

STR vs. LTR: Which is Right for Your Vermont Property?

A Complete Guide for Vermont Property Owners

Choosing between short-term rentals (STRs) and long-term rentals (LTRs) can make a big difference in your income, workload, and peace of mind. Here's a comprehensive, Vermont-specific guide to help you decide what's best for your property and your goals.

What's the Difference?

- **Short-Term Rental (STR):** Nightly/weekly stays (Airbnb, VRBO, Furnished Finder); higher turnover, more guest communication, often seasonal demand.
 - **Long-Term Rental (LTR):** 12-month or longer leases; stable income, less turnover, fewer management tasks.
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Pros & Cons Table

Factor	STR (Short-Term)	LTR (Long-Term)
Income	Higher (variable/seasonal)	Steady (predictable)
Effort	Frequent turnovers, cleaning	Set-and-forget, low turnover
Risk	Guest damage, vacancies	Tenant issues, late rent
Regulation	STR laws, permits, taxes	Standard landlord-tenant law
Marketing	Ongoing, platform-based	Lease-up, less frequent
Tax/Reporting	More complex, 3% VT surcharge	Simpler, standard reporting

Vermont-Specific Factors

- **STR Regulations:** Registration required, 3% State Rooms Tax, some towns have extra rules or limits
 - **Peak Seasons:** Ski, foliage, summer tourism drive STR demand
 - **LTR Demand:** Year-round, especially in Burlington, Chittenden County, and college towns
 - **Security Deposits:** Different rules for STRs vs. LTRs
 - **Insurance:** STRs may require different or additional coverage
 - **Local Trends:** Some towns are tightening STR rules—always check before listing
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Owner Lifestyle Fit: Quiz

- Do you want to use your property personally for part of the year? (STR)
 - Are you comfortable with frequent communication and turnovers? (STR)
 - Do you prefer a steady income and less day-to-day management? (LTR)
 - Are you prepared to comply with local STR laws and taxes? (STR)
 - Is your property in a tourist hotspot or a residential area?
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How Building Blocks Supports Both

- **For STRs:**
 - Listing setup, guest communication, cleaning coordination, dynamic pricing, and compliance with local laws
 - **For LTRs:**
 - Tenant screening, leasing, maintenance, rent collection, and legal compliance
 - **For Both:**
 - Owner portal, financial reporting, 24/7 support, transparent fees
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Step-by-Step Decision Guide

1. Define your income goals and risk tolerance.
 2. Assess your property's location and amenities.
 3. Research local regulations (town, HOA, insurance)
 4. Consider your desired involvement level.
 5. Compare financial projections (STR vs. LTR)
 6. Talk with a Vermont property management expert (that's us!)
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Frequently Asked Questions

- **Can I switch my property from STR to LTR or vice versa?**
 - Yes, but check local rules and lease terms first.
- **Which makes more money in Vermont?**
 - STRs can earn more in peak seasons, but LTRs provide year-round stability.
- **What platforms do you use for STRs?**
 - Airbnb, VRBO, Furnished Finder, and more
- **How do you screen STR guests?**
 - We use platform reviews, ID verification, and security deposits.
- **How do I know what's right for me?**

- Use our quiz, compare numbers, or book a free consult for personalized advice.

Still unsure? Download our full guide or book a free consult—let's find your best fit together!

Contact us at Harper@buildingblocks-llc.com or 802-448-0890, or visit www.buildingblocks-llc.com.