# Short-Term Rental DSCR in Asheville, NC

New STR investor; seasonal rents and township rules required careful structure.

## **Key Stats**

price: 575000 baseLoan: 431250

dscr: 1.1 ltv: 75

timeToCTC: on time

## The Challenges

- Seasonality complicates income expectations
- Local STR rules vary by township

## The Playbook

- 1. Used market rent plus STR addendum where allowed
- 2. Confirmed local STR ordinances with borrower
- 3. Ordered DSCR-savvy appraisal (1007 + 216)
- 4. Verified reserves + STR insurance early

#### **Outcome**

- On-time close with realistic pro-forma
- · Borrower retained capital for furnishing
- Set up for smoother future refi once income seasons

## Coach's Tips

- Check local STR rules before contract
- Budget for furnishings and seasonality
- Keep strong reserves for DSCR

## Start your application:

https://rockhouse.my1003app.com

## Book a strategy call:

https://calendly.com/rockhousemortgage

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