



HOW TO BUY A

VACATION HOME

THAT PAYS FOR ITSELF

The **SMART** Way to Own Your Dream Getaway



If you're reading this, you're not just dreaming of owning a vacation home—you're thinking strategically about making it a smart financial decision. That's a big deal.

Most people buy a second home based on emotion. They picture morning coffee on the deck, sunset walks on the beach, or cozy weekends in the mountains. But without a plan, that dream can quickly turn into a financial drain.

Good news? That doesn't have to be you. With the right property, in the right location, at the right price—you can own a vacation home that pays for itself (and maybe even makes you money).

As a real estate expert in [CITY], I've spent [# OF YEARS] years specializing in vacation rentals, helping buyers like you find properties that make great getaways and great investments.

In this guide, I'll walk you through the key things you need to know.

01

OWNING A VACATION HOME CAN BE A SMART INVESTMENT



Your vacation home should be more than just a peaceful getaway—it can be a smart investment that works for you. Instead of being a monthly expense that drains your wallet, the right vacation home can generate income, cover its own costs, and even build long-term wealth.

Here's how buying a vacation home that pays for itself is a smart move:

- ✓ Offset your costs with rental income – When you're not using it, your home can generate income through short-term vacation rentals (STVR).
- ✓ Build long-term wealth – Vacation properties in high-demand areas tend to appreciate, making them a smart long-term investment.
- ✓ Pay it off sooner – By renting it out 6+ months of the year, the additional income (after expenses) can go straight to paying down the mortgage. You could own it free and clear in a fraction of the time.
- ✓ Get tax benefits – Many vacation rental owners qualify for deductions on mortgage interest, property taxes, and expenses.
- ✓ Enjoy your investment – Unlike stocks or traditional real estate investments, a vacation home is something you can actually use and enjoy while it grows in value.

But not all vacation homes pay for themselves—some end up costing their owners thousands each year. That's why strategy is key.

CHOOSING THE RIGHT LOCATION

02

The #1 factor in buying a vacation home that makes money? LOCATION.
Here's what to look for when choosing the right area in [CITY]:



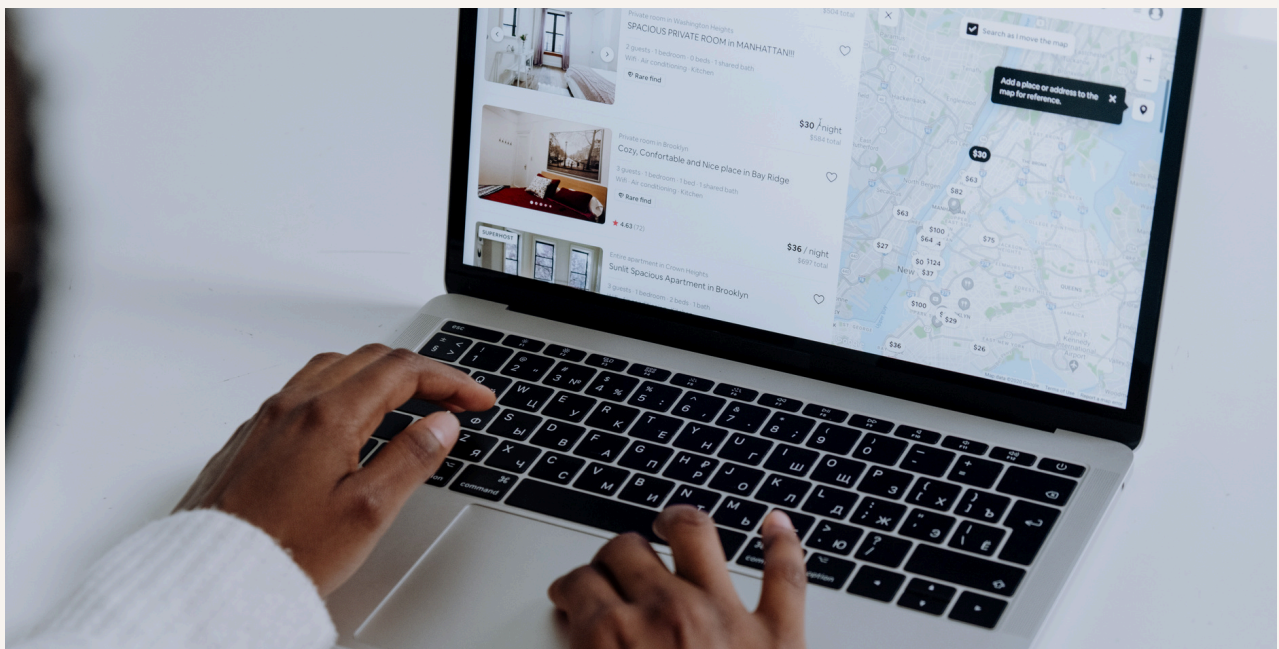
- ◆ High demand – Pick a location where people actually want to vacation year-round (not just seasonally).
- ◆ Close to attractions – The best-performing rentals are near beaches, ski resorts, national parks, or downtown hotspots.
- ◆ Limited competition – Too many rentals in one area can drive prices down. You need a balance of demand and availability.
- ◆ STVR-friendly regulations – Some cities and HOAs ban short-term rentals. Make sure you're buying where it's allowed.

I help buyers in The Villages find profitable vacation rental properties in the best locations. If you're unsure where to start, let's chat! This is my area of expertise and you'll need someone who can help you buy in the best location.

UNDERSTANDING RENTAL DEMAND & OCCUPANCY RATES

03

A vacation home only pays for itself if people want to rent it.
Before buying, look at:



- Peak vs. low seasons – Some markets have huge seasonal swings. You need to plan for both high and low demand.
- Average occupancy rates – How often do rentals in [CITY] get booked? A high rate = more income.
- Comparable rental listings – Check Airbnb and VRBO in [CITY] to see what similar homes are charging per night.

Many buyers overestimate how often their home will be rented. Knowing the actual demand upfront is crucial.

My office has access to databases that provide this information to professional real estate agents and property managers. I'm happy to share this info with my clients, so just ask!



Pricing can make or break your rental income. Charge too much? No bookings. Charge too little? You leave money on the table.

This is why you can't simply pick a price out of thin air and hope that it works. You'll want to do your due diligence to set your nightly rate.

Most successful vacation rentals adjust rates based on:

- ✓ High season vs. low season – Rates should increase during peak demand times and lower in off-seasons.
- ✓ Weekends vs. weekdays – Weekends typically command higher prices, especially in tourist-heavy areas.
- ✓ Unique property features – Homes with a pool, hot tub, or ocean view can charge premium rates.

A dynamic pricing strategy helps maximize your income while staying competitive. Then once you've had several bookings you'll want to focus on getting AMAZING reviews.

Everyone reads the reviews and most people will only leave a review if they were unhappy. You'll want to encourage guests to leave honest reviews that tell the world how amazing your property was.

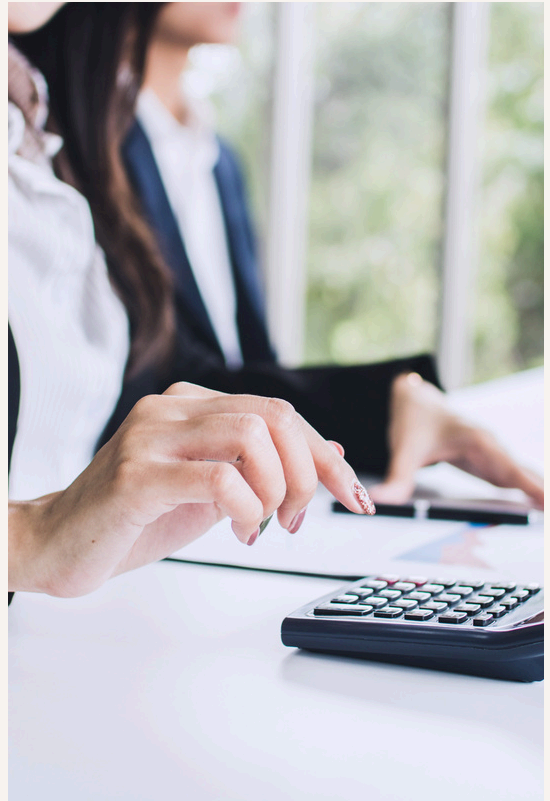
Not sure how to do any of this? That's what I'm here for. Just ask!



SETTING THE RIGHT NIGHTLY RATE 04

05

FINANCING OPTIONS FOR A VACATION HOME



Buying a vacation home is different from buying a primary residence. Here are some financing options:

Second-home loan – Best for buyers who plan to personally use the home and rent it out occasionally.

Investment property loan – If you plan to rent it full-time, you may need an investment loan with different terms.

Cash purchase – Some buyers prefer to buy in cash to avoid mortgage costs and maximize rental profit.

Each option has pros and cons. I work with experienced lenders who specialize in vacation home financing in [CITY]. If you need recommendations, let me know. I don't get any sort of kickback from this, just to be completely transparent.

I only recommend lenders that I've worked with in the past, who did a great job, were responsive and easy to reach, and made my clients happy. I don't share recommendations for lenders (or housekeepers, contractors, or property managers) that I wouldn't use myself on my own properties.

MANAGING YOUR VACATION RENTAL

Should you self-manage or hire a property manager? There is no right or wrong answer, only the one that's right for you.

- ◆ Self-management – More profit, but requires handling bookings, guest issues, and cleaning.
- ◆ Property manager – Less hassle, but they take a percentage of rental income.

As someone who has tried it both ways, it's definitely easier to have someone else manage the property. If you value time more than money, this is the ideal solution.

If you're willing to deal with 100% of the details, problems, and minor annoyances yourself in order to maximize your profit, there's nothing wrong with that if you have the time and the temperament to deal with unhappy guests now and then.

If you don't live near [CITY], a property manager might be the best option. Need local recommendations? I can connect you with trusted professionals.



MARKETING YOUR RENTAL FOR MAXIMUM BOOKINGS

To keep your vacation home booked and profitable, you need a strong marketing plan. Marketing is key to making your vacation home a success.



✓ Professional photos – Listings with high-quality photos get more clicks and bookings. Low lighting cell phone photos taken in portrait vs. landscape will do your property a huge disservice. Resist the temptation to save a few bucks!

✓ Optimized descriptions – Highlight key selling points to attract guests. This isn't nearly as hard as you'd think with tools like ChatGPT readily available.

✓ List on multiple platforms – Airbnb, VRBO, and Booking.com all reach different audiences.

✓ Have a shared Google calendar – If all platforms use the same calendar, you will not have issues with double booking guests.

Bonus Tip: Share the Google calendar with the housekeeping crew so they know exactly when to go over for cleaning services between guests!

WHAT'S

NEXT?



A vacation home where you can spend the winters (or the summers, or holidays) doesn't have to remain a dream forever.

But it won't happen without a solid plan. Luckily you don't have to figure this out alone.

I specialize in helping buyers in The Villages find vacation homes that make financial sense. If you're serious about making your dream a reality, let's chat and see if it's the right move for you.

📞 Schedule a free discovery call today by clicking the button below.

Looking forward to helping you find the perfect vacation home!

Liss Cartagena & Partners Team
352.877.1855

Realty Executives in The Villages
www.LissRealtorAndMortgage.com

SCHEDULE A CALL

ABOUT ME



- Strong negotiator
- Stellar reputation among agents
- Multi-Million Dollar Seller
- Expert in Transitioning Homes
- Loaded with Resources
- Top Notch constant marketing
- Offer free staging
- Many FINANCING OPTIONS

Liss's knowledge and experience as a Mortgage Loan Originator and as an Investor, have equipped her with a WIDE range of solutions....where her long list of options continues to help folks where others stop!

Liss Cartagena & Partners Team

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