

# Renter's Handbook

Information Helpful When Placing a Unit for Rent

**Board of Directors December 2025** 

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#### **Preface**

The Board of Directors wants to make sure that owners who wish to rent their units/weeks have as much information as possible to have a successful experience. There are many ways to go about putting a unit/week up for rent, and the laws and regulations pertaining to short-term rentals on Block Island are complex.

The purpose of this document is to help you understand the rental process and to provide ideas and resources for renting your unit/week.

Important: This guide is not legal or tax advice and is not intended as a substitute for consultation with a qualified professional. While the Board of Directors desires to provide information helpful to owners who are considering renting, this guide is intended only to provide general, preliminary, and non-professional guidance.

If you do decide to pursue renting your unit/week after reading this guide, you should contact a qualified professional before taking further action. The information presented herein is for your consideration. Please make sure to do your homework and seek appropriate advice from qualified and trusted professionals before proceeding.

#### Overview

Owners who want to rent their units/weeks can rent either on their own or through Vacatia's rental program.

All maintenance fees must be paid by the owner before putting a unit/week up for rent. Owners who rent their unit/week must inform the resort in advance.

### **Renting Through Vacatia**

Renting your unit/week through Vacatia is the simplest process. If you use any other method, you need to register with the Town of New Shoreham and the State of Rhode Island and pay applicable state and local taxes on the rental (see the section *Town and State Registration and Taxes* below for details). If you rent through Vacatia, Vacatia collects and remits the applicable hotel and sales taxes.

Vacatia uses dynamic pricing to set rental rates in order to remain competitive with rates being charged for accommodations locally. As a result, you will not know in advance what net amount you will receive as a result of your rental. Furthermore, Vacatia may rent your unit/week through an online travel agency such as Booking.com or Hotels.com, in which case a commission would be payable to the online travel agency in addition to Vacatia's 15% commission.

To rent through Vacatia, you would sign a <u>Rental Pool Participation Agreement</u>, under which you would receive your share of 85% of the "net rental pool proceeds" as determined in accordance with the Agreement. The net rental pool proceeds would be determined based on amounts collected from all Neptune House rentals in the rental pool program during the calendar month in which your rental occurs, less all fees charged by distribution channels (such as a fee from Booking.com or another

online travel agency that Vacatia might use to advertise the rental), any taxes collected, any extra cleaning fees, and any other costs associated with the rentals. Vacatia would receive a commission of 15% of the net rental pool proceeds. An owner's share of the remaining 85% of the net rental pool proceeds would be based on the owner's proportionate share of the monthly rental pool proceeds, as may be adjusted by Vacatia depending on unit type (studio, one-bedroom, or two-bedroom). This is only a summary of the process – the terms of the Rental Pool Participation Agreement govern.

If rental revenue generated by your week/unit is \$600 or more, you will receive an IRS Form 1099-MISC from Vacatia in the January following the rental.

To rent through Vacatia, log into your account at <u>vacatia.com/clubhouse</u>, click on **Ownership**, select the unit and week that you wish to rent, click on **Tell Us Your Plans**, and select **Have Vacatia rent it for me**. That will populate a rental agreement that you can complete directly on the site. Alternatively you could fill out the <u>Rental Pool Participation Agreement</u> available on the Neptune House website and send it to <u>Samantha</u> for processing. You may call 855-859-6983 for more information and assistance.

#### **Renting on Your Own**

As an owner at the Neptune House, you are able to rent your unit/week to others at a price that you determine and by whatever method that you wish, subject to the resort's rental policy. In particular, the renter checking in must be at least age 21, renters must follow all resort rules (including the resort's no pet and no smoking policies), the number of people occupying the unit may not exceed the maximum size for the unit rented (2 individuals for a studio unit, 4 for a one-bedroom unit, and 6 for a two-bedroom unit), and subletting all or a portion of the rental period is not allowed. You are responsible for any damage caused to the unit during the renter's occupancy.

You should document the rental terms in writing, including payment terms and what happens if the renter cancels before the rental period. Weekly rental rates that you could ask for in 2026, based on unit size and week, are in the chart below; these are simply sample rates based on competitive analysis – as an owner, you would set your own rental rates (see also the discussion below regarding taxes to be collected and remitted on rentals).

Week Range	Date Range	Studio (Sleeps 2)	1 Bedroom (Sleeps 4)	2 Bedroom (Sleeps 6)
Weeks 15 - 20	Apr 11, 2026 - May 22, 2026	\$1,393	\$1,743	\$2,093
Weeks 21 - 23	May 23, 2026 - Jun 12, 2026	\$1,757	\$2,198	\$2,639
Weeks 24 - 25	Jun 13, 2026 – Jun 26, 2026	\$2,149	\$2,688	\$3,227
Weeks 26 - 35	Jun 27, 2026 - Sep 4, 2026	\$2,548	\$3,185	\$3,822
Weeks 36 - 37	Sep 5, 2026 - Sep 18, 2026	\$2,149	\$2,688	\$3,227
Weeks 38 - 39	Sep 19, 2026 - Oct 2, 2026	\$1,757	\$2,198	\$2,639
Weeks 40 - 44	Oct 3, 2026 - Nov 6, 2026	\$1,393	\$1,743	\$2,093

Note that, in the event that a rental is for less than a week, so that two cleanings are needed for the week, then an extra cleaning fee (currently \$80 for a studio or one-bedroom unit and \$100 for a two-bedroom unit) must be paid to the resort by the owner.

To receive payment from a renter, using a money transfer app like Venmo, PayPal, or Zelle is the easiest way to complete a transaction. Renters could also send a check in advance. Note that the resort manager is not authorized to handle rentals of owner units and is not able to collect funds for owner rentals.

#### **Town and State Registration and Taxes**

If you advertise your rental, whether on Facebook or otherwise, the Town of New Shoreham has indicated that you need to register with the town in advance and pay a \$200 annual fee. In addition, owners who advertise rentals are required to register annually with the State of Rhode Island (\$25 fee).

Whether or not you advertise your unit/week, the Board's understanding is that owners are also required to collect applicable taxes. As of January 1, 2026, owners who rent their unit/week would pay a \$10 fee for an annual sales tax permit, and they would collect and remit to the State of Rhode Island taxes on rentals totaling 14%. The components of the taxes are a 2% local hotel tax, a 5% state home rental tax, and a 7% state sales tax.

Here is the link to the town's <u>Residential Short-Term Rentals Ordinance</u>. To register Short-Term Rentals online with the town go to the <u>Short-Term Rental Registration webpage</u>. Amanda Boulay in the New Shoreham Land Use Department has indicated that she will fill out the online form to register with the town while on the phone with an applicant. Her telephone number is (401) 466-5419.

To register with the state, go to the state's <u>eLicensing website</u>. Information about the fee and process is available at the state's <u>Real Estate Licensing Short-Term Rentals FAQ website</u>. The state taxes are described at the state's <u>Sales and Hotel Taxes FAQ website</u>. The state's requirements are independent of the requirements of the town.

This information is being provided for your consideration based on the Board's understanding of the applicable law. Please contact the appropriate town or state official if you have questions or need assistance.

#### Renting on Your Own by Advertising on Facebook

If you have the time and skill, posting on Facebook can be an effective way to rent your unit/week. Initially you may post something on the **Neptune House Owners** Private Group. This gives fellow owners an opportunity to rent or buy your shares. If a deal is not made with another owner, then you could post on the **Block island** Facebook public group. This group has more than 45,000 members. Owners have reported completing deals with renters/buyers within 24 hours of posting on the public group. So, what do you need to do if you want to take this approach?

First, if you are renting your unit, unless you rent through Vacatia, you must register with the Town of New Shoreham and with the State of Rhode Island and pay various taxes. Please refer to the section above labeled **Town and State Registration and Taxes** for details.

Presuming that you have an account on Facebook, here is an outline of the process to follow:

#### 1. Join the desired Facebook group(s).

- a. To join the **Neptune House Owners** private group, search for **Neptune House Owners** on Facebook or click on this link: <u>Neptune House Owners Private Group</u>.

  Then submit a request to join the group. After your owner status has been verified, you will receive a notification of acceptance to the group. This may take a few days. Note that there are other Facebook groups with Neptune House in their names.

  Those groups have nothing to do with our resort. Be sure to request to join the group called **Neptune House Owners**.
- b. To join the **Block island** public group, search for **Block island** on Facebook or click on this link: <u>Block island Public Group</u>. After the administrator reviews your request to join, you will receive a notification of acceptance. This should take about a day. Note that there are other Facebook groups with Block Island in their names. Be sure to request to join the group simply called **Block island**.

#### 2. Determine the price at which you want to rent your unit.

a. For guidance, the chart in the "Renting on our Own" section of this document lists sample rates for rentals at various times of the year.

#### 3. Compose what you wish to post.

- a. First, you need to position yourself within the Facebook group whose members you want to see the post. Here's how: Log into your Facebook account. Find the menu that lists Groups. Then select the desired group (Neptune House Owners or Block island).
- b. Select Write something... then select Photo/video.
- c. Copy and paste a photo from the <u>Neptunehouse.com Gallery webpage</u> or use one of your own photos, and then select **Done**.
- d. Describe what you're offering.
- e. Select Post.

Here's an example of a complete post:



For Rent: July 18-25

1 Bedroom unit at the Neptune House \$3,185 plus 14% sales and rental taxes

The Neptune House amenities include a heated outdoor swimming pool, tennis and pickleball court, fire pits, gas grills, and outdoor games. One-bedroom unit (Unit #5) is a 1<sup>st</sup> floor unit with a queen bed, small but complete kitchen (no dishwasher), living room (pullout sofa), one bathroom, and porch.

Additional resort photos and details on: https://neptunehouse.com/

#### 4. Negotiate with interested parties.

- a. People interested in what you're offering may respond to your post on Facebook or they may send you a private message (sometimes referred to as a DM) on Facebook.
  - You can read and reply to messages within Facebook by clicking on this icon .



- b. As an alternative, you could ask interested people to contact you via email or telephone by listing your email address or telephone number in your post. However, if you're posting to the **Block island** group (or any other public group within Facebook), you would be revealing that information to the entire world.
- c. You could document with the renter what would happen if the renter later does not want to use the week. How much notice is required? What amount, if any, would be refunded?
- d. You should let the renter know that subletting all or a portion of the week is not allowed.

#### 5. Receive payment.

a. Using a money transfer app like Venmo, PayPal, or Zelle is the easiest way to complete a transaction. If you do not have one of those apps, you could make other arrangements such as having the renter send you a check. The resort manager is not authorized to handle rentals of owner units and is not able to collect funds for owner rentals.

# CHECK-IN DATE CALENDARS



## Float Week Reservations

Fall 2026 and Spring 2027 reservations may be made after 9:00 a.m. on Monday, December 15, 2025 by calling Neptune House at (401) 466-2100. Payments in full of ALL fees for ALL weeks owned must be received prior to making a reservation.

#### 2026 Float Week Calendar

Week#	Check-In Date
44	Oct. 31, 2026

# Check-in Saturday 4:00 p.m. Check-out Saturday 10:00 a.m.

#### 2027 Float Week Calendar

Week#	Check-In Date
15	April 10, 2027
16	April 17, 2027
17	April 24, 2027

#### Fixed Weeks Calendar

W e e k	2026 Saturday to Saturday	2027 Saturday to Saturday	2028 Saturday to Saturday	W e e k
18	May 2 – May 9	May 1 – May 8	Apr 29- May 6	18
19	May 9 - May 16	May 8 - May 15	May 6 - May 13	19
20	May 16 - May 23	May 15 - May 22	May 13 - May 20	20
21	May 23 - May 30	May 22 - May 29	May 20 - May 27	21
22	May 30 – June 6	May 29 - June 5	May 27- June 3	22
23	June 6 – June 13	June 5 - June 12	June 3 – June 10	23
24	June 13 - June 20	June 12 - June 19	June 10 - June 17	24
25	June 20 – June 27	June 19 - June 26	June 17 - June 24	25
26	June 27 – July 4	June 26 – July 3	June 24 - July 1	26
27	July 4 – July 11	July 3 - July 10	July 1 – July 8	27
28	July 11 – July 18	July 10 - July 17	July 8 – July 15	28
29	July 18 – July 25	July 17 - July 24	July 15 – July 22	29
30	July 25 – Aug 1	July 24 - July 31	July 22 - July 29	30
31	Aug 1 – Aug. 8	July 31 – Aug. 7	July 29 – Aug. 5	31
32	Aug. 8 – Aug. 15	Aug. 7 - Aug. 14	Aug. 5 - Aug. 12	32
33	Aug. 15 – Aug. 22	Aug. 14 - Aug. 21	Aug. 12 - Aug. 19	33
34	Aug. 22 – Aug. 29	Aug. 21 - Aug. 28	Aug19- Aug. 26	34
35	Aug. 29 – Sep. 5	Aug. 28 - Sep. 4	Aug. 26 - Sep. 2	35
36	Sep. 5 – Sep. 12	Sep. 4 - Sep. 11	Sep. 2 – Sep. 9	36
37	Sep. 12 – Sep. 19	Sep. 11 – Sep. 18	Sep 9 - Sep. 16	37
38	Sep. 19 – Sep. 26	Sep. 18 – Sep. 25	Sep.16- Sep. 23	38
39	Sep. 26 – Oct. 3	Sep. 25 – Oct. 2	Sep. 23 - Sep. 30	39
40	Oct. 3 – Oct. 10	Oct. 2 - Oct. 9	Sep. 30 - Oct. 7	40
41	Oct. 10 – Oct. 17	Oct. 9 – Oct. 16	Oct. 7 – Oct. 14	41
42	Oct. 17 – Oct. 24	Oct. 16 – Oct. 23	Oct. 14 – Oct. 21	42
43	Oct. 24 – Oct. 31	Oct. 23 – Oct. 30	Oct. 21 - Oct. 28	43

# Important Dates

#### December 31, 2025

Bills are due

Mastercard and Visa Accepted Log into neptunehouse.com and go to the owners page or call 855.859.6983

## January 2026

The Block Island Ferry reservations office opens for 2026 summer car reservations. Must be booked by phone (not online) 401.783.4613 or toll free 866.783.7996

## Interval International EXCHANGE TIP

Do all 3 steps before January 1st for maximum trading power

- Pay your maintenance fee bill in full (as early as possible)
- AND - Deposit your week with Interval International
- Set up an Exchange Request at the Same time (or ASAP)

For Point Judith car ferry schedule, log on to the following web page: www.blockislandferry.com/point-judith/

Adopted December 12, 2025