HOST CAMP FREE RESOURCE

The Airbnb Housing Fund Market Watchlist

Score your own market below, high scores mean real regulatory risk, a cap, freeze, or moratorium heading your way. High listing density plus rising regulatory pressure is what produces those rule changes, real restrictions on what you're allowed to do with a property you already own, or a purchase you're mid-way through.

Airbnb plans to publish a City Index later this year, ranking cities on how easy they make it to build. We'll update this watchlist when that data goes live.

Sources: Airbnb Newsroom, HousingWire, Multi-Housing News, Austin American-Statesman. Compiled by Host Camp, September 2026. Figures reflect Airbnb's public announcement at time of publication and may change as the program rolls out.

1 Step 1: Search Your City

SEARCH THIS	LOOK FOR	YOUR NOTES
"[your city] short-term rental oversaturation"	Any results at all?	
"[your city] short-term rental moratorium OR cap OR freeze [year]"	Anything proposed or passed in the last 12 months?	
Your city's council meeting agendas (last 12 months)	Any STR-related items listed?	

2 Step 2: Score It and Know Your Number

Rate your city 1 (low) to 5 (high) on each factor below.

FACTOR	1 (LOW)	3 (SOME)	5 (HIGH)	YOUR SCORE
Listing density	Barely any STR chatter online	Some local coverage exists	Regularly called "oversaturated"	
Regulatory heat	Nothing on the books	Something discussed, not passed	A cap, freeze, or moratorium passed	
		Add both scores together (2–10 total)		

YOUR TOTAL	WHAT IT MEANS
8–10 **High**	Your market shares real characteristics with cities that have already passed caps or freezes. Check council agendas monthly. Know your city's cap history before any new purchase.
5–7 **Moderate**	Some real pressure exists, but nothing at crisis level yet. Check quarterly, not daily.
2–4 **Low**	Your market isn't currently a candidate for this kind of scrutiny. Revisit if anything changes.

STEP 3: IF YOU'RE HIGH RISK, DO THIS

→ **Not licensed yet?** Apply now. Grandfather clauses almost always protect properties already licensed before a freeze passes, not after.

→ **Thinking about buying there?** Pause until the actual proposal's language exists. A high score isn't a reason to panic-sell, it's a reason not to add more exposure blind.

→ **A vote is coming?** Show up to public comment. Councils hear mostly from residents complaining, rarely from hosts.

→ **A proposal exists?** Read it yourself, not just the news coverage. Grandfather clause details decide whether you're protected, and those live in the actual text, not the headline.

We're not lawyers, and every city's process is different. This isn't a substitute for checking your specific ordinance once one exists.

4 Where Airbnb's Money Is Actually Going

This part isn't about your risk score, it's separate context. A market can score low on risk above and still be exactly where this fund is headed, or score high on risk and see none of this specific money.

MARKET	LOCAL PARTNER	STATUS
Austin, TX	AURA	**Funded:** $6.4M live deal, 201 affordable units
San Francisco Bay Area, CA	Housing Action Coalition	Named partner, no funded deal yet
Massachusetts (Boston metro)	CHAPA	Named partner, no funded deal yet
Florida (statewide)	Florida Housing Coalition	Named partner, no funded deal yet

Not in 1 of these 4? Your risk score from Step 2 still applies, this fund just hasn't reached your market yet.