VACATION HOME + RENTAL | UPDATED NOVEMBER 4, 2026

Buying a Vacation Home Near Disney: Personal Use and Short-Term Rentals

Your Florida vacation home, with a rental plan that leaves room for your own holidays.



AI-generated home illustration; original agent photograph.

A vacation home near Disney can combine a familiar place for your Florida trips with rental income from guest stays. Start by deciding which weeks you want for yourself, then evaluate the income the remaining calendar could support. In Kissimmee, Davenport and the wider Disney-area market, the right purchase depends on the specific home's permitted use, ownership costs and ability to serve both your family and paying guests.

YOUR STAYS	GUEST STAYS	YOUR BUDGET
Reserve personal dates	Test seasonal demand	Plan the costs of both

Compare the home and the resort together

If Reunion or another resort community is on your shortlist, review the particular home's layout, amenities, association charges and access or membership terms. Ask what owners and rental guests can actually use and which charges are additional. Compare those details with your personal priorities and the needs of the guests you hope to attract.

Put your own holidays in the calendar first

Owner stays reduce the nights available to rent. A holiday week you reserve for yourself may have a different revenue effect from an ordinary week, so ask for seasonal comparisons. Choose a layout and outdoor space you will enjoy, then assess whether the same property offers a practical guest experience and manageable operating costs.

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Enjoy your home. Give the rental plan a firm foundation.

Verify rental permission for the exact address

Osceola County's published process begins with checking zoning, obtaining the applicable Florida vacation-rental license and registering a local business tax receipt. Also review association restrictions. Confirm the actual governing jurisdiction for a Kissimmee or Davenport mailing address; city and county requirements are not interchangeable. Prior rental use alone is not proof of the approvals you will need. [1]

Use ordinary months as well as holiday weeks

Request booking history and comparable seasonal nightly rates, occupancy and owner-use exclusions. Deduct management and platform charges, taxes borne by the owner, insurance, HOA fees, utilities, pool care, maintenance, supplies and reserves, plus financing. Confirm who collects and remits applicable lodging taxes. Avoid counting guest-paid cleaning as owner profit when it offsets a cleaning expense. [2]

Define what a successful purchase means to you

Your goal may be family enjoyment with income offsetting part of the cost, or a stronger financial return. Test a base case and a slower-booking case before choosing a purchase price. Keep cash reserves for vacancies and repairs. A vacation rental does not automatically qualify for the primary-residence homestead exemption. [3]

Your purchase checklist

1. Confirm zoning, licenses, association rules and lender approval.
2. Deduct personal stays before estimating available rental nights.
3. Compare management contracts and full operating costs.
4. Check a slower-booking scenario and hold adequate reserves.

Buyer questions, answered

Can rental income cover all ownership costs? It may, but break-even and profit are not guaranteed. Compare net income after full costs and financing with the amount you can comfortably contribute.

Does every home near Disney allow vacation rentals? No. Verify the address, jurisdiction and association rules before making the rental plan part of your offer. [1]

What should I ask a property manager? Ask for all fees, services, owner-use rules, reporting, tax responsibilities and the assumptions behind any revenue projection.

BUY NOW. EXPLORE YOUR DISNEY-AREA OPTIONS.

Share your budget, preferred travel weeks and rental goals. Christopher can help compare suitable vacation homes and build a plan for personal enjoyment and guest stays.

407-900-0829 | WindermereHomeSales.com/contact

Explore Reunion community information | Plan your vacation-home search

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SOURCES | Checked November 4, 2026

1. Osceola County: short-term rental licensing steps
2. Florida Department of Revenue: transient rental taxes
3. Florida Department of Revenue: homestead and property use

General information. Confirm current rules and property-specific eligibility with the responsible authority.