

*We are **Keep Papakeechie Home.** An independent grassroots organization of Papakeechie property owners.*

Dear Papakeechie:

For nearly a century, people and families have called Lake Papakeechie home. Some of us live here year-round. Some spend their summers here. Some come on weekends. Some have family lake homes that have been handed down from one generation to another. Although we may use our Papakeechie homes differently, we share something important: **Papakeechie is our home, our lake, and our neighborhood.**

That idea is not new.

Our governing and historical documents provide that Papakeechie Protective Association's purpose included maintaining and protecting Lake Papakeechie, improving sanitary and living conditions around the lake, preserving and beautifying the lake and **increasing the desirability of said lake as a place for permanent homes and summer homes**. Those words were written over fifty years ago, but they still describe Papakeechie remarkably well.

Papakeechie was created as a residential lake community—a place where people would build homes, raise families, spend summers, enjoy weekends, fish, boat, swim, visit with neighbors, and pass the lake experience from one generation to the next.

Today, a relatively new use of residential property presents a question that earlier generations of Papakeechie owners could scarcely have anticipated: **short-term rentals.**

A NEW KIND OF RENTAL

The internet and rental platforms such as Airbnb and Vrbo have fundamentally changed the vacation-rental business. A residential house that once might have been occupied by its owner, used as a family lake house, or leased to a residential tenant can now be advertised to an unlimited audience and rented repeatedly to different groups of people for very short periods.

That is fundamentally different from the traditional residential use of a home.

It is also different from the way generations of Papakeechie families have used their properties, including:

- As a permanent home.
- As a summer home.
- As the family vacation home primarily on weekends.
- As a long-term rental for residential tenants that make Papakeechie their home.

None of those uses is what Keep Papakeechie Home is seeking to prevent.

Our concern is the conversion of Papakeechie homes into continually advertised short-term accommodations occupied by a rotating succession of transient occupants.

Some Papakeechie properties being used as short-term rentals are owned by individuals who do not reside within the PPA community, in Syracuse, or even in the State of Indiana. Others are not owned by individuals at all, but by business entities such as limited liability companies (LLCs). When a home is held and operated primarily as an income-producing short-term rental, its ownership and use may have little connection to the residential life of Papakeechie or to the relationships that bind neighbors together.

WHAT KIND OF COMMUNITY DO WE WANT PAPAKEECHIE TO BE?

Papakeechie is more than a collection of houses surrounding a body of water. It is a community.

Neighbors recognize one another. Families know the people who live nearby. Children and grandchildren grow up swimming and fishing in the same lake. People watch one another's homes, help one another during storms and emergencies, wave as boats pass, and develop relationships that can last for decades.

There is an important difference between our neighbors and transients. Short-term renters generally have no long-term connection to Papakeechie. They may know little about the lake, our private roads, our rules, our neighbors, our traditions, or the responsibilities that come with living in a private lake community.

Most short-term renters undoubtedly intend to enjoy themselves responsibly. But they are still temporary occupants. When one group leaves on Sunday and another arrives a few days later, the neighbors are repeatedly living beside people they do not know.

Over time, short-term rentals begin to change the character of a residential neighborhood.

That is the concern.

THIS IS NOT ABOUT WHETHER SOMEONE IS A FULL-TIME RESIDENT

Papakeechie has never been exclusively a community of year-round residents. In fact, PPA's historical purpose expressly recognized Papakeechie as a place for both **permanent and summer homes.**

That distinction matters.

Owners that spend only summers or weekends at Papakeechie are still part of the Papakeechie community. A family that has owned a cottage here for generations but lives elsewhere during the week is still part of this community. A homeowner who spends winters somewhere else is still our neighbor.

Full-time. Part-time. All Papakeechie.

Keep Papakeechie Home believes the important distinction is not between permanent residents and seasonal residents. The distinction is between **residential use of a home** and the repeated use of that home as short-term transient lodging.

WHY ADDRESS THIS NOW?

Once short-term rentals become firmly established in a residential community, addressing them becomes considerably more difficult.

More properties may be purchased specifically because they can generate short-term rental income. Owners may make financial decisions based upon the expectation that short-term rentals will continue. Prospective investors may begin valuing properties based upon rental revenue rather than their value as homes.

Waiting until short-term rentals become widespread is therefore not a neutral decision. It can allow the character of the community to change before property owners ever make a deliberate decision about whether they want that change.

We believe Papakeechie property owners should make that decision **before the decision is effectively made for us.**

OUR CONCERNS

Communities dealing with concentrations of short-term rentals commonly debate issues involving parking, noise, parties, pets, trash, overcrowding cars, speeding, lake safety, and unfamiliarity with community rules, and enforcement.

Not every short-term rental creates these problems. That is worth saying clearly. The question is not whether every short-term renter behaves badly. Most probably do not.

The larger question is whether Papakeechie property owners want homes within this private residential lake community to be continuously marketed to the general public as short-term accommodations.

We believe that question deserves an answer from Papakeechie property owners while we still have the opportunity to preserve the community we know.

THIS IS ALSO ABOUT PROPERTY RIGHTS

Some owners understandably view this issue through the lens of property rights. We respect that concern. Property rights matter. But ownership within a community governed by covenants has always involved both individual rights and mutually agreed restrictions.

Papakeechie's original developers understood that concept. Restrictions were placed upon the property for the purpose of preserving the community and protecting the interests of property owners collectively. Every covenant restricts something an owner might otherwise be able to do.

The important question is whether the restriction provides a corresponding benefit to the community and its property owners. We believe preserving Papakeechie as a residential lake community provides exactly that kind of shared benefit.

WHAT WE ARE — AND ARE NOT — PROPOSING

Keep Papakeechie Home supports a carefully drafted amendment to the applicable Papakeechie governing restrictions prohibiting the use of residential property for short-term or transient rentals.

We believe the amendment should be narrowly written.

It should **not** prevent an owner from living in his or her home.

It should **not** prevent seasonal or vacation-home ownership.

It should **not** prevent owners from allowing their children, grandchildren, relatives, friends, or personal guests to use their homes.

It should **not** turn Papakeechie into a community exclusively for primary residences.

And it should **not** interfere with legitimate traditional long term residential leasing.

The purpose should be straightforward:

Papakeechie homes should remain homes rather than becoming transient lodging businesses.

PAPAKEECHIE'S HISTORY GIVES US DIRECTION

There is something especially meaningful about having this discussion as Papakeechie approaches a century of organized stewardship.

The people who created this community could not have anticipated Airbnb, Vrbo, smartphone applications or internet vacation-rental platforms. But they clearly understood the importance of protecting Papakeechie.

They created restrictions.

They formed an association.

They provided a mechanism for community stewardship.

And they expressly described Papakeechie as a desirable place for **permanent homes and summer homes.**

We do not believe preserving that vision is resistance to change. We believe it is responsible stewardship.

THIS DECISION BELONGS TO PAPAKEECHIE PROPERTY OWNERS

Keep Papakeechie Home is an independent grassroots organization of Papakeechie property owners.

We do not speak for the Papakeechie Protective Association.

We do not speak for the PPA Board of Directors.

We are your neighbors.

Our purpose is to inform property owners, encourage discussion, answer questions, build community support and advocate for an enforceable amendment that preserves Papakeechie's residential character.

We also believe this discussion should remain respectful. There will be neighbors who disagree with us. They should be heard and treated respectfully. People who have different views about short-term rentals are still our neighbors, and when this issue is decided, we will continue living together around the same lake.

This campaign should therefore be about the future of Papakeechie—not about personalities or individual property owners.

OUR REQUEST TO YOU

We ask every Papakeechie property owner to consider a simple question:

What do we want Lake Papakeechie to look like 1, 5, or 20 years from now?

Do we want it to remain primarily a community of homeowners, families, seasonal residents and residential tenants who develop a connection to the lake and to one another?

Or are we comfortable losing neighbors and our community to an ever-changing succession of short-time transient occupants?

We believe Papakeechie is worth protecting. We believe its residential character is worth preserving.

We believe property owners should continue being able to own permanent homes, summer homes, weekend homes, and multigenerational family lake houses here. And we believe that residential tenants under a traditional long-term lease should continue to make Papkeechie their home.

We believe that future generations deserve the opportunity to experience the same peaceful, private lake community that generations before us worked so hard to preserve.

When the appropriate amendment is presented for consideration, **we ask you to support an amendment prohibiting short-term rentals at Lake Papakeechie.**

Help us keep Papakeechie a place where neighbors know neighbors, families return generation after generation, and a house on the lake remains something more than a weekend rental.

Our Home. Our Lake. Our Neighborhood.

Thank you,

Keep Papakeechie Home