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Loveland vacation rental checklist

Larimer County, Colorado | Rules checked November 8, 2026

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Loveland charges a 3% lodging tax on top of its 3% city sales tax, and Airbnb and Vrbo must collect both. We didn't find a separate short-term rental license on the city's tax page, so ask city planning about zoning before you list.

> We could not confirm Loveland's zoning rules for short-term rentals in November 2026.

Licensing steps

STATE OF COLORADO

- [ ] **Get a state sales tax license**
  If you rent rooms or a home for stays under 30 days, Colorado requires a sales tax license from the Department of Revenue. Platforms like Airbnb collect the state and state-administered taxes on their bookings; you file for anything booked directly.
  MyBiz Colorado: https://mybiz.colorado.gov/

- [ ] **Check for home-rule city taxes**
  Many cities and mountain towns collect their own sales and lodging taxes. Platforms aren't required by the state to collect these, so you may need a separate city tax license and returns.

- [ ] **Get your county or city rental license**
  Most Colorado mountain counties and towns, and Denver, require a short-term rental license or permit, often with an inspection, an occupancy limit, posted information, and a local responder. Pick your area for the rules.

LARIMER COUNTY, COLORADO

- [ ] **Then your town or area**
  Cities and towns make their own rental rules inside their limits; the county's rules apply only outside them. Pick your area.

CITY OF LOVELAND

- [ ] **Taxes on each stay**
  Stays under 30 days owe 2.9% state, Larimer County sales tax, 3% city sales tax, and 3% city lodging tax. Airbnb and other platforms collect the state and state-administered taxes on their bookings; for direct bookings, file with the Colorado Department of Revenue. Loveland is a home-rule city, and its code requires marketplace facilitators to collect the city sales and lodging taxes. If you take direct bookings, get a city sales tax license and file with the city.

- [ ] **Ask about zoning**
  Ask Loveland's Development Services whether zoning allows a short-term rental at your address and whether you need a permit. Check your HOA rules too.

Official sources

Colorado Department of Revenue: Sales & Use Tax Topics: Rooms & Accommodations-
. https://tax.colorado.gov/sales-use-tax-topics-rooms-accommodations

Colorado Department of Revenue: Sales Tax Guide and Colorado Sales/Use Tax Rates (DR 1002)-
. https://tax.colorado.gov/sites/tax/files/Sales%2011.pdf

City of Loveland Finance (Sales Tax): Lodging Tax/Short Term Rentals-
. https://www.lovgov.org/services/finance/sales-tax/lodging-short-term-rentals