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Unincorporated Keys vacation rental checklist

Monroe County, Florida | Rules checked November 4, 2026

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Outside the cities, a rental of less than 28 days needs a county special vacation rental permit ($1,040 a year), a licensed vacation rental manager, and a yearly fire inspection, and it's allowed only in zoning districts that list vacation rentals. It's banned in most Improved Subdivision (IS) neighborhoods except IS-V and qualifying gated communities. Otherwise, rent for 28 days or more.

> Monroe County Code Sec. 134-1. Without a permit, rentals must be 28 consecutive days or more to the same tenant, and ads should show the 28-day minimum and monthly rates. The county's inspection page still lists older fees ($100 to $300); the program page lists $125 to $400.

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.

MONROE COUNTY (UNINCORPORATED KEYS)

- [ ] **Check your zoning district**
  Look up the property on the county GIS map. Vacation rentals are allowed only in districts that list them, such as IS-V, SR, UR, and DR with a permit. They're banned in IS and URM districts unless the property is in a gated community with controlled access and an association that regulates vacation rentals. Deed restrictions can also prohibit them.
  Monroe County zoning map: https://experience.arcgis.com/experience/258386d78ff64749be0acbfdb81d3e85

- [ ] **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.

- [ ] **Get a vacation rental manager license**
  Every unit needs a vacation rental manager licensed by Planning and Environmental Resources. You can be your own manager if you get the license.
  Manager license application: https://www.monroecounty-fl.gov/DocumentView.aspx?DID=472

- [ ] **Pass the fire and life safety inspection**
  Request the yearly inspection from the Fire Marshal's office; the approved report must come with your application.
  Request a fire inspection:
  https://www.monroecounty-fl.gov/FormCenter/Fire-Rescue-21/Vacation-Rental-Inspection-Request-75

- [ ] **Notify neighbors within 300 feet (first permit only)**
  If the property doesn't already have an active permit, send the Notice of Vacation Rental Use and the Tenant's Agreement by certified mail to every owner within 300 feet (every unit owner in a nearby condo) at least 30 days before approval. Neighbors can appeal to the Planning Commission.

- [ ] **Apply for the special vacation rental permit**
  Submit the notarized application with $1,040, the property record card, deed, a photo from the road, a floor plan with square footage, a site plan with parking, your state and county licenses, and a sewage system approval for vacation rental use. Renew every year.
  Special vacation rental permit application: https://www.monroecounty-fl.gov/DocumentView.aspx?DID=151

Fees

About $1,500 to $1,800 the first year, depending on bedrooms.

Special vacation rental permit, new or renewal	**$1,040 a year**
Vacation rental manager license	**$340**
Fire and life safety inspection, 1 bedroom	**$125 a year**
Fire and life safety inspection, 2 to 3 bedrooms	**$250 a year**
Fire and life safety inspection, 4+ bedrooms	**$400 a year**
Reinspection after the third inspection	**Base fee + $50**

House rules for guests

Parking: Off-street, in approved spaces
1 space per bedroom plus 1 boat trailer space.

Quiet hours: 10 p.m. to 8 a.m. weekdays
11 p.m. to 9 a.m. weekends.

Watercraft: One motorized watercraft
No chartering to non-guests or sleeping aboard.

Trash: At least four covered containers
Out after 6 p.m. the night before pickup; back by 6 p.m. the next day.

Who to contact

Planning and Environmental Resources: 305-289-2500
Fire Rescue (inspections): 305-289-6004
Tourist tax collections: 305-295-5058

Unincorporated Keys 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

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/

Monroe County Planning and Environmental Resources: Request for a special vacation rental permit (rev. August 2026)-. https://www.monroecounty-fl.gov/DocumentView.aspx?DID=151

Monroe County Planning and Environmental Resources: Special Vacation Rental Program-. https://www.monroecounty-fl.gov/701/Special-Vacation-Rental-Program