The Going Rate

Q4 2026

What Disney Vacation Club point rentals really cost.

Listed inventory	$2.3M
Confirmed reservations	844
Median renter price	$23

Per point

Median owner payout **$18** | Broker's Cut **$5.72** or more



Take the Data

Every figure here comes from Circuit

What happened this quarter?

- Disney's new modification rule has ended the longstanding member practice known as reservation walking,
- 3 of the 4 companies changed what they publish,
- and the median renter price held at $23 a point.

This quarter saw strong headwinds arrive against the travel industry, with gas prices up nearly 40 percent on a year ago, and the pressure is reaching the Disney Vacation Club (DVC) rental market. While the market has not seen any major price swings yet, Disney's new modification rule ended the longstanding member practice of reservation walking, and most of the confirmed reservations listed for rent sit inside the seven month window, piled at Animal Kingdom Villas, Old Key West and Saratoga Springs. Additionally, a broker put a rental price on Lakeshore Lodge eight months before it opens, and the transparency board reordered once its rule was applied to the companies' pages as they are actually written.

Disney's new modification rule ended the longstanding member practice of reservation walking

How many confirmed reservations?

844 confirmed reservations were listed for rent on October 24, 2026 across 3 companies' listing pages, **565** of them inside the 7 month window.

67%

inside the 7 month window

565 of the 844 listings check in within 7 months.

$2,420

median reservation

The typical total price across all 844 listings. It moves with stay length and room size as well as price.

4.3 nights

average stay

Across all 844 listings, from the dates each one shows.

$25

median asking price per point

Across the 308 listings that show points, so these are prices on reservations already booked. The $23 median renter price comes from the rates companies publish, not from these listings.

$2,295,827

listed inventory

The total across these listing pages, with $1,583,129 of it inside the 7 month window.

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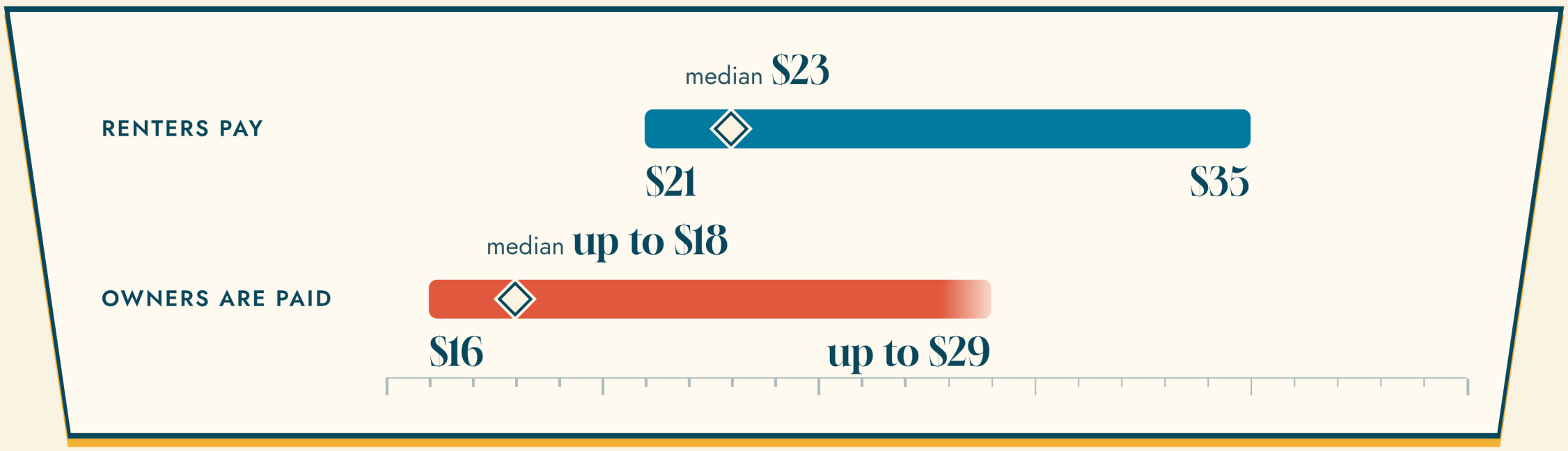
at least $527,101 to $553,227

estimated Broker's Cut

What brokers would keep at least, if everything rents at its listed price. Our estimate from published rates and the Broker's Cut floor, not a company figure.

What does it cost to rent?

Published rates have renters paying $21 to $35 per point, depending on the company, the resort and how far ahead they book, though some promotions and listings run lower. Owners are paid up to $29.



What does each resort rent for?

$30	Lakeshore Lodge
$26	Beach Club
$26	Polynesian
$25	Polynesian Tower
$24	Animal Kingdom Villas
$24	Boulder Ridge
$24	Cabins at Fort Wilderness
$24	Copper Creek
$24	Disneyland Hotel
$24	Grand Californian
$23.50	Aulani
$23.50	Bay Lake Tower
$23.50	Boardwalk
$23.50	Grand Floridian
$23.50	Riviera
$22	Vero Beach
$21.50	Hilton Head
$21.50	Old Key West
$21.50	Saratoga Springs

All prices are per point.

What Disney rules changed since Q3 2026?

Modification restriction goes live in DVC booking system

September 17, 2026.

Primary sourced.

The new modification restriction took effect in the DVC booking system on September 17, 2026. Affected reservations now have a disabled Modify button and display the message "Modification Restrictions Apply to this Reservation." Disney Vacation Club's updated Home Resort Rules and Regulations are dated September 2, 2026, replacing the December 2, 2024 version on its website. The booking window FAQ now includes the same restriction.

No verified enforcement case found through October 21, 2026

October 21, 2026.

Reported by the community.

A search through October 21, 2026 found no independently verified cases of Disney Vacation Club enforcing its 2026 commercial use policy. This does not mean no enforcement occurred, only that no confirmed cases were found. The Q3 report reached a similar finding as of August 3, 2026. The search covered official sites, Florida state documents and various Disney fan publications. None provided a documented warning letter, account restriction or cancelled reservation tied to the policy. Reports in late July of transferred points missing from online booking remain unexplained.

The September modification restriction applies to all members and is separate from enforcement of the commercial use policy.

September 3, 2026.

DVC posts new rule limiting date and room changes on 11-month reservations.

September 3, 2026.

DVCMember.com alert announces booking system updates for reservation modifications.

September 4, 2026.

DVC Shop calls modification rule a positive step but says it adds no rooms.

September 7, 2026.

DVC Resale Market publishes workaround for stays longer than seven nights.

September 12, 2026.

Disney told Disney Tourist Blog the rule would tentatively start September 17.

The Transparency Score



95

David's Vacation Club Rentals

87 in Q3, re-read

Renter prices	38 of 40
Owner payouts	38 of 40
The cut	19 of 20



66

DVC Shop Rentals

63 in Q3, re-read

Renter prices	38 of 40
Owner payouts	19 of 40
The cut	9 of 20



50

DVC Rental

50 in Q3, re-read

Renter prices	10 of 40
Owner payouts	40 of 40
The cut	0 of 20



20

DVC Rental Store

10 in Q3, re-read

Renter prices	10 of 40
Owner payouts	10 of 40
The cut	0 of 20

Every company takes the same test

Each company is read from its own public pages, across the same 19 resorts and two booking windows, for up to 100 points.

40 Renter prices
Does it publish what renters pay at each resort?

\+

40 Owner payouts
Does it publish what owners are paid at each resort?

\+

20 The cut
Can you work out what it keeps from those two numbers?

The score rates what a company publishes, not its prices or service.

Read the full rule **Run one of these companies? Request a correction**

What have brokers changed since Q3 2026?

Companies in the Disney Vacation Club rental space are currently in a major state of transition as they face headwinds from an increasingly challenging local economy in the Orlando metro area. To see the impact one need not look further than David's, with 89 of its 99 confirmed reservations listed inside the 7 month window as of October 24. The largest groups of those are at Saratoga Springs, Old Key West and Aulani. If your points are among them, the rate matters much less than the 7 month line. If you're wondering where the points nobody can use are sitting this fall, you now know where to look. With Orange County's tourist tax collections and hotel demand down in June and August, and Comcast's earnings report coming in soft, the stage is being set for more disruption in the vacation rental travel space.

the rate matters much less than the 7 month line

current figures barely moved at all this quarter

While there are market headwinds ongoing, current figures barely moved at all this quarter. If you own at Saratoga Springs, Old Key West or Beach Club and rent through DVC Shop, your 7 month and beyond figure went up a dollar or two this quarter. Two other figures moved: DVC Shop's Saratoga Springs sale price inside 4 months went from $20 to $21, and DVC Rental Store's why rent with us page now advertises owners up to $24 per point, up from $18 in July. Every other published rate is where it was in July. Headwinds are likely to continue as fuel prices continue their highs this quarter. My expectation is that figures may move more in both the consumer and owners favor during the next quarter due to these market fluctuations.

Another item of note this quarter was that the DVC Shop decided to put a price on Lakeshore Lodge at $30 per point to the renter and up to $24 to the owner. This is eight months before it even opens. That is certainly a bold move and I love to see it. We are excited about the new resort, but perhaps DVC Shop is just a little more excited for it to open. New market opportunities are combining with travel headwinds to create for an interesting time in the DVC rental space. With continued softness expected by Comcast in the Orlando market until at least the second quarter of 2027, we should continue to see major company changes until our next readout.

That is certainly a bold move and I love to see it.

ownership may not remain as steady in the future

Ownership has remained steady in the DVC rental space, with no changes in company ownership to talk about since the Q3 edition. Two small facts went into the record. DVC Shop's principal address on its Florida filing moved to Cantonment on July 14, 2026, a change the Q3 edition did not record, and dvc-rental.com's footer now lists MyWDWHome among its family of sites. With the market facing headwinds and technological innovation, ownership may not remain as steady in the future.

What's different in this edition?

There were some changes to how we print these editions this quarter. If you notice, some of the Q3 numbers look different here because I tightened how I read the broker pages, and I ran Q3 through the same rules so that the two quarters line up. For example, the Broker's Cut from last quarter was $5.85 but with these changes, it reads as $5.70. This is partly because, read the new way, Q3 compares 82 paired prices instead of 59. Transparency Scores also moved because they now follow a written rule instead of my judgement, which is why DVC Shop's Q3 score went from 100 to 63. This quarter it scores 66. I will continue to tighten these editions as time goes on.

Figure	Printed in Q3 2026	Under Q4 2026 rules
Broker's Cut	~~$5.85~~	$5.70 A B C
Broker's Cut, share of the renter price	~~24.6%~~	24.1% A B C
Paired prices compared	~~59~~	82 A B C
DVC Rental Store Transparency Score	~~7~~	10 D
David's Vacation Club Rentals Transparency Score	~~72~~	87 D A B
DVC Shop Rentals Transparency Score	~~100~~	63 D E F
DVC Rental Transparency Score	~~24~~	50 D

The rules behind the changes

C A renter figure with no booking window pairs with an owner figure for the same resort in each window.

D The Transparency Score follows a written rule from the Q4 2026 edition. The Q3 2026 scores were editorial.

E DVC Shop's owner figures say up to, so they are ceilings, not a rate card, in every lap.

How we put this edition together

On October 24, 2026, I went through the public pages of the four rental companies I track, 13 pages in all. A copy of each page was saved so I could see if prices change later. One thing to know before using the owner numbers is that most of them are “up to” amounts which is the most a company might pay you, not a promise. Disney had not posted 2027 dues when I checked on October 21, so the dues here are for 2026. There are also four companies I am keeping an eye on and may add them next quarter.

October 24, 2026 is when we compiled information to make the Q4 2026 edition. For updated information from future quarters, please visit our living Circuit page, which updates this data on a regular schedule, or check your resort on the Rate-o-Matic.

Read

October 24, 2026, 13 pages from four companies, each saved with its sha256.

Approved

By Michael Starlane on October 24, 2026. The reading file's sha256 is 54f7b89b21ad7cb9c3e3f1779d2bc04a85664f7d618dd92ef16773eae778823c.

Rulings

The written rule and every dated ruling, each with its reason, are on the Method page.

2027 dues

Disney had not posted the 2027 dues as of October 21, 2026, so every dues figure here is the 2026 figure. Checked at the address Disney's naming from last year points to, https://cdn2.parksmedia.wdprapps.disney.com/media/dvc/members/condo-association/2026-Meeting-Notice-<resort code>.pdf, and on Disney's dues schedule page and statement timing page.

Windows compared

85 resort and booking windows where a company states both sides.

Take the Data *with you*

Every figure here comes from Circuit

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Sleep Around Points, a peer to peer marketplace, is the author's own company, so it is left out of this report. No company paid to appear. Ownership, corporate filings, and every other business interest are itemized at /disclosures.

The current figures, updated on a regular schedule, and the questions owners ask

The Going Rate

The earlier edition

The Going Rate, Q3 2026