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Lake Lure vacation rental checklist

Rutherford County, North Carolina | Rules checked November 6, 2026

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Every vacation rental in Lake Lure needs a town Vacation Rental Operating Permit, with a $500 review fee and an inspection. Guests are limited to 2 per bedroom plus 4 (no more than 12 for newer permits), and stays pay 7% sales tax plus Rutherford County's 6% occupancy tax.

> The permit lapses if you don't start renting within six months, and it's forfeited after five years without rentals. A new owner needs a new permit.

Licensing steps

STATE OF NORTH CAROLINA

- [ ] **Know who owes the tax**
  Whoever collects the rent reports the sales and occupancy tax: the platform, your rental agency, or you. Airbnb collects state and county sales tax and all local occupancy taxes on its bookings. If guests pay you directly, register with the Department of Revenue for sales tax and with your county or town for occupancy tax.
  NCDOR business registration: https://www.ncdor.gov/taxes-forms/business-registration

- [ ] **Use a written vacation rental agreement**
  The Vacation Rental Act covers owners and agents renting for vacation stays under 90 days. Have the guest accept a written agreement with the required notices, hold advance payments in a trust account, and keep the home fit and habitable with working smoke and carbon monoxide alarms.

- [ ] **Check your zoning**
  Towns can't require you to register a rental, but they can limit short-term rentals to certain zoning districts, require a zoning permit, and set parking, trash, and safety standards. Pick your area for the local rules.

RUTHERFORD COUNTY, NORTH CAROLINA

- [ ] **Then your town or area**
  Zoning rules for short-term rentals are set by each town, and by the county outside town limits. Pick your area.

TOWN OF LAKE LURE

- [ ] **Register with the county first**
  The application asks for proof that you registered with the Rutherford County Tourism Development Authority through the county Finance Department.

- [ ] **Prepare the application**
  Include a site plan of the parking (a marked-up satellite image is fine), the county property card (bedrooms not on the card can't be permitted), your standard rental agreement, an agent form if a manager applies, a boat license if guests use a boat, and a plumber's sewer certification if you're on town sewer.
  VROP application (PDF):
  https://www.townoflakelure.com/sites/default/files/fileattachments/community_development/page/2839/vrop_application_update_7-1-2

- [ ] **Pay the fee and pass the inspection**
  Pay the $500 review fee to the Code Enforcement Coordinator. Review usually takes a few days to two weeks, and the town mails a notice to your neighbors when the permit is issued.

- [ ] **Post your contact and use the addendum**
  Display the operator's 24-hour phone number on the outside of the home, and have every renter sign the town's contract addendum before check-in.
- [ ] **Taxes on each stay**
  Stays under 90 days owe 7% sales tax plus the local occupancy tax. Airbnb collects both on its bookings. If guests pay you directly, file sales tax with the Department of Revenue. Rutherford County's 6% occupancy tax applies; for direct bookings, file it monthly with the Rutherford County Finance office.

Fees

VROP review fee	**$500**

House rules for guests

Signs: No rental advertising signs in R-1 districts and M-1

Trash: Bagged, in animal-resistant bins

Who to contact

Rutherford County Finance (occupancy tax): 828-287-6085

Lake Lure 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

UNC School of Government: Occupancy taxes and Airbnb. https://www.sog.unc.edu/node/374926

North Carolina General Assembly: Vacation Rental Act (G.S. Chapter 42A)-
. https://ncleg.gov/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_42A.html

UNC School of Government: Short-term rental regulations after Schroeder-
. https://www.sog.unc.edu/blogs/coates-canons/short-term-rental-regulations-after-schroeder-0

Town of Lake Lure: Vacation Rental Operating Permit application (updated July 1, 2026)-
. https://www.townoflakelure.com/sites/default/files/fileattachments/community_development/page/2839/vrop_application_update_7-1-26.pdf

Town of Lake Lure: How do I get a Vacation Rental Operating Permit?. https://www.townoflakelure.com/node/2845

Town of Lake Lure (Municode): Code section-
. https://library.municode.com/nc/lake_lure/codes/code_of_ordinances?nodeId=PTIICOOR_CH36ZO_ARTIIIUSRE_S36-72SPRECEUS

Rutherford County: Tourism Development Authority. https://rutherfordcountync.gov/departments/tourism_development_authority/