The Going Rate Q3 2026

The quarterly report on what the DVC point rental market really costs.

BY MICHAEL STARLANE

Thousands of Disney Vacation Club (DVC) owners rent out points they cannot use, and thousands of families use those points to stay at deluxe resorts for less. Between them sits a handful of brokers, and nobody publishes what the middle actually costs. This report does. Every number is dated, every source is public, and the work is shown.

MEAN BROKER'S CUT $5.85 per point, a floor, across 59 matched cells	SHARE OF THE RENTER PRICE 24.6% about a quarter of every dollar a renter pays
OFFERS COLLECTED 122 from public pages, 2026-07-24	PUBLISHING FULL PRICES 2 / 5 only two post a complete price list; the others offer a promo, a single default rate, or owner-set listings

In this report

The data

Every number on this page is in the downloads. CC BY 4.0, cite Michael Starlane when you use it.

THE SPLIT

Where a rented point's money goes

$18.12 75.4%

The owner keeps up to

24.6% $5.85

The broker takes at least

The average across all 59 matched cells on the two published rate cards, DVC Shop's and David's, collected 2026-07-24. DVC Shop lists owner rates as maximums, so the real cut can only be larger than this.

01

RATES

What it costs to rent DVC points

At the brokers that publish rate cards, the posted per-point price lists, renters pay **$20 to $35 per point**, and published owner payouts top out between **$16 and $29**. On the peer to peer marketplace, owners set their own price inside a $12 to $45 band. Where a given rental lands depends on the resort, how far ahead the reservation is booked, and who sits in the middle.

Two snapshots, two weeks apart, one mover. Between 2026-07-11 and 2026-07-24, dvc-rental.com raised its calculator rate from $25 to $27 and its owner rate from $18 to $20. Everything else held.

Put both sides of the same rental on one dollar scale and a pattern shows up immediately. At every company that publishes what it pays an owner and what it charges a renter, the gap between the two averages **$5.82 to $7** a point depending on the broker, roughly a quarter of what the renter pays. The marketplace is built the other way around: owners name the price and the platform takes a published percentage, so its cut is small on a cheap point and large on an expensive one. The company that publishes no renter card cannot be measured at all, and its two owner ceilings contradict each other.

How much owners get paid per point

Published owner payouts top out between $16 and $29 a point depending on resort and booking window, and every one of those numbers is written as a ceiling: a best case, not a going rate. On the peer to peer marketplace owners set their own price inside a $12 to $45 band instead. Owners are really asking a break-even question against annual dues; this report measures the payout half of it, from what the companies themselves publish.

The five companies, and what each one actually posts

DVC Shop Rentals

FULL RATE CARD

RENTER PAYS

$20 to $35

OWNER PAYOUT

$16 to $29

published as a ceiling

The only complete card in this market, 17 resorts by 3 booking windows. Add $2 a point under 50 points or on transfers.

David's Vacation Club Rentals

RATE CARD AND LISTINGS

RENTER PAYS

$22 to $29

OWNER PAYOUT

$18 to $23

Its confirmed-reservation listings run $14 to $29, median $24.

Sleep Around Points

OWNERS SET THE PRICE

RENTER PAYS

the listing, plus 7%

OWNER PAYOUT

the listing, less 4%

Owners price their own listings inside a $12 to $45 band. The cut is published as fees rather than built into a rate card. Author's own company, see disclosure.

DVC Rental (dvc-rental.com)

CALCULATOR DEFAULT

RENTER PAYS

$27

OWNER PAYOUT

$20

A 4% fee lands at checkout, so the renter’s all-in price is $28.08 a point.

DVC Rental Store

PROMO AND CEILINGS ONLY

RENTER PAYS

$19

promo only

OWNER PAYOUT

$19 or $24

two ceilings, different pages

The promo blog is dated 2024-02-14 and still published. The two owner ceilings sit on different pages of the same site.

Per point, as published on 2026-07-24. Ceilings are written as the company writes them.

EXHIBIT 1

What an owner is paid, what a renter pays, and the gap between them.

Dollars per point, 2026-07-24. Ordered by the share of the renter price that gap represents.

Owner is paid · The cut · Renter pays · A ceiling, so the real gap can only be wider

A percentage, so the cut grows with the price

DVC Rental (dvc-rental.com)

one published pair, calculator default

25.9%

of the renter price
$7.00 a point, or $8.08 once the checkout fee lands

DVC Shop Rentals

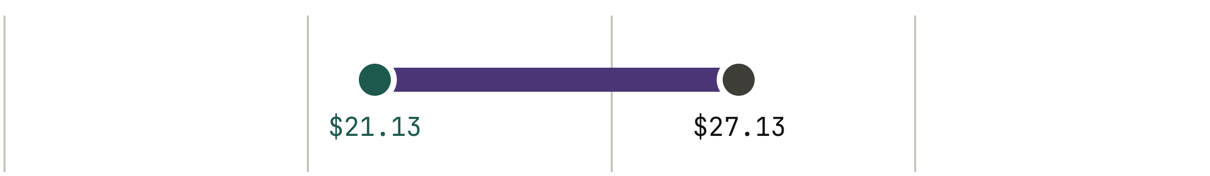
51 matched cells, published rate card

25.0%

of the renter price
$5.82 a point, a floor

David's Vacation Club Rentals

8 matched cells, published rate card

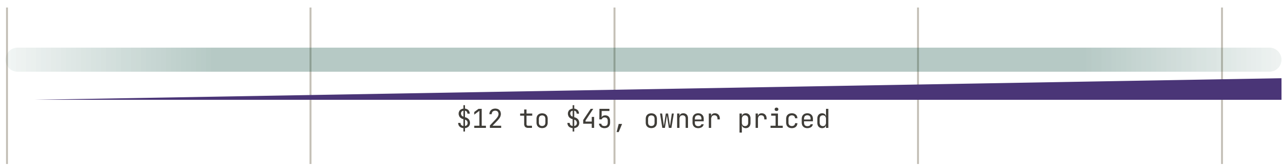


22.2%

of the renter price
$6.00 a point

Sleep Around Points

owners set the price, cut published as fees

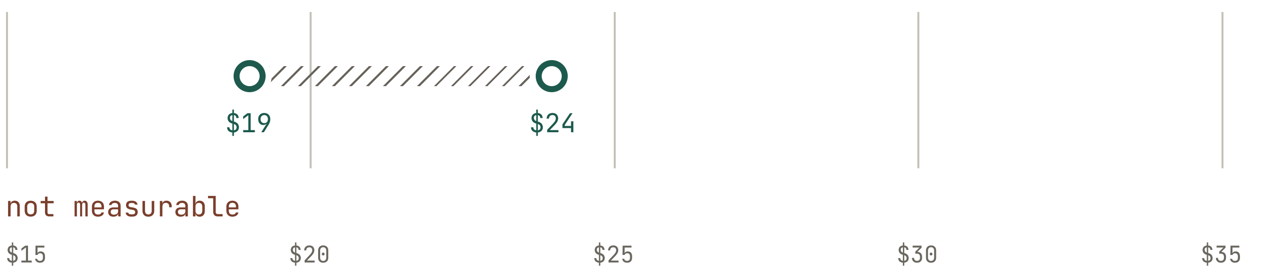


10.3%

of the renter price
$1.32 to $4.95 a point across the band

DVC Rental Store

no renter rate card; two owner ceilings on one site



DVC Shop and David's are averages of every cell where both sides of the same rental are published. **dvc-rental.com** is its one published pair; the paler extension on its bar is the 4% checkout fee, which lifts the renter's all-in price to $28.08.

Where the owner side is published as a ceiling, the cut shown is a floor: the real gap can only be wider. **DVC Rental Store** publishes too little to pair at all, no renter card, only a $19 promo for stays inside 7 months, and two owner ceilings on the same site that contradict each other.

Sleep Around Points is **the author's own company**. Read the disclosure.

Sleep Around Points sets no company rate. Its row is the owner-set band and its cut is the published fee, exact rather than derived.

One judgment call inside David's average: its card never names Polynesian Tower, but its own calculator prices it at the $29 Platinum rate in all 13 room cells, so it is counted as Platinum in the matched cells here.

THE FINDING

Two competitors, measured independently, land within eighteen cents of each other.

Across DVC Shop's fifty-one matched cells, the cut averages $5.82 a point. Across David's eight, it averages $6.00. Neither broker publishes that number. It had to be computed, twice, from two independent rate cards, before it could be believed.

02

THE CUT

The Broker's Cut: what the middle takes

The Broker's Cut is what the middle takes in a DVC point rental: the renter price minus the owner payout on the same rental, per point. None of the five companies measured here publishes the number itself; at most they publish the ingredients, two sides of a rate card or a pair of fees. So we compute it.

$5.85	24.6%	$4 to $8.08
mean Broker's Cut per point, a floor, across 59 matched cells at two brokers	of the renter price	the measured range across three brokers, checkout fee included

Two brokers publish enough to measure. On DVC Shop's card, 51 matched cells average **$5.82**. On David's, the four published renter tiers pair with its owner card for a **$6.00** average across 8 cells.

The pattern holds where the numbers are thinner. dvc-rental.com's single published pair implies a $7 cut, $8.08 once its 4% checkout fee lands. Across the brokers, wherever the middle can be measured at all, it takes **18 to 29 percent** of every dollar. About a quarter. The one marketplace in the set is the outlier: Sleep Around Points publishes its cut outright as fees, 4% from the owner and 7% from the renter, which works out to 10.3% of what the renter pays at any price.

The one holdout is DVC Rental Store, which posts no renter rate card and, as of this snapshot, carries two contradictory owner ceilings on the same site, up to $24 on one page and up to $19 on another. Its cut cannot be measured. The next finding shows what its own published numbers imply anyway.

DVC Shop's card is the only complete one in this market, so it is the only place the cut can be read cell by cell. Doing that turns up something the averages hide. The cut is not a percentage at all. It is a **flat $6 a point in 43 of 51 cells**, whatever the resort and whatever the booking window. A flat fee on a variable price means the share moves inversely to the price, so the cheapest stays carry the largest cut.

EXHIBIT 2

Every cell of the only complete rate card in this market, shaded by what the middle takes.

Resorts run most expensive to cheapest by the 7+ month renter rate. Because the dollar cut barely moves, the shading in that column falls as a clean staircase: booked 7 or more months out, a family renting Saratoga Springs hands the middle 27.3% of what they pay, and a family renting the Fort Wilderness Cabins hands it 17.1%. The two earlier windows barely differentiate at all, which is its own finding.

25.0%
$18 ⟶ $24

TOP LINE

The broker keeps **25%** of what this renter pays.

BOTTOM LINE

The owner is paid **$18**; the renter pays **$24**. The $6 between them is the cut.

DARKER MEANS THE MIDDLE TAKES A BIGGER SHARE

17% — 28%

Currently on sale. The discount comes out of the broker's margin, not the owner's.

RESORT priciest at the top	0 TO 4 MONTHS OUT booking late	4 TO 7 MONTHS OUT inside the 7 month window	7+ MONTHS OUT 7 months and out, where resorts finally differ
Fort Wilderness Cabins	27.3% $16 ⟶ $22	26.1% $17 ⟶ $23	17.1% $29 ⟶ $35
Disneyland Hotel	27.3% $16 ⟶ $22	26.1% $17 ⟶ $23	20.0% $24 ⟶ $30
Beach Club	27.3% $16 ⟶ $22	26.1% $17 ⟶ $23	20.7% $23 ⟶ $29
Polynesian	26.1% $17 ⟶ $23	26.1% $17 ⟶ $23	20.7% $23 ⟶ $29
Boulder Ridge	27.3% $16 ⟶ $22	26.1% $17 ⟶ $23	21.4% $22 ⟶ $28
Grand Californian	27.3% $16 ⟶ $22	26.1% $17 ⟶ $23	21.4% $22 ⟶ $28

RESORT priciest at the top	0 TO 4 MONTHS OUT booking late	4 TO 7 MONTHS OUT inside the 7 month window	7+ MONTHS OUT 7 months and out, where resorts finally differ
Grand Floridian	27.3% $16 → $22	26.1% $17 → $23	22.2% $21 → $27
Riviera	26.1% $17 → $23	26.1% $17 → $23	22.2% $21 → $27
Boardwalk	27.3% $16 → $22	26.1% $17 → $23	23.1% $20 → $26
Animal Kingdom	27.3% $16 → $22	27.3% $16 → $22	25.0% $18 → $24
Aulani	27.3% $16 → $22	26.1% $17 → $23	25.0% $18 → $24
Bay Lake Tower	27.3% $16 → $22	26.1% $17 → $23	25.0% $18 → $24
Copper Creek	27.3% $16 → $22	26.1% $17 → $23	25.0% $18 → $24
Old Key West	23.8% $16 → $21	23.8% $16 → $21	26.1% $17 → $23
Hilton Head	23.8% $16 → $21	23.8% $16 → $21	27.3% $16 → $22
Saratoga Springs	20.0% $16 → $20	23.8% $16 → $21	27.3% $16 → $22
Vero Beach	23.8% $16 → $21	23.8% $16 → $21	27.3% $16 → $22

How to read it: each cell is the broker's cut as a share of the renter price, with the two dollar figures underneath. The 8 cells where the cut dips under $6 are DVC Shop's current sale rooms. The sale cuts the renter price only, the owner rate stays put, so the discount comes out of the broker's margin. Owner rates are maximums, so every share shown is a minimum.

03

TRANSPARENCY

Only two of the five companies publish their prices

Of the five companies measured here, only **DVC Shop and David's** publish rate cards complete enough to know what a specific rental pays before you ask. Of the other three, the two brokers post a promo, a ceiling, or a calculator default, and the real number arrives only after you request a quote; the marketplace posts no company rate at all, just the band its owners price inside, so what you see is each owner's listing.

That asymmetry shapes everything else in this report. It is why the Broker's Cut can be computed properly at only two companies, and it is why renters and owners comparing the rest are mostly comparing marketing. When a market's posted prices are this thin, whoever publishes real numbers sets the reference. That is what this report is for.

DVC Rental Store is the working example. It posts no rate card, but it does publish example weekly totals on its cost blog and, separately, the point charts for the same week in its own calculator. Divide one by the other and all 17 resorts land on exact whole dollars, $21 to $28 per point. The refusal to publish is the finding.

EXHIBIT 3

17 divisions. 17 whole dollars. Not one cent of remainder.

DVC Rental Store publishes no renter rate card. It does publish example weekly totals, and separately the point charts for the same week. Divide one by the other and every resort lands on an exact whole dollar, the card it will not post, reconstructed from its own numbers. Derived 2026-07-24.

RESORT	WEEKLY TOTAL	POINTS	IMPLIED RATE	ROOM MAPPING
Hilton Head	$2,436	116	$21	
Old Key West	$1,491	71	$21	
Saratoga Springs	$1,533	73	$21	
Vero Beach	$1,974	94	$21	studio, 94 points
Riviera	$2,288	104	$22	
Animal Kingdom	$1,748	76	$23	Kidani resort view, 76 points
Copper Creek	$2,185	95	$23	
Bay Lake Tower	$2,328	97	$24	
Boulder Ridge	$2,328	97	$24	
Aulani	$3,094	119	$26	
Boardwalk	$1,976	76	$26	
Grand Floridian	$3,120	120	$26	
Disneyland Hotel	$2,997	111	$27	deluxe studio, 111 points
Fort Wilderness Cabins	$2,997	111	$27	
Grand Californian	$3,483	129	$27	
Beach Club	$2,800	100	$28	
Polynesian	$2,912	104	$28	

These rates are worked out from the operator's own published numbers, not a posted card: weekly totals from its cost blog, dated 2025-12-19, divided by the point counts its own calculator shows for the same week, September 7 to 14, 2026. We did the division, and all 17 results land on exact whole dollars. Rates at this operator vary by resort and booking window, so this is one week's card, not a full one. Where two room mappings were plausible, the division that came out exact settled it; those tiles carry the note. Even these, its own numbers, sit hard against the two owner ceilings it publishes: at implied renter rates of $21 to $28 a point, paying an owner the advertised up-to-$24 would leave the middle little or nothing at most resorts.

Watched but not measured

The census covers the five companies with institutional footprints, and a longer tail sits around them. Two are worth naming. DVC Store trades on the longest lineage in the wider timeshare trade, its parent has sold Disney timeshares since the 1990s, and it publishes a soft owner rate and a rough renter figure, enough of a pair that it joins the measured census in Q4. DVC Rental Club lets owners set the price and discloses a flat $4 per point fee, the only channel outside this census we found publishing its cut outright. Beyond those, a handful of smaller channels publish an owner rate only, or no rates at all, and the resale boards and owner groups trade in whole reservation dollars, never per point, so none of it is measurable under this method.

Spot checked from public pages, 2026-07-31.

04

OWNERSHIP

Who owns the middle

Five storefronts, five different paper trails. The market's two oldest brands are run by its two youngest companies: David's has traded under its name since 2005 and DVC Rental Store since 2012, yet the entities operating them today date to 2023 and 2020. One of those two changed hands twice in six years, and took its brand name from the founders' original corporation in a pair of same-day filings. Another names a president who appears nowhere on its own filings, and its renter agreement points to a California registered address and New York governing law for what turns out to be a Florida company; California has no record of it. Every entry below is built from corporate registries, regulator files, and company filings, and every one links its source.

EXHIBIT 4

Broker ownership from public records, accessed August 3, 2026.

DVC Rental Store

REGISTRY CONFIRMED

ENTITY	The DVC Rental Store, LLC (formed 2020-02-28 as New DVC Rental, LLC; renamed 2020-04-13)
JURISDICTION	Indiana, USA
PARENT	Keyholder Vacations (rebranded from World of DVC, January 2025).
FOUNDED	2012
PRINCIPALS	Brian Coan, Keith Dickerson, Brad Shaffer, Nick Cotton, Drew Dickerson, Tony Adragna

DVC Rental Store was founded in 2012 in Indiana as The DVC Rental Store, Inc. by Keith Dickerson and Brad Shaffer. In February 2020 a new entity, New DVC Rental, LLC, was formed; on April 13, 2020, in same-day filings by the same legal representative, the original corporation was renamed DVCRS Asset Group, Inc. and the LLC took the name The DVC Rental Store, LLC, registering the storefront's assumed names that June. The LLC is active, with Keyholder Vacations' CFO Brian Coan as its sole officer of record; the founders' renamed corporation remains officered by Shaffer and Dickerson and is listed as Past Due on its 2026 Indiana entity report. A majority stake in the business was sold in 2020 to The Resorts Companies and Xyresic Capital, and The Resorts Companies acquired it outright on December 17, 2025. It operates under the Keyholder Vacations brand. Keyholder Vacations also owns DVC Fan, a prominent DVC news outlet, acquired in 2023 per Keyholder's own published timeline; DVC Fan's coverage of the December 2025 condo association meetings was written by DVC Rental Store's president.

SOURCE ⟶ (HTTPS://BSD.SOS.IN.GOV/PUBLICBUSINESSSEARCH)

David's Vacation Club Rentals

REGISTRY CONFIRMED

ENTITY	David's Vacation Club Rentals Inc. (Ontario corporation, incorporated 2023-12-15)
JURISDICTION	Ontario, Canada
PARENT	independent
FOUNDED	2005
PRINCIPALS	David Mullett, Melissa Mullett

David's Vacation Club Rentals Inc. is an Ontario corporation, OCN 1000736588, incorporated December 15, 2023, active, based in London, Ontario. Company materials describe the business as operating since 2005. The Ontario registry shows the structure formalizing in 2014: the trade name was registered that August as a sole proprietorship of founder David Mullett, and TICO registration 50021838 was issued to Mullett personally that December. The current corporation took over in a 2023-2024 restructuring: it was incorporated in December 2023, its own TICO registration (50027583, active to March 2027, listing Melissa Mullett as Manager/CEO) began in April 2024, and the sole-prop trade name went inactive that August, so the company's TICO registration history is continuous from December 19, 2014. TICO's public record shows no notices of proposal, terms and conditions, charges, or convictions. The site's terms attribute its platform to Capitol Technologies, a business name registered to the corporation in June 2025 under a computer-systems-design classification; the same name had been Mullett's personal sole-proprietorship registration in 2008-2013 and 2015-2025. Directors of the corporation have not yet been retrieved from the corporate registry; leadership is sourced from the TICO record and the company's own materials.

SOURCE ⟶ (HTTPS://WWW.ONTARIO.CA/PAGE/ONTARIO-BUSINESS-REGISTRY)

DVC Shop / DVC Shop Rentals

REGISTRY CONFIRMED

ENTITY	DVCSHOP, LLC (registry-verbatim, one word; styled DVC Shop publicly; licensed with DBPR as DVC SHOP LLC)
JURISDICTION	Florida, USA
PARENT	independent
FOUNDED	2019
PRINCIPALS	Beatrice Thaxton, Seth Nock

DVCSHOP, LLC is a Florida limited liability company, document number L19000113058, formed April 25, 2019, active with annual reports current through 2026, based in Davenport, Florida, with Terry Covert as registered agent. Beatrice Thaxton is the sole manager of record on its articles and every annual report; the company's own 2020 press release describes her as the licensed real estate broker heading its resale division and names Seth Nock as its president, a title that appears nowhere on the registry record. The company's renter agreement lists a California 'registered address' in Alameda and a New York governing-law clause; a California registry search on 2026-08-03 found no entity under the company's name in that state, so the operating entity is the Florida LLC and the agreement's California and New York references remain unexplained by any public filing. Its resale arm operates under an active Florida real estate corporation license (CQ1058568, licensed June 2019, expiring 2028), issued weeks after the LLC's formation.

SOURCE ⟶ (HTTPS://SEARCH.SUNBIZ.ORG/INQUIRY/CORPORATIONSEARCH/BYNAME)

dvc-rental.com

REGISTRY CONFIRMED

ENTITY	DVC-RENTAL LLC (registry-verbatim; styled dvc-rental.com publicly)
JURISDICTION	Florida, USA
PARENT	independent
FOUNDED	2017
PRINCIPALS	Scott Ferraioli, Shannon Ferraioli

DVC-RENTAL LLC is a Florida limited liability company, document number L17000105389, formed effective May 11, 2017, active with annual reports current through 2026. Scott Ferraioli is its authorized member and registered agent and signed its 2026 annual report as owner; Shannon Ferraioli is its authorized manager. Its resale-side sister company, Buy and Sell DVC, Inc. (Florida document number P15000075436, filed 2015, active), operates from the same Windermere, Florida address with Scott Ferraioli as president; that company's own site lists a licensed real estate broker, Jason Erpelding, who also appears as a director on its corporate record, and describes DVC-Rental.com as its sister company.

SOURCE ⟶ (HTTPS://SEARCH.SUNBIZ.ORG/INQUIRY/CORPORATIONSEARCH/BYNAME)

Sleep Around Points

REGISTRY CONFIRMED

ENTITY	Park Maxing, Inc.
JURISDICTION	Florida, US
PARENT	independent
FOUNDED	2025
PRINCIPALS	Michael J. Latulippe, Jeremiah T. MacKinnon

Park Maxing, Inc. is registered in Florida as document number P25000042177, filed July 22, 2025, with active status. Michael J. Latulippe, who publishes as Michael Starlane and is named as Sleep Around Points' founder and editor on its editorial policy page, is listed as President, Director, and Registered Agent, and Jeremiah T. MacKinnon as Vice President and Director. Sleep Around Points is registered as the company's Florida fictitious name, registration number G26000021450.

SOURCE ⟶ (HTTPS://SEARCH.SUNBIZ.ORG/INQUIRY/CORPORATIONSEARCH/SEARCHRESULTDETAIL?INQUIRYTYPE=DOCUMENTNUMBER&AGGREGATEID=DOMP-P25000042177-CD3F188B-C582-4FCE-BC03-9B9970DE77C6&DIRECTIONTYPE=INITIAL&SEARCHNAMEORDER=PARKMAXING%20P250000421770&SEARCHTERM=P25000042177)

The chip on each card is the strength of the record behind it. Registry confirmed means a corporate registry filing was read directly, self reported means the company's own materials are the best source retrieved, press reported means the record comes from coverage rather than a filing. The confidence scale defines the tiers.

05

POLICY

The policy that has not bitten

Has Disney actually enforced the commercial use policy?

0

enforcement actions under the 2026 commercial use policy, effective March 30, 2026 and published March 31, have been publicly documented. Verified through press coverage, the DISboards official thread, and DVC community forums as of August 3, 2026.

Disney signaled this policy for the better part of two decades, and its 2011 predecessor sat on the books for fifteen years before being replaced. So far the new one has left no documented mark: what the community is living with is not termination letters, it is uncertainty about how the mechanics work.

WHAT OWNERS ARE SAYING · 16 posts sampled, July 2026

> *"I'm seeing mixed info: • Disney says Primary Guest can't be changed through normal self-service modification • some broker language makes it sound like Member Services/chat can still do it • other broker FAQs make it sound like once it's booked, the lead guest is locked"*
>
> Confusion and mixed information about post-policy-change rental mechanics, particularly around lead guest changes (occasional) · source (https://www.reddit.com/r/disneyvacationclub/comments/1ss434h/can_you_sti

> ll_change_the_lead_guest_on_a/)

> *"Inventory remains near historic lows, with fewer than 200 active listings reported by DVC Resale Market as of early June."*
>
> Resale inventory remains historically tight while prices stay stable, suggesting the market has not shown a rental-policy-driven sell-off (widespread) · source (https://www.reddit.com/r/disneyvacationclub/comments/1tvt2xx/disney_vacation_club_resale_market_update_why_dvc/)

> *"if you are a frequent renter, should you consider making the jump from renting points to owning your own DVC contract"*
>
> Frequent renters weighing whether to shift from renting points to owning a contract (common) · source (https://www.dvcresalemarket.com/blog/signs-you-should-buy-a-dvc-contract-instead-of-renting-points/)

The most concrete policy effect so far. Members are reporting confusion about whether the lead/primary guest on a DVC reservation can still be changed after the March 2026 policy change, with Disney indicating Primary Guest cannot be changed through normal self-service modification. source (https://www.reddit.com/r/disneyvacationclub/comments/1ss434h/can_you_still_change_the_lead_guest_on_a/)

TIMELINE

How it got here

2007-12-31

DVC amends Public Offering Statement, creates 20 reservation rule

Disney Vacation Club amended Public Offering Statements for its resorts to formally define commercial renting for the first time. DVCNews.com (https://dvcnews.com/index.php/dvc-program/policies-a-procedures/302-commercial-renting-limitations-amended-to-pos)

2011-09-01

Original Commercial Use Policy adopted by DVC board

The DVC Board of Directors adopted the first standalone Policy Regarding Commercial Use of Vacation Points, effective this date. DVC Resale Experts (https://www.dvcresaleexperts.com/disney-vacation-clubs-new-commercial-use-policy-what-every-member-needs-to-know/)

2024-12

DVC signals intent to target high volume point renters

During the December 2024 condo association meetings, held December 10 to 12 at Disney's Contemporary Resort, Shannon Sakaske, DVC Vice President of Member Experiences and Club Management, told owners that DVC was reviewing members who hold large point balances primarily to rent for profit and was actively figuring out ways to go after that. DVCNews.com (https://dvcnews.com/dvc-program-menu/policies-a-procedures/dvc-policy-news/6076-disney-vacation-club-makes-strong-statements-against-commercial-renting-walking-during-condo-meeting)

2025-06-02

DVC adds personal use checkbox and revises Terms and Conditions

DVC added a mandatory checkbox to the DVCMember.com booking flow requiring members to attest each reservation is for personal use only. BlogMickey (https://blogmickey.com/2025/06/disney-vacation-club-policy-commercial-renting/)

2025-06-11

Fan analysts criticize vagueness of new personal use language

DVC Advantages published a critique of the new checkbox and Terms and Conditions language, arguing the personal use standard remained too vague and questioning why DVC should be the sole arbiter of enforcement. DVC Advantages (https://dvcadvantages.com/dvcs-new-rental-policy/)

2025-07-28

DISboards members compare notes on DVC responses to inquiries

Community discussion on DISboards continued through the summer as members reported the answers they received from DVC Member Services when asking about the personal use policy. DISboards (https://www.disboards.com/threads/newst-response-from-dvc-re-commerical.3970982/)

2025-12

Condo association meetings quantify the share of points exchanged rather than used

At the BoardWalk condo association session, part of the December 9 to 10, 2025 condo association meetings held at Disney's Contemporary Resort Convention Center, DVC executive Sakaske said about 20 percent of all DVC utilizations are members exchanging unused points through official channels, the DVC exchange or Interval International, which Disney then rents itself as cash bookings. DVC Fan (https://dvcfan.com/renting-dvc-points/2025-dvc-commercial-renting-update/)

2026-03-31

DVC publishes formal Commercial Use Policy for all associations

Disney Vacation Club published the Policy Regarding Commercial Use of Vacation Points for all Associations and all Members on DVCMember.com and the public DVC FAQ site, replacing the 2011 policy. Disney Vacation Club (official) (https://cdn1.parksmedia.wdprapps.disney.com/vision-dam/digital/parks-platform/parks-global-assets/disney-vacation-club/compliance-condo-commercial-renting-policy/Disneys-Old-Key-West-Resort-Commercial-Use-Policy.pdf)

2026-03-31

DISboards opens official thread on new commercial use policy

Within hours of publication, a DISboards user posted a direct link to the official policy PDF, and the thread was adopted as the site's official discussion thread by moderators. DISboards (https://www.disboards.com/threads/official-thread-new-commercial-use-policy-published-03-31.3980639/)

2026-03-31

Rental brokers say the policy targets commercial operators, not occasional renters

DVC Rental Store president Paul Krieger stated the company's platform remains where it has always been, protecting members and guests, and said the service targets occasional renters rather than high volume commercial operations. DVC Rental Store (https://dvcrentalstore.com/blog/renting-dvc-points-rules-2026/)

2026-04-18

No independently verified enforcement cases reported six weeks after policy

Sleep Around Points reported that as of this date it had found zero independently verified enforcement cases carried out under the March 31, 2026 policy. Sleep Around Points (https://www.sleeparoundpoints.com/dvc-commercial-use-policy)

2026-05-28

Resale market analysts predict contract sell offs by high volume renters

DVC Resale Experts published an analysis arguing the policy protects legitimate members by protecting availability and the vacation experience that drew them to buy in the first place. DVC Resale Experts (https://www.dvcresaleexperts.com/disney-vacation-clubs-new-commercial-use-policy-what-every-member-needs-to-know/)

ANSWER CAPSULES

Quick answers

What does it cost to rent DVC points in Q3 2026?

Between $20 and $35 per point, as of 2026-07-24. Where a rental lands in that range depends on the resort, how far ahead the trip is booked, and which broker sits in the middle. On the one peer to peer marketplace, owners set their own price inside a $12 to $45 band instead.

How much do DVC owners get paid per point?

Published payouts top out between $16 and $29 per point, depending on resort and booking window, and every one of those numbers is written as a ceiling, not a promise. Renters pay $20 to $35 for the same points, so the middle keeps at least $5.85 per point on average. Marketplace owners name their own price instead.

What percentage does a DVC rental broker take?

About a quarter of every dollar the renter pays. Measured across the three brokers that publish enough to check, the cut runs 18 to 29 percent, or $4 to $8.08 per point, as of 2026-07-24. The one marketplace in the set posts its cut as fees instead, 4% from the owner and 7% from the renter, which works out to 10.3% of the renter's price.

Who owns DVC Rental Store?

The Resorts Companies, Inc., which acquired the Keyholder Vacations brand family outright on December 17, 2025 after buying a majority stake alongside Xyresic Capital in 2020. The storefront itself is run by The DVC Rental Store, LLC, a 2020 Indiana company that took the brand's name from the founders' original corporation in a same-day filing swap. Its only officer of record is Brian Coan, the CFO on Keyholder's own leadership page.

Who owns David's Vacation Club Rentals?

The founding Mullett family, as far as any public record shows: no parent company or outside investor appears in its filings. The brand has operated from London, Ontario since 2005, ran for a decade as founder David Mullett's personal sole proprietorship, and was rebuilt as an Ontario corporation in December 2023. Melissa Mullett is the CEO on its travel regulator registration, which has run continuously since 2014 with a clean compliance record.

Who owns DVC Shop?

No parent company appears in its filings. DVC Shop is DVCSHOP, LLC, a Florida company formed in 2019 whose resale arm has held an active Florida real estate brokerage license since its first weeks. The only name on its corporate record is Beatrice Thaxton, the broker who heads its resale side. Seth Nock, its president in the company's own press materials, appears nowhere on the registry.

Who owns dvc-rental.com?

Scott and Shannon Ferraioli, who run it from Windermere, Florida. dvc-rental.com is DVC-RENTAL LLC, a Florida company formed in 2017; Scott Ferraioli signed its 2026 state filing under the title owner, and the couple also run the resale-side sister company Buy and Sell DVC, Inc. from the same base. No parent company or outside investor appears in its filings.

Who owns Sleep Around Points?

Michael Starlane, the author of this report. Sleep Around Points is the registered Florida fictitious name of Park Maxing, Inc., a corporation formed in 2025 and run from Celebration, Florida; its Sunbiz record lists Michael J. Latulippe, the legal name behind the Starlane byline, as president and registered agent, and Jeremiah T. MacKinnon as vice president. No parent company or outside investor appears in its filings. Every related business interest is itemized at /disclosures.

Has Disney actually enforced the commercial use policy?

Not once that anyone can document. Zero enforcement actions under the 2026 commercial use policy, effective March 30, 2026, have surfaced in press coverage, the DISboards official thread, or the DVC community forums, verified as of August 3, 2026. What owners are living with so far is not termination letters, it is uncertainty about how the mechanics will work.

What this report adds

As of publication, we can find no other **published cross broker rate comparison table** dated 2026.

As of publication, we can find no other source publishing **owner payout and renter price side by side** as matched, structured data.

As of publication, we can find no other **computed broker margin**. The two figures in circulation are unsourced heuristics: a 10 to 15 percent commission band, well below the measured 24.6 percent mean, and a claim that owners keep 60 to 75 percent, a loose range implying a cut anywhere from 25 to 40 percent. Neither is measured, sourced, or broken out by broker.

As of publication, we can find no other **documented account of who owns these companies**: corporate registries, regulator files, and license records, read entity by entity, with every source linked.

As of publication, we can find no other **downloadable rate data** published under an open license.

`If any of these exists, send it and this section changes.`

Methodology

Rates were fetched from the public pages of all five brokers on 2026-07-24 and parsed deterministically, the same input HTML always produces the same numbers, with no manual rekeying and no estimation. The census expands to DVC Store in the Q4 edition.

We deliberately did not scrape two things. The dvc-rental.com rate API is disallowed by that site's robots rules, so its figures here come only from the public calculator page. Broker quote calculators that compute prices in client side JavaScript were not driven or scraped; we recorded only their published default and posted rates.

The ownership dossiers in Finding 04 are built by a different method. Rates come from an automated pipeline; corporate records were pulled by hand from the primary registries: Indiana INBiz, Florida Sunbiz, the Ontario Business Registry, TICO's agency directory, and Florida's DBPR license database, with filing PDFs and screenshots archived at retrieval and records cited by filing or document number so any reader can pull the same source. Historical records that no longer render on live registry pages were retrieved from Internet Archive captures and are cited to the capture. Where a search found no record, the section says so, with the registry, the search terms, and the date. The enforcement count in Finding 05 is verified by search of press coverage, the DISboards official policy thread, and DVC community forums, and carries its own verification date.

The snapshot cadence is quarterly, with the data date stamped on every figure and every download, so readers can see exactly when a number was true. Corrections are invited. If a broker's published rate is misread here, send the source and it will be fixed in the next snapshot. How every Starlane Report is made, including the confidence scale and metric definitions, is documented in The Starlane Method.

> DISCLOSURE
>
> Sleep Around Points, the peer to peer marketplace measured here alongside the brokers, is the author's own company. It is held to the same rules as every other company in this report: the same public records, the same tables, the same scrutiny. No company paid to appear. Ownership, corporate filings, and every other business interest are itemized at /disclosures.

Sources

Everything here traces back to three kinds of sources: the broker rate pages we snapshotted on July 24, 2026, the corporate registries and regulator databases we searched by hand on August 3, 2026, and the press and community coverage cited in the timeline. Every claim links its source where it is made. Registry filings also carry their filing numbers, and we keep copies of the documents offline.

RATE PAGES

dvcrentalstore.com/blog/how-much-does-it-cost-to-rent-dvc-points/

dvcrentalstore.com/blog/limited-time-offer-19-per-point-dvc-rentals/

dvcrentalstore.com/members/how-it-works/

dvcrentalstore.com/members/why-rent-with-us/

dvcrequest.com/dvc-owners/information

dvcrequest.com/dvc-guests/confirmed-reservations-for-rent

dvcrequest.com/dvc-guests/cost-calculator

rentals.dvcshop.com/dvc-rental-pricing/

rentals.dvcshop.com/rent-your-points/

dvc-rental.com/point-calculator/

dvc-rental.com/dvc-members/rent-your-points

www.sleeparoundpoints.com/

www.sleeparoundpoints.com/how-it-works

CORPORATE RECORDS AND REGULATORS

sleeparoundpoints.com

accessnewswire.com

keyholdervacations.com

dvcrentalstore.com

bbb.org

indiana-register.com

opencorporates.com

wdwnt.com

Indiana Secretary of State (INBiz)

dvcrequest.com

mydvcpoints.com

Ontario Business Registry

Travel Industry Council of Ontario (TICO)

Internet Archive (Wayback Machine) captures

rentals.dvcshop.com

facebook.com

prweb.com

Florida Division of Corporations (Sunbiz)

California Secretary of State (bizfile)

Florida DBPR license search

buyandselldvc.com

dvc-rental.com

PRESS AND COMMUNITY COVERAGE

Timeline coverage: DVCNews.com, DISboards, Disney Tourist Blog, DVC Resale Experts, MickeyVisit, DVC Fan, BlogMickey, Disney Food Blog, WDW News Today, DVC Advantages, Disney Vacation Club (official), DVC Rental Store, David's Vacation Club Rentals, DVC Store, Sleep Around Points.

Michael Starlane

Independent data on the Disney parks, published from Celebration, FL. The Starlane Reports measure what the market is doing and put the methodology in the open.

CITE AS

Starlane, M. (2026). The Going Rate: DVC Rental Market Report, Q3 2026. michaelstarlane.com/reports/dvc-rental-market-q3-2026

Data snapshot 2026-07-24 · records searched 2026-08-03 · enforcement verified 2026-08-03 · CC BY 4.0