

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/register>

Book a strategy call:

<https://calendly.com/rockhousemortgage>

Owner-occupied and land loans available in Virginia only. Investor loans available in additional states; ask which apply to your scenario.