Case Study • DSCR • North Carolina

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

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