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Unincorporated Bedford vacation rental checklist

Bedford County, Tennessee | Rules checked November 5, 2026

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Outside the cities, Bedford County allows short-term rentals only by special exception from the Board of Zoning Appeals in the A-1, R-1, R-2, R-3, and C-1 districts, and never inside a city growth boundary or a platted subdivision. Taxes are 9.75% sales tax plus 7% occupancy tax.

> The 2023 zoning resolution doesn't list a fee for the special exception. Ask the county planning office.

Licensing steps

STATE OF TENNESSEE

- [ ] **Register for sales tax**
  Register through the Tennessee Taxpayer Access Point (TNTAP). One registration covers all your rentals in the same city or county. If you take direct bookings, collect 7% plus the local rate and file by the 20th of each month. Once registered, file every month, even a $0 return.
  TNTAP: https://tntap.tn.gov/
- [ ] **Get a business tax license**
  Rentals under 180 days owe business tax. With $3,000 to $100,000 a year in gross receipts in a city or county you need a minimal activity license; at $100,000 or more, a standard license. Booking platforms don't handle this for you.
- [ ] **Know what the platform collects**
  Airbnb, VRBO, and other marketplaces collect and remit sales tax and local occupancy tax on their bookings. Keep records showing they did. For direct bookings, you pay sales tax to the state and occupancy tax to the city or county.
- [ ] **Then your county and city**
  Permits, zoning, and occupancy tax rates are where Tennessee towns differ most. Pick your area.

BEDFORD COUNTY, TENNESSEE

- [ ] **Pick your area**
  Inside Shelbyville, use the city page. Outside the cities, read the unincorporated page before you buy or list.

BEDFORD COUNTY (UNINCORPORATED AREAS)

- [ ] **Check your location**
  Confirm the parcel is outside every city's urban growth boundary and isn't in a platted subdivision, PUD, or cluster development. If it is, the zoning resolution doesn't allow a short-term rental there.
- [ ] **Apply for a special exception**
  The Board of Zoning Appeals hears each request. Ask what conditions may come with approval.
- [ ] **Meet the standards for a zoning compliance certificate**
  The rental must be run by the owner or a licensed management company, and guests must sleep in the main house in rooms not built or remodeled for renting. You need Health Department approval that the septic system can handle the bedrooms, and an approved evacuation plan posted on each floor.
- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.75% sales tax + 7% occupancy tax. Airbnb and VRBO collect both on their bookings. For direct bookings, file sales tax with the state through TNTAP by the 20th of each month. Ask Bedford County where to file the 7% county tax on direct bookings.

Inspection checklist

- [ ] **Smoke detectors.** Hard-wired with battery backup in each sleeping room.
- [ ] **Fire extinguisher.** 10 lb or larger, easy to reach on each floor.
- [ ] **Evacuation plan.** Approved before the certificate is issued and posted on each floor.

House rules for guests

Parking: 1 space per room rented
On top of the home's own spaces, screened, and not in the front yard.

Cooking: Not in guest bedrooms
Microwave kitchenettes are fine.

Sign: One, up to 8 sq ft
At least 15 feet from the right-of-way.

Unincorporated Bedford 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

Tennessee Department of Revenue: Taxation of short-term vacation rentals-
. https://www.tn.gov/content/dam/tn/revenue/documents/taxpayer_education/misc/taxation-of-short-term-vacation-rentals.pdf

Tennessee Department of Revenue: SUT-48: Short-term rentals, reporting requirements-
. https://revenue.support.tn.gov/hc/en-us/articles/360058190432-SUT-48-Short-Term-Rentals-Reporting-Requirements

Bedford County: Zoning Resolution of Bedford County (ver. 11.32, last amended September 12, 2023).
https://cms5.revize.com/revize/bedfordtn/Document%20Center/Department/Planning%20and%20Zoning/Bedford%20Co%20Zoning%20Res%20vers%2011.3

Tennessee Department of Revenue: Local occupancy tax rates report (updated November 4, 2026)-
. https://www.tn.gov/revenue/taxes/local-occupancy-tax/due-date-and-tax-rate/local-occupancy-tax-rates.html