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Monroe vacation rental checklist

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

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Monroe's development ordinance says short-term rentals like Airbnb and VRBO are not rooming houses, hotels, or bed and breakfasts, but it doesn't list them as their own use. Ask the city how it treats your rental. Stays pay 6.75% sales tax plus local occupancy tax, which Airbnb collects.

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.

UNION COUNTY, NORTH CAROLINA

- [ ] **Taxes on each stay**
  Stays under 90 days owe 6.75% 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. For direct bookings, ask the Union County finance office about the occupancy tax rate and return.

- [ ] **Ask your town about zoning**
  Ask your town's planning office (or Union County, outside town limits) whether zoning allows a short-term rental at your address. Check your HOA rules too.

CITY OF MONROE

- [ ] **Ask Monroe Planning first**
  Ask whether a whole-home short-term rental is treated as an ordinary dwelling in your district, and whether you need a zoning permit.

- [ ] **Taxes on each stay**
  Stays under 90 days owe 6.75% 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. Monroe may levy its own occupancy tax of up to 5%. For direct bookings, ask the city's finance office for the rate and return, and Union County whether a county tax also applies.

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

Airbnb: Occupancy tax collection and remittance by Airbnb in North Carolina. https://www.airbnb.com/help/article/2320

Monroe (American Legal Publishing): Code section. https://codelibrary.amlegal.com/codes/monroe/latest/monroe_nc/0-0-0-67601

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