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Islamorada vacation rental checklist

Monroe County, Florida | Rules checked November 4, 2026

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Islamorada requires a village vacation rental license ($1,325 a year) and a life safety inspection, with a 7-day minimum stay. Eligibility also depends on an assessed-value test tied to the property's land use category. Up to 2 adults per bedroom, a 12-by-12-inch permit sign, and both state and village license numbers in every ad.

> Village Code Division 30-VI-6 (Sec. 30-1291 and following). Resolution 21-09-101 set the fee and caps licenses at 331 single-family and multifamily units.

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.

MONROE COUNTY, FLORIDA (THE FLORIDA KEYS)

- [ ] **Get a county business tax receipt**
  The Tax Collector requires a local business tax receipt for every rental property, whatever the length of stay. Your city may require its own as well.
  Monroe County rental property requirements: https://monroetaxcollector.com/services/rental-properties/
- [ ] **Open a tourist development tax account and file monthly**
  Apply for a tourist tax account, then file a return every month, even when you had no rentals. Tax is due the 1st and late after the 20th. The 5% applies to the room rate and mandatory fees such as cleaning, pet, and service fees, but not damage deposits. Filing online through TouristExpress by the 20th earns a 2.5% discount on the first $1,200 of tax (up to $30).
  Monroe County tourist development tax: https://monroetaxcollector.com/services/tdt/
- [ ] **Then your city**
  Each city in the Keys has its own rules, and the unincorporated Keys require a county special vacation rental permit. Pick your city for its checklist.

ISLAMORADA, VILLAGE OF ISLANDS

- [ ] **Get the state license and county tax accounts**
  Every Florida vacation rental needs the DBPR license and a state sales tax certificate. In Monroe County you also need a county business tax receipt and a tourist development tax account, and you file the 5% tourist tax yourself every month, because Airbnb and Vrbo don't pay it. See the Florida and Monroe County pages.
- [ ] **Check that the property qualifies**
  The village lists assessed-value criteria for each Future Land Use Map category; ask licensing how they apply to your property. Also check your deed, subdivision, or condo restrictions; include them with the application.
- [ ] **Apply through the CityView portal**
  Upload the property record card, tourist tax and county business tax accounts, DBPR license, the owner's affidavit, any deed or condo restrictions, and a sketch of guest parking. Name a property manager and a secondary contact.
  Islamorada vacation rental license: https://islamorada.fl.us/315/Vacation-Rental-License-Annual-Registrat
- [ ] **Pass the life safety inspection**
  The village issues the license only after the unit passes.
  Fire and life safety requirements:
  https://islamorada.fl.us/DocumentCenter/View/758/Rev-Fire-Life-Safety-Requirements-Vacation-Rentals
- [ ] **Post the sign and rules**
  Display a sign at least 12 by 12 inches, 2 to 4 feet high, with the annual permit number. Give guests the written rules and a signed rental agreement listing the manager's 24-hour number in bold, and keep a copy on site. Guests must leave for any Keys hurricane warning or non-resident evacuation.

House rules for guests

Maximum guests: 2 adults per bedroom

Parking: Driveway or designated areas only
No more vehicles than the application states; no sleeping in vehicles or boats.

Trash: Covered containers

Who to contact

Vacation rental licensing: 305-664-6498
Village Hall: 305-664-6400
Tourist tax collections: 305-295-5058

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

Monroe County Tax Collector: Rental property requirements. https://monroetaxcollector.com/services/rental-properties/

Monroe County Tax Collector: Tourist development tax. https://monroetaxcollector.com/services/tdt/

Islamorada, Village of Islands: Vacation rental license annual registration. https://islamorada.fl.us/315/Vacation-Rental-License-Annual-Registrat

Islamorada, Village of Islands: Vacation rental property owner’s affidavit-
. https://islamorada.fl.us/DocumentCenter/View/3873/Vacation-Rental-Affidavit

Islamorada, Village of Islands: Resolution 21-09-101, vacation rental fee-
. https://islamorada.fl.us/DocumentCenter/View/1132/21-09-101_Vacation-Rental-Fee-Increase-Ar