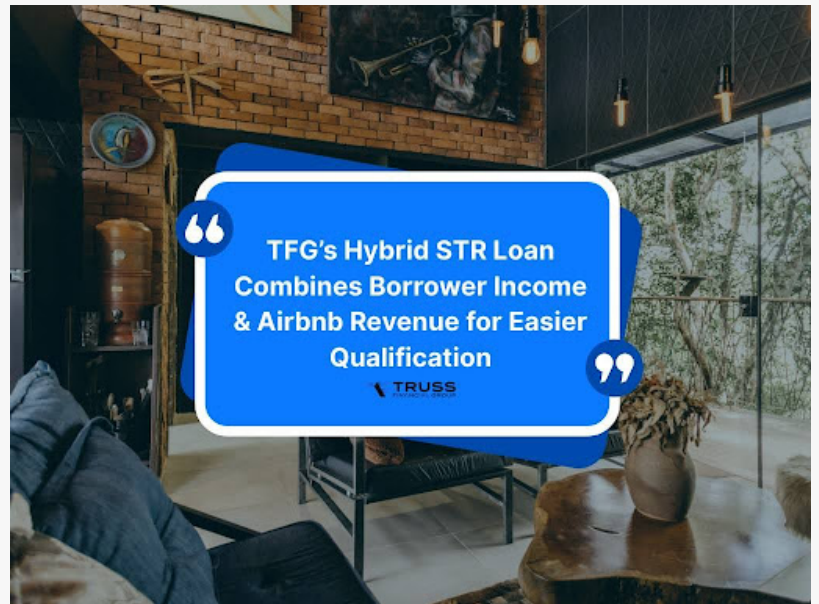


TFG Launches Hybrid Short-Term Rental (STR) Loan, Combining Borrower Income and Airbnb Revenue for Easier Qualification

The new mortgage program combines traditional income and short-term rental revenue, expanding financing options for U.S. real estate investors.

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EINPresswire.com/ -- Truss Financial Group (TFG) has introduced the [Hybrid STR \(Short-Term Rental\) Loan](#), an innovative mortgage designed for the modern real estate investor. The program allows borrowers to qualify using both verified personal income and documented short-term rental earnings, creating a more accurate picture of an investor's true financial strength.



TFG Hybrid STR Loan Explained

The Hybrid STR Loan merges traditional full-doc underwriting with a DSCR-style evaluation of rental income, allowing both verified employment earnings and short-term rental cash flow to count toward qualification. This dual qualification structure gives investors flexibility to use all their income sources while benefiting from favorable residential-style terms for non-owner-occupied or second homes, and faster underwriting.

“

The Hybrid STR Loan bridges that gap by combining both into one powerful product, allowing investors to qualify using both their paycheck and their Airbnb revenue.”

Jason, CMO of TFG

It allows qualified investors to obtain up to [85–90% loan-to-value, with down payments as low as 10–15%](#), depending on borrower profile, a higher leverage than

typically available through conventional or DSCR-only loans. Borrowers also have the option to

title investment properties under an LLC for liability protection, a feature rarely available in conventional residential loans. LLC titling is available only for investment properties and cannot be combined with owner-occupied use.

The Key benefits of the Hybrid STR Loan include:

Dual Income Qualification: Investors can leverage both personal employment income and documented or historical short-term rental revenue short-term rental revenue to qualify, creating a blended income profile for a larger eligible loan amount.

This means profitable Airbnb hosts who previously fell short on W-2 income can now count their rental cash flow toward loan approval.

Higher Leverage: The program offers financing up to 85–90% loan-to-value, with down payments as low as 10–15%, depending on borrower profile, significantly lower equity requirements than typical investor loans (which often require 20–25% down). By combining income sources, borrowers may secure better loan-to-value ratios and maximize their investment capital.

Faster Approvals: Documented third-party rental performance data (from sources such as Airbnb, Vrbo, or Rabbu) may support faster underwriting. Investors benefit from a quicker, digital mortgage process without the usual documentation hurdles.

Flexible Use & Ownership: The Hybrid STR Loan is ideal for properties that serve dual purposes. For example, a vacation home that the owner occupies part of the year and rents out the rest. The loan retains the advantages of a residential mortgage (such as more favorable rates and terms), while allowing business-friendly features like titling the property under an LLC for liability protection. This flexibility empowers investors to manage properties as both personal residences and income-generating assets.

“The line between home and business assets is blurring for today’s Airbnb hosts and vacation rental investors,” said Jason Nichols, CMO and co-founder of Truss Financial Group.

“Traditional mortgages overlook rental cash flow, and DSCR loans typically qualify based solely on rental income. The Hybrid STR Loan bridges that gap by combining both into one powerful product, allowing investors to qualify using both their paycheck and their Airbnb revenue. This dual approach recognizes the property’s true earning potential and gives our clients a financing edge.”

U.S. Short-term Industry Outlook							AIRDNA
Short-Term Rental Historical Performance & Forecast (2019-2025)							Forecast
	2019	2020	2021	2022	2023	2024	2025
Available Listings (Average)	1,198,951	1,088,639	1,128,014	1,358,078	1,557,046	1,674,300	1,757,602
Nights Listed (% Change)	22.7%	-13.1%	8.3%	22.3%	8.5%	7.3%	6.0%
Demand (% Change)	27.8%	-12.6%	18.5%	14.5%	1.8%	5.9%	6.8%
Occupancy	56.5%	56.8%	62.2%	58.2%	54.7%	54.0%	54.3%
ADR (% Change)	2.1%	9.4%	10.8%	5.1%	-2.3%	2.0%	2.1%
RevPAR (% Change)	4.3%	10.1%	21.3%	-1.7%	-8.3%	0.6%	2.9%

Hybrid Short-Term Rental (STR) Loan

The launch of the Hybrid STR Loan comes as the short-term rental market reaches maturity and reliable data now underpins the sector. Platforms like Airbnb and Vrbo provide years of historical or documented rental income statistics, enabling lenders to confidently factor that income into loan decisions.

“For the first time, we have dependable third-party [data on what a vacation rental can earn](#),” Nichols added. “That means we can responsibly lend against that income. It’s a win-win: borrowers get credit for their rental cash flow, and we get a fuller picture of their true ability to repay.”

Loan terms and eligibility may vary based on borrower qualifications and property factors. Program features, occupancy rules, and maximum LTVs vary by lender and state. All applications are subject to full lender review and approval. Airbnb and Vrbo are registered trademarks of their respective owners, and no endorsement is implied.

About Truss Financial Group

Truss Financial Group is a mortgage lender specializing in financing solutions for self-employed individuals and real estate investors who may not meet traditional bank underwriting standards. The company offers various non-qualified mortgage (Non-QM) programs, such as bank statement loans, stated income mortgages, DSCR loans, and fix & flip financing, all tailored to the needs of entrepreneurs and investors seeking alternative lending options.

Founded in 2006 and based in Ladera Ranch, California, Truss Financial Group prides itself on using innovative loan products and expert guidance to help clients turn obstacles into opportunities.

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