professionalizing journey and guest expectations are getting higher every year," says Nils. That's a bigger risk in cities with primary residence rules for STRs. "Let's face it, when we live in our own homes, we don't set them up the same way you would a vacation rental," Nils continues.

Throughout this report, a common theme has been that smaller hosts with fewer properties are often more at risk than the big operators. The same is true here. "When you're running an operation with 100 properties, you see [nuisance issues] all the time, so you know about it," Nils explains. When you have only two or three properties to manage, complaints are rarer. "Therefore you feel like the risk doesn't apply to you," he warns. But when a smaller business is caught unaware, there's more to lose.

"It's not just about community impact and property damage, but also safety and liability," says Nils. He gives the example of a smoke detector with a low battery. "If it's in your own house, you're going to get that chirp, maybe in the middle of the night, and the next day you're going to fix it," he says. "In a short-term rental it's very different." If you're not present, your guest is more likely to pull the detector down. According to Nils, they may never mention to you that it needs new batteries. "That opens you up to liability in a whole different way," he warns.

Likewise, Rebekah wants hosts to understand that any STR can be targeted by human traffickers, even if they're in small towns. "Traffickers show no discrimination in who they target," she says. "They're very led by where there's market demand for commercial sex, which is unfortunately global." The risk amplifies when hosts, staff, and neighbors don't know what to look out for.

As in Chapter Three, there's an opportunity to consider the type of stay and guest profile here. Stephanie noted that booking channels can sometimes indicate how careless a guest might be, which could be useful for hosts trying to mitigate various risks, from liability right through to community nuisance.

"When a new prospect comes to me and tells me they're only selling on Airbnb and Booking.com with no direct booking website, I'm reluctant to take them on, because I know exactly where that's going to leave me," says Stephanie. "Those are the ones who cause the most problems."

WHAT YOU CAN DO

Find common ground as a good neighbor

When it comes to reputational risk within the community, the first thing operators can do is build genuine relationships with the neighbors. Rebekah encourages hosts to say to neighbors, "If you're ever worried about anything, you can come to me" as a way to have community monitoring without ever mentioning the risk of trafficking.

She also advises hosts to get trained on the signs of trafficking and what to do if they suspect something

> **The STOP app doesn't collect data. If you see something that doesn't quite seem right and don't have time or want to call a local helpline, you can report it into the app, and a trained specialist will review it and escalate accordingly. You can choose to stay anonymous or not.**
>
> REBEKAH LISGARTEN, STOP THE TRAFFIK

is wrong. If something doesn't seem right, hosts can report it through the STOP app, where a trained specialist will review it and escalate it accordingly.

"We always recommend that you're very upfront with the community you're operating in," says Nils. That way, you can match the guest to the property. If you're operating in a more sensitive community, you'll know to screen party bookings away from this location. Meanwhile, if you do run a property that attracts the occasional celebration, you can reassure the neighbors that you're taking measures to control the risk.

That's all part of building goodwill within your community. "We call it our 'Be a good neighbor' policy — don't have trash cans sitting at the curb for three or four days, don't let the property look trashy," Alex says. He has noticed that most trash-related fines come from neighbor complaints, rather than city-level policing, so it's worth finding common ground with the community to avoid issues.

Alex even recalls one client of his who had a creative agreement with a neighbor: "Their common ground was, 'I'll pay you to take the trash can back and forth every month.'" That way, the neighbor was satisfied twice over, since the property was looked after and it was the neighbor getting paid for it.

Shifting responsibility for trash away from the guest will help prevent mistakes that lead to issues with local authorities. Alex recommends typing 'Airbnb trash valet service' into Google and finding local options for a professional service.



"If there's nothing available, try local Facebook groups — there's probably someone you can make a deal with, or other hosts in the area who need the same service you could group together with," he says. "Reach out to landscaping companies, since they're often already running routes in the area."

No matter who's dealing with your trash, the important thing is getting documentation such as timestamped photos to show it's being done properly. "If you're managing a property from miles away, you basically can't fight neighbor complaints without documentation and timestamped photos — that's the only thing that's really been able to stop erroneous fines," says Alex.

For Stephanie, having a strong cleaning team is a huge part of managing a property well. That means communicating clearly and keeping a well-paid cleaner on the ground for at least six months. "When you find a good cleaner, understand it's probably going to take them a good six months, really a full year through every season, to really understand a property's quirks — you're not just cleaning it, you're learning a house," says Stephanie.

To avoid missed cleans, Stephanie recommends linking your cleaning team into your booking system or PMS rather than relying on manual updates. Giving cleaners at least 24-48 hours' notice before bookings can also prevent scheduling issues. Not only that, but good communication and timely pay will make you a favorite client. "Pay the invoices on time, because you're going to get a really reactive cleaning team if you do, and we're always going to prioritize our best clients over the ones that conveniently forget," Stephanie says.

Lastly, Nils recommends keeping your house rules short and realistic. "If you make it too much, guests are not going to read it," he warns. "It's got to be quite simple: the kind of things you'd be fine with yourself when you were on vacation." If you do use a monitoring system, disclosing early can help avoid noise complaints and other nuisance issues from the start.

The way he sees it, hosts are setting clear expectations about what is acceptable. "That's not just about noise monitoring, but cigarette smoke detection, for example — if you know there's a cigarette smoke detector in the property and you're a smoker, you're that much more likely to go outside. That's exactly what you want," says Nils.

When issues do arise, it's better to deal with them right away with a polite warning, rather than waiting until the booking is over to have a big confrontation. This is what stops a party before it causes property damage or ends in a police call. "We found that automated messaging to be very, very efficient — good guests, people who want to do the right thing, really have that in them. If they're told at a very early stage, hey, this is not a place to throw a party, they're going to take that to a bar instead," says Nils.

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Reflections & Predictions

The short-term rental industry has come a long way. Property managers have more sophisticated tools than ever to attract guests, manage bookings, and grow their portfolios. Yet when it comes to understanding the risks of welcoming strangers into people's homes, much of the industry is still catching up.

For years, guest verification has been the main line of defense. But knowing who someone is only tells you part of the story. As the findings in this report demonstrate, factors such as booking lead time, distance traveled, length of stay, and property characteristics can tell us a great deal about the likelihood of something going wrong.

At Truvi, we're already using this information to assess risk across the whole booking. I believe we'll see this approach become much more widespread, with property managers expecting to understand the risks they're taking before a guest even arrives.

I also think we'll see a shift in what property owners expect from their managers. Revenue will always matter, but owners are trusting someone with one of their most valuable assets. They'll increasingly want to know what happens if something goes wrong, who's responsible, and what protection is in place. Property managers who can answer those questions confidently will be in a stronger position to win and retain owners.

And as the industry becomes more sophisticated, I expect risk to become something operators measure just as closely as occupancy and revenue. Understanding which properties and bookings carry the greatest exposure can inform decisions about everything from amenities and marketing to screening and protection.

Ultimately, I believe the next stage of the industry's growth will depend on how well we build trust into the way short-term rentals operate. We've spent years developing better ways to help property managers grow their businesses. Now it's time to make protecting those businesses just as much of a priority.

Humphrey Bowles



HUMPHREY BOWLES
FOUNDER & CEO, TRUVI

Your Risk Action Checklist

Regulatory & Compliance

- [ ] VERIFY EVERY LICENSE AND PERMIT FOR EACH PROPERTY.
Check state, county and city requirements, including business licenses, zoning, occupancy and tax registration. Re-check them annually, and whenever you expand into a new market.

- [ ] GET YOUR RULES FROM THE SOURCE.
Read the ordinance and registration requirements on your city or county website. Don't rely on Facebook groups or AI tools.

- [ ] JOIN YOUR LOCAL STR ASSOCIATION.
Set a 20-minute monthly routine to read its updates, check council agendas, and review Google Alerts for "short-term rental ordinance [your city]".

- [ ] BUILD RELATIONSHIPS WITH YOUR TOURISM BOARD AND LOCAL OFFICIALS BEFORE YOU NEED THEM.
Share real stories and data about the value your business brings to the community.

OTA Dependence & Financial Risk

- [ ] DIVERSIFY YOUR CHANNELS.
List on more than one OTA and keep a direct booking site running alongside them.

- [ ] BUILD YOUR DIRECT BOOKING SITE FOR SEARCH AND AI VISIBILITY.
Move off your PMS's basic site and structure content around your property's specific niche.

- [ ] CAPTURE GUEST EMAILS AND FOLLOW UP.
Offer a small perk, like a discount or local guide, in exchange for sign-up, then market to past guests.

- [ ] PROTECT YOUR DIRECT BOOKINGS.
Use a reliable payment processor and consider putting additional guest screening and damage protection in place.

Property Damage & Fraud

- [ ] AUDIT YOUR PROTECTION PLAN FOR STR GAPS.
Confirm in writing that your home insurance policy covers short-term rentals, and check exclusions for malicious damage, theft and liability. Layer in third-party damage protection for small, frequent damage incidents.

- [ ] SCREEN FOR HIGH-RISK BOOKING PATTERNS.
Same-day bookings, local guests, extra guests beyond capacity, and 3+ week stays all carry above-average risk. Verify ID for every guest.

- [ ] PHOTOGRAPH THE PROPERTY BEFORE AND AFTER EVERY STAY.
Include home decor and textiles, and keep timestamped photos plus receipts or invoices for every repair, replacement, and extra clean to evidence disputes.

- [ ] PROACTIVELY PREVENT SMOKING DAMAGE.
Install smoke or air quality monitors and tell guests they're in place, rather than relying on a "No smoking" rule.

Health, Safety & Liability

- [ ] RUN A SAFETY CHECK ON EVERY PROPERTY.
  Confirm clear fire exits, working smoke and CO alarms on every level and in every sleeping area, accessible fire extinguishers, and TVs and dressers secured to walls.

- [ ] SET A WRITTEN INSPECTION AND MAINTENANCE SCHEDULE.
  Specify who checks what and how often (e.g. bikes at every turnover, hot tub water quality by a professional). Pay your cleaners for the extra time.

- [ ] LOCK AWAY HAZARDOUS EQUIPMENT AND CHEMICALS.
  Provide clear instructions for using the available amenities and avoid diluting important signage with too many house rules.

- [ ] CLEAR ANY NEW AMENITY WITH YOUR INSURER AND LOCAL OFFICIALS FIRST.
  Do this before installing a hot tub, trampoline, zip line or similar, and ask whether guests actually want it.

Community, Nuisance & Reputation

- [ ] INTRODUCE YOURSELF TO NEIGHBORS AND GIVE THEM YOUR DIRECT CONTACT DETAILS.
  Tell them to reach out if they ever have a concern.

- [ ] GET NOISE, TRASH, AND PARKING UNDER CONTROL.
  Consider using privacy-safe noise monitoring (never hidden cameras or listening devices) and arrange a trash-to-curb service, with timestamped photos as proof.

- [ ] KEEP HOUSE RULES SHORT AND REALISTIC.
  Disclose any monitoring upfront and send a polite warning at the first sign of a problem.

- [ ] CONNECT YOUR CLEANERS TO YOUR BOOKING SYSTEM INSTEAD OF RELYING ON WHATSAPP OR SCREENSHOTS.
  Give them 24-48 hours' notice of turnovers and pay invoices on time.

- [ ] TRAIN EVERYONE WHO VISITS THE PROPERTY TO SPOT TRAFFICKING RED FLAGS.
  That means cleaners, maintenance staff and co-hosts. Watch for repeatedly extended stays and one person booking several properties, and report concerns via the STOP app or local law enforcement.