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The Hot Springs Short-Term Rental Buyer's Checklist

Everything to check before you buy a Hot Springs home to rent short-term, in the order that saves you money. Work it top to bottom; the first item disqualifies more deals than any other.

1 · Can this address even be a short-term rental?

- **Jurisdiction first.** Is it inside the City of Hot Springs or in unincorporated Garland County? County addresses are not under the city's STR license at all.
- **City + residential zone?** New residential STR licenses are capped at 400 and have been full since July 1, 2025, with no waitlist. Assume no new license unless an exception applies.
- **City + non-residential zone?** C-TR, C-N, C-MU, C-G, CBD, I-L, I-H and I-MU can still get a new license. Historic Property Registry homes and condos recorded before Jan 18, 2022 also qualify.
- **Confirm it.** Check the exact address on bnbhot.com/str-eligibility/ and with city Planning & Development at 501-321-6905 before you write an offer.

> **Do this before anything else.** A home's price means nothing for rental income if it can't be licensed. Most listings never tell you.

2 · Due diligence on the property

- **Water & septic:** city sewer or septic? Well or city water? Get the septic inspected.
- **Flood zone:** check the FEMA zone, especially lakefront. Factor flood insurance into the numbers.
- **Dock & shoreline:** Lake Hamilton docks are permitted by Entergy; Lake Ouachita by the US Army Corps. A permit does not automatically transfer, confirm it.
- **HOA / POA:** Hot Springs Village and some subdivisions have their own rental rules. Read them before you buy.
- **Condition:** roof, HVAC, radon (common here), foundation, and anything deferred.

3 · Run the numbers

- **Purchase:** price, down payment, rate, closing costs.
- **Carrying:** mortgage, ~0.6% Garland County property tax, insurance (plus flood if applicable).
- **Revenue:** estimate nightly rate and occupancy (mid-40s% is typical); use bnbhot.com's calculator.
- **Fees & taxes:** Airbnb 15.5%, Vrbo 12%; lodging taxes total ~14.5% on stays under 30 nights; cleaning and management.
- **Net:** self-managed leaves ~50% of gross; full management closer to ~30%.

4 · License, set up & launch

- Apply for the city STR license (if required) and register for the Advertising & Promotion lodging tax.
- Occupancy cap is two per bedroom plus two; off-street parking; a local manager reachable within 60 minutes.
- Furnish, photograph in daylight, write an honest listing, set pricing with the fees built in, sync calendars.
- Line up a reliable turnover cleaner and a backup.

> **Want this checked for a specific address?** Nancy Bergeron and The Bergeron Group (Keller Williams) read every Hot Springs property through an investor's lens. Call **501-463-6328** or start at **bnbhot.com**.

General information, not legal, tax or financial advice. Rules change, confirm current requirements with the City of Hot Springs, Garland County and a professional before you buy. © 2026 BNB Hot.