

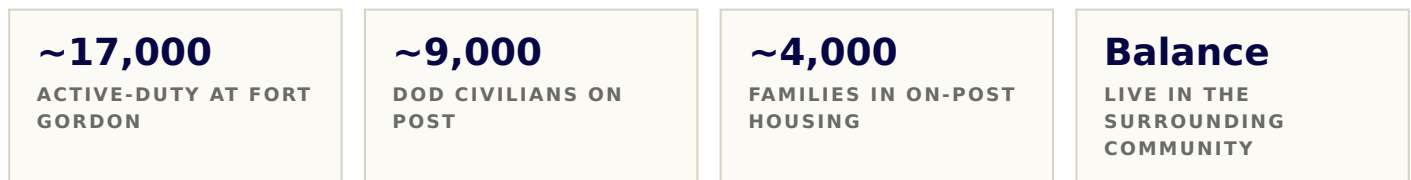
The CSRA Landlord Field Guide

Everything a single-family rental owner needs to know to operate confidently in Columbia County, Augusta, and the Aiken-North Augusta side of the river. Built for accidental landlords, PCS owners renting through orders, and small portfolio investors.

How to use this guide. Read it once cover-to-cover, then keep it as a reference. Each section is self-contained. Where Georgia and South Carolina rules differ, we call it out clearly. Statutory references are included so you can verify or hand the citation to your attorney. This is general guidance from a property manager — not legal or tax advice. For specific situations, talk to a Georgia or South Carolina real estate attorney and a CPA.

THE CSRA SINGLE-FAMILY RENTAL MARKET

The Central Savannah River Area — Augusta, Columbia County, and the Aiken-North Augusta corridor across the river in South Carolina — is one of the more predictable single-family rental markets in the Southeast. Three demand engines drive it: Fort Gordon (renamed from Fort Eisenhower in 2025), the medical and cyber sectors anchored at Augusta University and the Plant Vogtle / SRS corridor, and broad in-migration to Columbia County for the school district.



Source: Fort Gordon installation profile, 2025. The math is what makes the CSRA single-family rental market work: most military families don't live on post.

WHERE RENTERS WANT TO LIVE (AND WHY)

SUBMARKET	WHO RENTS HERE	WHAT THEY PAY
EVANS (COLUMBIA CO.)	Families wanting Columbia County schools; mid-grade officer households; long-tenure cyber families	3-bed SFH typically \$1,700–\$2,200; well-located 4-beds higher
MARTINEZ (COLUMBIA CO.)	Slightly more value-focused families; mid-career military; first-time landlord rentals are common here	3-bed SFH typically \$1,500–\$1,900
GROVETOWN (COLUMBIA CO.)	Junior enlisted with families; commute-focused; the closest Columbia County submarket to post	3-bed SFH typically \$1,500–\$1,900; newer construction skews higher
AUGUSTA / RICHMOND CO.	Mixed; medical and downtown professionals; short commute to post	Wide range; SFH \$1,300–\$2,000+ depending on neighborhood
NORTH AUGUSTA, SC	Cyber and signal families taking advantage of SC property tax; short commute via 13th Street bridge	3-bed SFH typically \$1,500–\$2,000

SUBMARKET	WHO RENTS HERE	WHAT THEY PAY
AIKEN, SC	SRS / Savannah River Site workforce; equestrian community; longer commute trade-off for premium suburban	3-bed SFH typically \$1,600–\$2,200+

Ranges reflect typical single-family rents for well-maintained homes in the 1,400–2,200 sqft range. Your specific property may sit above or below depending on age, condition, schools, and lot. Pull a CMA before pricing.

WHY BAH MATTERS EVEN IF YOU'RE NOT MARKETING TO MILITARY

Fort Gordon Basic Allowance for Housing (BAH) ranges roughly from \$1,206/mo (E-4 no dependents) to \$2,298/mo (O-5 with dependents) for 2026. BAH sets the floor and ceiling that thousands of off-post military families will pay for a home. When you price a CSRA rental, you are pricing against BAH whether your tenant ends up being military or not, because BAH-funded demand absorbs supply across the entire market.

GEORGIA VS. SOUTH CAROLINA: A LANDLORD'S SIDE-BY-SIDE

If you own on both sides of the Savannah River, you operate under two different statutes. Here is the short version of what changes when you cross the bridge.

TOPIC	GEORGIA (COLUMBIA, RICHMOND, MCDUFFIE, LINCOLN COUNTIES)	SOUTH CAROLINA (AIKEN, EDGEFIELD COUNTIES)
GOVERNING STATUTE	Georgia Landlord-Tenant Act, O.C.G.A. § 44-7-1 et seq., as amended by the Safe at Home Act (HB 404, effective July 1, 2024)	South Carolina Residential Landlord and Tenant Act, S.C. Code § 27-40
SECURITY DEPOSIT CAP	2 months' rent maximum (O.C.G.A. § 44-7-30.1). Includes pet, damage, and prepaid-rent deposits combined.	No statutory cap. Market practice is 1–2 months. Pet deposits permitted separately.
DEPOSIT STORAGE	Must be held in escrow at a federally insured institution, separate from landlord's other funds. Tenant must be notified in writing of the location (O.C.G.A. § 44-7-31). Alternatively, a surety bond may be posted with the Clerk of Superior Court.	No mandatory escrow. Landlords with 5+ adjoining units charging different deposit amounts must disclose standards.
MOVE-IN INSPECTION REPORT	Required. Landlord must provide written list of existing damages before collecting deposit (O.C.G.A. § 44-7-33). Tenant has right to inspect within 5 days.	Not statutorily required, but strongly recommended — without one, you'll struggle to justify deductions.
DEPOSIT RETURN WINDOW	30 days after possession (O.C.G.A. § 44-7-34), with itemized statement of any deductions, sent first-class mail to last known address.	30 days after termination and tenant's written demand for return (S.C. Code § 27-40-410).
BAD-FAITH RETENTION PENALTY	Up to 3x the amount wrongfully withheld plus attorney's fees (O.C.G.A. § 44-7-35).	Up to 3x the amount wrongfully withheld plus reasonable attorney's fees (S.C. Code § 27-40-410).

TOPIC	GEORGIA (COLUMBIA, RICHMOND, MCDUFFIE, LINCOLN COUNTIES)	SOUTH CAROLINA (AIKEN, EDGEFIELD COUNTIES)
HABITABILITY STANDARD	Statutory warranty of habitability — must be "fit for human habitation," including heat, light, water, and cooling (Safe at Home Act, O.C.G.A. § 44-7-13).	Landlord must maintain in fit and habitable condition; comply with housing codes (S.C. Code § 27-40-440).
PRE-EVICTION NOTICE (NONPAYMENT)	3 business days written notice to pay or vacate, posted on door in sealed envelope, before filing dispossession (Safe at Home Act, O.C.G.A. § 44-7-50, for leases entered or renewed on/after July 1, 2024).	5 days notice to pay or vacate before filing for ejectment (S.C. Code § 27-40-710).
EVICTION VENUE	Magistrate Court of the county where the property sits. For Columbia, Richmond, McDuffie, or Lincoln County, that's the local magistrate.	Magistrate Court of the county where the property sits. For Aiken County, that's Aiken County Magistrate.
TENANT ENTRY NOTICE	Not specified by statute. Set it in the lease. 24-hour notice is the practical standard.	Reasonable notice (typically 24 hours) for non-emergency entry (S.C. Code § 27-40-530).
MONTH-TO-MONTH TERMINATION	Landlord must give 60 days' written notice; tenant must give 30 days (O.C.G.A. § 44-7-7).	30 days' written notice from either party (S.C. Code § 27-40-770).

PRACTICAL NOTE

A South Carolina-style lease will not protect you on a Georgia property and vice versa. If you own in both states, use jurisdiction-specific leases. Several form leases sold online use generic language that doesn't meet either statute clean. McBride Property Management uses lease packages drafted for each state.

THE SAFE AT HOME ACT: WHAT EVERY GEORGIA LANDLORD MUST KNOW

HB 404, the Safe at Home Act, became effective July 1, 2024. It applies to residential leases entered into or renewed on or after that date. If your lease is older and hasn't been renewed yet, the old rules still apply — but every renewal pulls you under the new ones. Four practical changes:

CHANGE 1 — O.C.G.A. § 44-7-30.1

Security deposits capped at 2 months' rent

This cap includes pet deposits, damage deposits, and any prepaid rent collected as protection. If you're charging the equivalent of "first, last, and security," you're now out of compliance. Adjust the lease, the listing, and the bookkeeping.

CHANGE 2 — O.C.G.A. § 44-7-13

Statutory warranty of habitability, now including cooling

For decades Georgia had no statutory habitability standard at all — the lease controlled. That changed. The unit must be "fit for human habitation." The Act also expanded the definition of essential utilities to add **cooling** alongside heat, light, and water. A broken A/C in July is no longer a contract dispute; it's a statutory failure. Service your HVAC annually and replace it when it gets old.

CHANGE 3 — O.C.G.A. § 44-7-50

3 business days' written cure notice before any nonpayment eviction

Before HB 404, a Georgia landlord could file a dispossessory the day after rent was late. Not anymore. You must give the tenant 3 business days, in writing, in a sealed envelope conspicuously posted on the door (and through any additional method the lease requires), to pay everything owed — rent, late fees, and utilities. Skip this step and your case gets dismissed.

CHANGE 4 — O.C.G.A. § 44-7-24

Strengthened anti-retaliation rules

A landlord who raises rent, terminates a lease, refuses to renew, or files an eviction within a window after a tenant has complained about habitability or contacted a code enforcement agency is presumed to be retaliating. The presumption is rebuttable, but the burden is now yours. Document every legitimate, non-retaliatory reason for your decisions.

SETTING AND COLLECTING RENT

Georgia has no rent control and no statewide rent increase notice rules for fixed-term leases — your contract controls. For month-to-month, you must give 60 days' written notice of any rent change in Georgia (the same 60 days required to terminate). In South Carolina, 30 days' notice is the standard for month-to-month rent changes.

Late fees should be reasonable, set in writing in the lease, and not so high they look punitive. Most CSRA leases use a flat fee (often \$50–\$100) plus a small daily amount after a grace period. A useful rule of thumb: a late fee shouldn't exceed roughly 10% of monthly rent in total per cycle.

TENANT SCREENING, FAIR HOUSING, AND SOURCE-OF-INCOME

Most landlord lawsuits don't come from move-out disputes. They come from screening — from the gap between what a landlord *did* and what a landlord can later *prove* they did, uniformly, against written criteria, with everyone they considered. Write down your standards before you list. Apply them to every applicant identically. Document every decision.

FEDERAL FAIR HOUSING

Seven protected classes you cannot screen on

Race, color, religion, national origin, sex (including sexual orientation and gender identity, per HUD interpretation), familial status (children), and disability. Georgia and South Carolina mirror these. You cannot ask whether children will live in the home. You cannot refuse a service or assistance animal even if your property is "no pets," and you cannot charge a pet deposit for one. You cannot steer applicants toward or away from any neighborhood based on a protected class.

STANDARDS A CSRA LANDLORD CAN DEFENSIBLY USE

- **Income.** Gross monthly income of at least 3x the monthly rent, documented by two recent pay stubs, an offer letter, military LES, or equivalent. Self-employed: bank statements and tax returns.
- **Credit.** A minimum score and acceptable trade-line history. Many CSRA single-family rentals use 600–640 as the floor; first-time renters and recent military transitions may justify a slightly lower floor with stronger income.
- **Rental history.** Two prior landlord references; no money judgments; no prior evictions within the last 5–7 years.
- **Criminal background.** HUD guidance requires individualized assessment — you cannot apply a blanket criminal ban. Convictions can be considered when they relate to risk to the property or other residents, and within a reasonable lookback window. Arrests without conviction are not a valid basis.
- **Identity.** Government photo ID. For military applicants, military ID + LES is sufficient identity and income proof together.

SOURCE-OF-INCOME NOTE

Georgia and South Carolina do not currently include "source of income" as a state-protected class, which means refusing a Section 8 voucher is not a state-level fair housing violation in most of the CSRA. HUD-VASH (the VA's Housing Choice Voucher for veterans) is widely accepted by CSRA landlords because the inspection process is light and rent is paid reliably. BAH is income to the servicemember — you accept the servicemember's application using their income, not "BAH" as a separate category.

A CLEAN SCREENING PROCESS, START TO FINISH

1 Publish your criteria.

Put your written screening standards in the listing or hand them to every applicant before they pay an application fee. Same standards, same disclosure, every time.

2 Collect the application and fee.

One application per adult. Fee covers screening costs. Non-refundable, but only collect when you actually intend to screen.

3 Run the report.

Credit, criminal, eviction, and address history through a reputable screening service. Verify income with documents (LES, pay stubs, tax returns, bank statements). Call current and previous landlords.

4 Score the application against your written criteria.

Pass / pass with conditions / decline. Write down the reason. Keep the file at least 3 years.

5 If you decline based on a screening report, send an adverse action notice.

Required by the federal Fair Credit Reporting Act. The notice tells the applicant what report you used and how to dispute it. The screening service usually provides a templated notice.

THE SCRA AND YOUR MILITARY TENANTS

If you rent in the CSRA, military tenants are not a niche — they're a substantial share of qualified demand. They tend to be reliable: BAH is paid like clockwork, the chain of command provides social pressure to behave, and their credit is generally tied to their security clearance. The trade-off: they can break a lease early, by federal law, when orders move them. Understand the rules, write the lease accordingly, and the math still works in your favor.

FEDERAL STATUTE — 50 U.S.C. § 3955

The Servicemembers Civil Relief Act (SCRA) lease termination right

A servicemember may terminate a residential lease early without penalty if they (1) entered active duty after signing the lease, OR (2) received PCS orders requiring a move of 35+ miles, OR (3) received deployment orders for 90+ days. Any lease term to the contrary is unenforceable. This right cannot be waived.

THE PROCESS — FROM YOUR TENANT'S SIDE

1. Tenant delivers written notice of intent to terminate, with a copy of orders or a commander's letter.
2. Delivery must be by hand, by private carrier (FedEx, UPS), or by mail with return receipt — electronic delivery is increasingly accepted but the lease should specify.
3. Termination is effective 30 days after the next rent due date following delivery of the notice.

Example. Rent is due the 1st. Tenant delivers SCRA notice with orders on April 18. The next rent due date is May 1. Lease terminates May 31. Tenant owes April rent in full, May rent in full, and is gone June 1 with no early termination fee.

WHAT YOU CAN AND CANNOT DO

YOU CAN	YOU CANNOT
Ask for a copy of orders or commander's letter as proof	Refuse the termination because you don't like the notice format if it satisfies the statute
Verify authenticity (call the unit's S-1 if the orders look unusual)	Charge an early termination fee or forfeit the security deposit because of SCRA termination
Withhold from the deposit for actual damage and unpaid rent through the termination date	Charge "loss of future rent" beyond the SCRA termination date
Pro-rate the final month's rent if the lease says so	Require waiver of SCRA rights in the lease (the waiver is void)

MILITARY-FRIENDLY LEASE LANGUAGE THAT WORKS FOR EVERYONE

You can't waive SCRA, but you can make it cleaner. Good leases include:

- A **military clause** that mirrors SCRA terms in plain English, so tenants know what they have.
- An **acceptable notice methods** clause that lists hand delivery, certified mail, and a specific email address.
- A **deposit handling** paragraph that commits to the 30-day return after SCRA termination.
- A **communication during deployment** paragraph naming a deployment-period point of contact (spouse, parent, JAG-appointed POA).
- A **showings during termination** paragraph so you can re-rent before vacancy hits.

VERIFICATION BEFORE YOU RENT

If you have any doubt about an applicant's claimed active-duty status — or about an existing tenant's claim — the DoD operates a free verification tool at scra.dmdc.osd.mil. You enter the name and date of birth (or SSN) and get an official certificate of status. Use it on every active-duty applicant.

WHEN THINGS GO WRONG: EVICTION

The good news: Georgia and South Carolina both have relatively fast eviction processes compared to many states. The bad news: every procedural shortcut costs you weeks. Follow the process exactly, every time.

GEORGIA DISPOSSESSORY — THE STANDARD TIMELINE

- 1 Day 1: Rent is late.**

Your lease typically permits a grace period. Track it but don't wait.
- 2 Day 4-7: Deliver the 3-business-day notice to pay or vacate.**

Required under the Safe at Home Act for leases on/after July 1, 2024. Written, sealed envelope conspicuously posted on the door, plus any additional method the lease specifies (email, certified mail).
- 3 Day 8-10: File the dispossessory affidavit.**

Filed in the Magistrate Court of the county where the property sits (Columbia, Richmond, McDuffie, Lincoln, etc.). Filing fee runs roughly \$75–\$80 per defendant. The court issues a summons.
- 4 Day 10-14: Tenant is served.**

Service is performed by the sheriff or a constable. Personal service is preferred; "tack and mail" service is allowed under specific conditions.
- 5 Day 17-21: 7-day answer window closes.**

Tenant has 7 days from service to file an answer. No answer = you can request default judgment and a writ of possession on day 8 after service.
- 6 Day 21-35: Hearing (if answered) or writ issuance (if not).**

Contested hearings are typically set within ~14 days of the answer. Bring every document — the magistrate will not continue the case for you to gather evidence.
- 7 Day 28-45: Writ executed.**

Sheriff posts a final notice and physically removes the tenant if needed. Total typical timeline: 4–6 weeks from filing to possession, longer if the tenant contests.

SOUTH CAROLINA EJECTMENT — THE DIFFERENCES

- **5 days'** written notice to pay or vacate before filing (vs. 3 business days in GA).
- Filed as a "Rule to Vacate or Show Cause" in the Magistrate Court of the county. Aiken County Magistrate handles Aiken-area cases.
- Tenant has **10 days** to answer the rule (vs. 7 in GA).
- Process is generally a week or two faster than Georgia from filing to possession.

SELF-HELP EVICTION IS ILLEGAL

In both states, you cannot change the locks, shut off utilities, remove the tenant's belongings, or refuse maintenance to push a tenant out. A self-help eviction exposes you to actual damages, punitive damages, and attorney's fees. Use the court process every time.

INSURANCE & LIABILITY

The homeowner's policy that covered you while you lived in the home does not cover you as a landlord. Switch to a **DP-3 dwelling policy** (or equivalent landlord policy) before the tenant moves in. Add:

- **Liability coverage** of \$300K minimum; \$500K–\$1M is common for single-family landlords.
- **Loss of rents** coverage of at least 6 months.
- A requirement in the lease that the tenant carry **renter's insurance** with at least \$100K personal liability, and that you be named as an interested party so you're notified of any cancellation.
- Consider an **umbrella policy** if you own more than one rental.

THE TAX SIDE: A LANDLORD'S SCHEDULE E IN PLAIN ENGLISH

Single-family rental income is reported on IRS Schedule E. Most expenses tied to producing the rent are deductible in the year you spend them. A few key categories:

DEDUCT IN THE YEAR INCURRED

- Mortgage interest (Form 1098 from your servicer)
- Property taxes
- Insurance premiums (DP-3, umbrella)
- HOA dues
- Property management fees
- Repairs and maintenance (not improvements)
- Marketing and advertising
- Travel to and from the property
- Legal and professional fees
- Utilities you pay between tenants

DEPRECIATE OVER TIME

- The building itself (27.5 years, straight-line)
- Major capital improvements (new roof, HVAC, addition)
- Appliances purchased for the rental (5 years)
- Carpet and flooring replacement (5–7 years)

The big one accidental landlords miss: depreciation. You take it whether you claim it or not — the IRS will recapture it when you sell — so you may as well claim it.

FOR PCS OWNERS — THE IRC § 121 CAPITAL GAINS EXCLUSION

If you lived in the home for 2 of the last 5 years before the sale, you can exclude up to \$250K of gain (\$500K married filing jointly) from federal income tax. This is the math behind why many military owners rent for 2–3 years and then sell — you get rental cash flow plus depreciation, then sell while the § 121 exclusion is still on the table. After you've been a landlord for 3+ years, the clock runs out. Plan your exit accordingly.

WHEN TO HIRE A PROPERTY MANAGER (AND WHAT TO EXPECT)

Most CSRA single-family owners self-manage at first. It works for some and not for others. The honest test: hire a property manager when one or more of the following is true.

- You don't live within 30 minutes of the property.
- You're active-duty military, deploying, or PCSing.
- You own 3+ units — the math on management fees starts to work in your favor.
- You're not comfortable handling a maintenance call at 9 p.m. on a Sunday.
- You've had a single bad tenant experience and want to never repeat it.
- Your time is worth more per hour than a manager's fee.

Typical CSRA single-family management runs 8–10% of monthly collected rent, plus a leasing fee (often 50–100% of one month's rent) when a new tenant is placed. McBride Property Management's structure and what's included is published separately — ask for the Owner Services Summary.

THE PROPERTY TAX SURPRISE: A CROSS-RIVER GOTCHA

Most CSRA owners assume South Carolina has lower property taxes than Georgia. For an *owner-occupied* primary residence, that's roughly true — SC's 4% assessment ratio keeps the bill low. **But when you turn that home into a rental, the math flips.** South Carolina splits residential property into two tax classes: 4% for owner-occupied, 6% for everything else, including single-family rentals. On top of that, most SC counties apply a substantially higher millage rate to non-owner-occupied property.

THE MATH, IN DOLLARS — \$250,000 SINGLE-FAMILY HOME AS A RENTAL

Aiken County, SC (rental, non-owner-occupied): $\$250,000 \times 6\%$ assessment = \$15,000 assessed value \times ~238 mills (county non-owner millage) = roughly **\$3,570 county tax**, plus city mills if applicable. Total often \$3,800–\$4,200/year.

Columbia County, GA (rental, no homestead): $\$250,000 \times 40\%$ assessment = \$100,000 assessed value \times ~27–29 mills (all taxing jurisdictions combined) = roughly **\$2,700–\$2,900/year**.

Richmond County, GA / Augusta (rental, no homestead): $\$250,000 \times 40\%$ = \$100,000 \times 28.849 mills = roughly **\$2,885/year**, effective rate ~1.15%.

Practical takeaways for landlords:

- If you bought a home in Aiken or North Augusta thinking SC was the tax-friendly side, that calculation is correct *only* while you live there. The day you turn it into a rental, the assessment ratio doubles from 4% to 6% AND the millage rate jumps to the non-owner schedule. **File the change of use promptly** — failure to report is its own problem when the assessor reviews.
- Columbia County's 2025 budget produced one of the lower millage rates in the state, but rising assessments offset much of that — budget closer to last year's actual bill than the millage suggests.
- **Always set rent to the bill you actually receive after the rental conversion**, not the bill you paid as an owner-occupant. PCS owners who price their home off their old tax bill leave money on the table or worse, undercut their own breakeven.

NEIGHBORHOOD-LEVEL INTEL: THE CSRA SUBMARKETS IN DETAIL

Within each submarket, where the home sits matters more than the submarket name on the sign. Here's what we see in the day-to-day on each.

EVANS, GA (COLUMBIA COUNTY)

Why people rent here: Columbia County Schools, repeatedly the top-rated district in the Augusta region. Lower crime than Columbia County average. Evans Towne Center Park, Columbia County Performing Arts Center, Mullins Crossing shopping. Easy I-20 access for cyber and DoD civilians commuting to Fort Gordon.

Where the premium is: Homes zoned to Riverside Elementary / Greenbrier High consistently command \$100–\$200/mo more than equivalent homes zoned elsewhere. Lake Aumond and the West Lake area pull a similar premium. Newer construction (2015+) in West Evans rents faster than older 1990s product, but established neighborhoods with mature trees hold value better long-term.

Pricing: 3-bed SFH typically \$1,700–\$2,200; 4-bed in a top school zone reaches \$2,300–\$2,600. Below \$1,650 is rare for a maintained 3-bed.

MARTINEZ, GA (COLUMBIA COUNTY)

Why people rent here: Columbia County schools at a slightly lower price point than Evans. Closer to Augusta proper, popular with medical / Augusta University commuters. Major thoroughfares Washington Road and Bobby Jones (I-520) make it 15–25 minutes to Fort Gordon.

What we see: Martinez is where accidental landlord supply concentrates — a lot of 1990s and 2000s starter homes were bought by young families, who now have orders and rent rather than sell. Tenant demand is strong but pricing discipline is critical; this submarket has more "I'll just price it where I need to" supply that sits longer than it should.

Pricing: 3-bed SFH typically \$1,500–\$1,900. Upper Martinez (Lakeside / Stallings Island feeder areas) reaches Evans-adjacent pricing.

GROVETOWN, GA (COLUMBIA COUNTY)

Why people rent here: Closest Columbia County submarket to Fort Gordon — commute is typically under 15 minutes. Heavy new construction over the last decade has produced a deep supply of 3- and 4-bed homes in the \$200K–\$350K purchase range, which then become BAH-friendly rentals. State Route 388 access.

What we see: Grovetown is the heart of military rental demand in Columbia County. Single E-5 to E-7 with family is the modal tenant. Tenancies are typically 18–36 months (a PCS cycle). Vacancy is short when priced right.

Pricing: 3-bed SFH \$1,500–\$1,900; newer construction (post-2018) reaches \$2,000–\$2,200.

AUGUSTA / RICHMOND COUNTY, GA

What's here: Hugely varied. West Lake, Summerville, and Walton Way command Columbia County-adjacent rents. National Hills and the Augusta Mall corridor are mid-tier. Hephzibah, Blythe, and parts of South Augusta are entry-level. Downtown Augusta has a growing medical / professional rental segment served by both SFH and converted historic product.

Pricing: Wide range — \$1,300–\$2,000+ depending on submarket, with West Lake and Summerville touching the high end and South Augusta the lower end.

NORTH AUGUSTA, SC

Why people rent here: 13th Street and Riverwatch Parkway make it a 5–15 minute commute to Fort Gordon. SRP Park / Riverside Village development has lifted the demand profile north of downtown. Cyber and signal families like the slightly slower pace combined with the same commute window.

Pricing: 3-bed SFH typically \$1,500–\$2,000. **Remember the 6% rental tax assessment** when underwriting — it materially affects net yield vs. comparable Augusta-side homes.

AIKEN, SC

Why people rent here: Savannah River Site (SRS) workforce drives consistent demand — engineers and contractors at the federal facility tend to be high-income, long-tenure tenants. The equestrian / historic core of Aiken (Aiken Hunt Country, Whiskey Road corridor) commands premium rents. New construction on the south side (Woodside, Cedar Creek) brings BAH-friendly product into the Aiken submarket for the small Fort Gordon contingent willing to commute 25–30 minutes.

Pricing: 3-bed SFH typically \$1,600–\$2,200; historic Aiken and Hitchcock Woods adjacent properties reach \$2,500+.

WHAT RENTALS ACTUALLY COST TO OPERATE: RESERVE BUDGETS THAT WORK

The financial mistake we see most often with first-time and accidental landlords: budgeting only PITI (principal, interest, taxes, insurance) and treating the rest of the rent as profit. It isn't. Single-family rentals have recurring and irregular operating costs that average out to a meaningful share of gross rent. Plan for them up front; you will not be surprised by them.

COST CATEGORY	ANNUAL ESTIMATE	WHY THIS NUMBER
VACANCY & TURNOVER	~5% of annual rent (~18 days/year)	Two-week gap between tenants is common in the CSRA; in soft markets count on 30 days. Re-pricing, marketing, and turnover prep extend the math.
REPAIRS & MAINTENANCE	~1% of property value per year, OR ~8% of annual rent (whichever is higher)	The "1% rule." Older homes hit higher; newer construction lower in early years but catches up. HVAC service, plumbing, minor repairs.
CAPITAL RESERVES	~\$1,500–\$3,000 per year, or saved as a sinking fund	Roof (\$8K–\$15K, 20–25 yr life), HVAC (\$6K–\$10K, 12–15 yr life), water heater (\$1K–\$2K, 8–12 yr life), exterior paint (\$3K–\$6K, 7–10 yr life), flooring (\$3K–\$8K).
PROPERTY MANAGEMENT	8–10% of collected rent + leasing fee per placement	If self-managing, value your time at a realistic hourly rate — the cost is real even when you don't write a check for it.
INSURANCE (LANDLORD POLICY)	\$1,200–\$2,400/year for typical CSRA SFH	DP-3 with liability and rent loss coverage. Higher with pools, older roofs, or in flood-prone zones.
HOA DUES (IF APPLICABLE)	\$150–\$1,500/year typical Columbia County	Pass-through. Most lease packages put landlord on the hook for HOA compliance, tenant on the hook for following the rules.

Rule of thumb for CSRA single-family. After PITI, count on another 20–30% of gross rent going to vacancy, repairs, capex, management, and insurance combined. If your spreadsheet shows the rental cash-flowing \$400/month, \$200–\$300 of that is going back into the property over time. Plan accordingly — especially if you're depending on rental cash flow to make a budget work.

THE LANDLORD YEAR: A 12-MONTH CALENDAR

This is the cadence we run for our managed properties. If you self-manage, copy this calendar.

JANUARY

Tax prep season.

Pull rent ledgers, 1099s from any contractors paid \$600+, expense receipts, mortgage 1098, property tax bills. Send to your CPA. Confirm depreciation schedule.

FEBRUARY

Annual rent review.

Look at active comps for renewals coming up. CSRA rental market peaks April–August; renewing 60–90 days before then lets you reset to current market.

MARCH

HVAC spring service.

Get the cooling side serviced before May. Replace filter. In SC, this is also when assessment notices typically arrive — review and appeal if your assessed value jumped without justification.

APRIL	Exterior walk. Gutters, roof from the ground, paint, trim rot, fence, deck. Catch what winter did. Lawn services on contract for the season.
MAY-JUNE	Annual inspection window. The CSRA PCS season starts. Inspect any properties with leases ending in July–September so turnover is planned. Move-out notices typically arrive May–June.
JULY- AUGUST	Peak leasing season. 60% of CSRA single-family lease starts happen in summer because of the school calendar and military PCS cycle. Priced-right homes lease in 14–30 days. Don't underprice; don't overprice.
SEPTEMBER	HVAC fall service. Heating side checked before October. GA Safe at Home Act lists heat as essential utility; a November heat failure that should have been caught in September is a problem you created.
OCTOBER	GA property tax payment due (Nov 15). Confirm escrow handles it or make payment. Update your bookkeeping. Begin year-end financial review.
NOVEMBER- DECEMBER	Year-end review. Reconcile rent ledger. Identify any tenant arrears for resolution before year-end. Plan capital improvements for tax timing. Send tenant a holiday card — the small touches keep good tenants longer.

LOCAL RESOURCES

COURTS

- Columbia County Magistrate Court (Evans, GA)
- Richmond County Magistrate Court (Augusta, GA)
- McDuffie County Magistrate Court (Thomson, GA)
- Aiken County Magistrate Court (Aiken, SC)
- Edgefield County Magistrate Court (Edgefield, SC)

COMPLIANCE

- HUD Fair Housing complaint line: 1-800-669-9777
- Georgia Real Estate Commission
- South Carolina Real Estate Commission
- SCRA verification: scra.dmdc.osd.mil

STATUTES WORTH BOOKMARKING

- Georgia Landlord-Tenant Act: O.C.G.A. § 44-7
- Safe at Home Act: HB 404 (2024)
- SC Residential Landlord and Tenant Act: S.C. Code § 27-40
- Servicemembers Civil Relief Act: 50 U.S.C. § 3901 et seq.
- Fair Housing Act: 42 U.S.C. § 3601 et seq.

WHEN TO CALL MCBRIDE PM

If you're weighing whether to rent or sell, if you're 90 days out from PCS, if you're looking at your second or third rental, or if you've inherited a property and aren't sure where to start — that's the conversation. **706.701.5940.**

This guide is general information for landlords in the CSRA. It is not legal, tax, or financial advice. Statutes, case law, and tax rules change — verify any specific point with a Georgia or South Carolina real estate attorney, a CPA familiar with rental property, or McBride Property Management before acting. McBride Property Management complies with the Federal Fair Housing Act and operates as an equal housing opportunity provider.