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Unincorporated Rutherford County vacation rental checklist

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

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We found no short-term rental zoning rules in Unincorporated Rutherford County's code. Stays owe 7% sales tax + 6% county occupancy tax; Airbnb collects these on its bookings.

> We searched the county code on Municode (last updated there in 2021) in November 2026 and found no short-term rental rules. Confirm with the county, and check HOA covenants in lake and mountain communities.

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.

RUTHERFORD COUNTY PLANNING DEPARTMENT

- [ ] **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. Register with the Rutherford County Finance office and file the 6% occupancy tax monthly for direct bookings.

- [ ] **Ask about zoning**
  Ask the Rutherford County Planning Department whether zoning allows a short-term rental at your address. Check your HOA rules too.

Who to contact

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

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

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

Rutherford County (Municode): Code of ordinances. https://library.municode.com/nc/rutherford_county/codes/code_of_ordinances