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Unincorporated Bay vacation rental checklist

Bay County, Florida | Rules checked November 5, 2026

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Unincorporated Bay requires a Short-Term Vacation Rental Certificate for houses (one to four units), RVs, and mobile homes; high-rise condos and apartments are exempt for now. You need a fire inspection ($250), a 24/7 responsible party who can arrive within an hour, and an occupancy limit of one person per 150 square feet. Renewal is $150, due October 1.

> The code still says to show tourist tax registration with the Clerk of Court; the Tax Collector took over on October 1, 2026. Civil fines are set by resolution.

Licensing steps

STATE OF FLORIDA

- [ ] **Get the DBPR vacation rental license**
  Apply online to the Division of Hotels and Restaurants as a Vacation Rental – Condominium or Vacation Rental – Dwelling, listing every unit address. Approval usually takes one to two business days and the license is emailed. There is no inspection before it's issued, but DBPR can inspect afterward. Post the license (or a copy) in the unit.
  DBPR vacation rental licensing guide: https://www2.myfloridalicense.com/hotels-restaurants/licensing/vrtsp-guide/

- [ ] **Renew every year by your district's date**
  Licenses renew on a set date for each DBPR district. Brevard, Volusia, Indian River, St. Lucie, Orange, Osceola, Lake, and Seminole (District 4) renew April 1, with the half-year rate from October 1. Duval, Nassau, Clay, Flagler, St. Johns, Levy, Alachua, Marion, and the rest of District 5 renew June 1, with the half-year rate from December 1. Bay, Walton, Okaloosa, Escambia, Santa Rosa, Gulf, Franklin, and the rest of District 6 also renew June 1. Martin, Palm Beach, and Broward (District 2) renew December 1, with the half-year rate from June 1. Miami-Dade and Monroe (District 1) renew October 1, with the half-year rate from April 1. Collier, Lee, Sarasota, Charlotte, Manatee, and the rest of District 7 renew December 1, with the half-year rate from June 1. Pinellas, Hillsborough, Pasco, Polk, Hernando, Citrus, and the rest of District 3 renew February 1, with the half-year rate from August 1. If you won't rent until after the next renewal date, waiting to apply can save paying twice.

- [ ] **Register for Florida sales tax if you collect rent yourself**
  Whoever receives the rent collects and pays the tax. Airbnb and VRBO collect Florida's 6% tax and the county surtax on bookings made through them, so if every booking goes through them you don't need your own sales tax account. If you take direct bookings, or a property manager collects rent for you, you or the manager register with the Department of Revenue and file. You stay responsible if a platform or manager doesn't pay it.
  Florida Department of Revenue: https://floridarevenue.com/

- [ ] **Meet the state fire safety rule**
  Florida Administrative Code 69A-43.018 asks rental homes for smoke alarms powered by the house wiring plus one in every bedroom, NFPA 10 extinguishers, one hour of battery emergency lighting to the main exit, a posted floor diagram showing the primary and secondary exits, and fire safety information for guests.
  Florida rental fire safety checklist (FireEscapePlan.com)-
  : https://fireescapeplan.com/guides/florida-vacation-rental-fire-safety-requirements

- [ ] **Balcony inspection for taller buildings**
  Buildings three or more stories tall must file a Certificate of Balcony Inspection with DBPR every three years. Condo units are exempt when the balconies and stairs are common elements and you give DBPR proof.

- [ ] **Keep up the state operating rules**
  Keep the unit clean, safe, and free of pests; change sheets and pillowcases between guests or weekly; use cribs that meet federal safety standards; and sanitize dishes between guests or post DBPR's exception notice.
- [ ] **Then the county and town**
  Most rules that affect day-to-day operation, like registration, inspections, occupancy, and parking, are set by the county and the town. Pick your town for its full checklist.

BAY COUNTY, FLORIDA

- [ ] **Register for the tourist tax**
  Register with the Bay County Tax Collector and file through the GovOS portal (baycounty.munirevs.com) every period.
  Bay County TDT: https://baycountyfltax.gov/TDT/
- [ ] **Then your area**
  Panama City Beach and unincorporated Bay require a vacation rental certificate; Panama City requires a business tax receipt. Pick your area.

BAY COUNTY (UNINCORPORATED AREAS)

- [ ] **Get the state license and county tourist tax account**
  Every Florida vacation rental needs the DBPR license. Bay County collects its own tourist tax, and Airbnb and VRBO don't file it for you: register with the Bay County Tax Collector (which took over from the Clerk on October 1, 2026) and file every period, even for platform bookings. Platforms do collect the state sales tax.
- [ ] **Apply and pay for the inspection**
  Apply on the county's Community Fire Prevention Access portal and pay the $250 initial inspection fee. Bay County Fire inspects; fix any violations within 30 days ($50 re-inspection).
  Bay County STR inspections: https://www.baycountyfl.gov/783/Short-Term-Vacation-Rental-Inspections
- [ ] **Name a responsible party**
  Someone 18 or older, reachable 24/7, who can arrive within one hour and checks the unit weekly.
- [ ] **Post the signs and list the certificate number**
  An outside sign no bigger than 18 by 12 inches with the certificate number, and an inside sign with the address, responsible party, maximum occupancy, and parking spaces. Put the certificate number in every listing.
- [ ] **Renew every October 1**
  Renewal is $150.

House rules for guests

Maximum guests: 1 per 150 sq ft of gross floor area

Who to contact

Fire Prevention: 850-258-5130
Tax Collector TDT: 850-248-8555

> **Unincorporated Bay asks for drawings with your application.**
> Make the site sketch, floor plans, and evacuation maps to scale from your measurements at FireEscapePlan.com.

Official sources

Florida DBPR, Division of Hotels and Restaurants: Vacation rental and timeshare project licensing guide-
. https://www2.myfloridalicense.com/hotels-restaurants/licensing/vrtsp-guide/

Florida Department of Revenue (Florida Administrative Code): Rule 12A-1.061, sales tax on transient rentals (registration in part (9)).
https://www.flrules.org/gateway/ruleNo.asp?id=12A-1.061

State Fire Marshal (Florida Administrative Code): Rule 69A-43.018, fire safety for one- and two-family homes licensed as public lodging. https://www.flrules.org/gateway/ruleNo.asp?id=69A-43.018

Florida DBPR: Certificate of Balcony Inspection (DBPR HR 7020)-. https://www2.myfloridalicense.com/hr/forms/documents/dbpr_hr_7020_certificate_of_balcony_inspection.pdf

Bay County Tax Collector: Bay County tourist development tax. https://baycountyfltax.gov/TDT/

Bay County (Municode): Code section. https://library.municode.com/fl/bay_county/codes/code_of_ordinances?nodeId=BAY_CO_CODE_CH14LITAMIBURE_ARTVIISHRMVARE_S14-141SHRMVAR

Bay County Fire Services: Short-term vacation rental inspections. https://www.baycountyfl.gov/783/Short-Term-Vacation-Rental-Inspections

Bay County: Ordinance 23-18 (August 1, 2023). https://www.baycountyfl.gov/DocumentCenter/View/13759/Ordinance_-23-18---Date_-8_1_2023---VACATION-RENTAL-INSPECTION-CHAP-14-ARTICLE-VII-