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Nashville vacation rental checklist

Davidson County, Tennessee | Rules checked November 5, 2026

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Nashville requires a $313 yearly short-term rental property (STRP) permit, $1 million liability insurance, and a 24/7 responsible party within 25 miles. Owner-occupied permits are allowed wherever homes are; new non-owner-occupied permits are only allowed in mixed-use, office, commercial, and downtown zones, not in AR2a, R, RS, or RM. Guests are capped at twice the bedrooms plus four (12 at most).

Operating without a permit carries a $50 fine per day and a one-year wait before you can get a permit (three years after a court finding). Three violations of the Metro Code can lead to revocation.

We found no numeric cap on permits in the current code. The limits are the zoning ban on new non-owner-occupied permits, one owner-occupied permit per lot in one- and two-family zones, and the four-sleeping-room limit.

Airbnb says it collects state sales tax and local hotel occupancy tax for Tennessee hosts. Business tax isn't collected by platforms.

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.

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

- [ ] **Check which city you're in**
  Most of the county is Metro Nashville. Belle Meade, Berry Hill, Forest Hills, Goodlettsville, and Oak Hill are separate cities with their own zoning, so Metro's permit rules don't decide what's allowed there.
- [ ] **Then your city**
  Pick your area.

METRO NASHVILLE (METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY)

- [ ] **Confirm your permit type and zoning**
  If you don't live there, the lot must be in a district that allows non-owner-occupied STRPs, outside any SP or PUD that bars them, and at least 100 feet from a church, school, park, or licensed day care (unless the Council grants an exemption). If you live there, you need four documents proving it's your primary residence: two from Group A (Tennessee ID, Davidson voter card, W-2 or 1099, vehicle registration) and two from Group B.
  Permit types: https://www.nashville.gov/departments/codes/short-term-rentals/permit-types

- [ ] **Notify neighbors and gather documents**
  Notify each adjacent owner in person or by certified mail before you apply. You also need proof of $1 million liability insurance, proof that property taxes are paid, the HOA and contact form (with a responsible party within 25 miles), and, for non-owner-occupied permits, a notarized affidavit and a floor plan certified by a licensed architect, engineer, or home inspector showing every smoke detector.

- [ ] **Apply online and pay $313**
  Apply through Metro's online process (in effect since March 11, 2026). Applications expire after 90 days. Pay the $313 fee once approved. Don't list the home until you have the permit, and put the permit number or a legible image of it in every listing.
  Apply for a permit:
  https://www.nashville.gov/departments/codes/short-term-rentals/apply-short-term-rental-property-permit

- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.75% sales tax plus Metro's 7% occupancy tax and $2.50 a night. 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. File Metro's occupancy tax for direct bookings with Metro Finance Collections by the 20th of each month. Get a business tax license from the Davidson County Clerk once gross receipts reach $3,000.

- [ ] **Renew every year**
  Permits expire 365 days after issue. Metro emails renewal notices at 60 and 45 days. Renew with the affidavit, proof of insurance, proof of occupancy tax payment, and the $313 fee. A permit can't be transferred; a sale or a change to or from an LLC or trust cancels it.

House rules for guests

Maximum guests: 2 per sleeping room + 4 (max 12), posted inside

Stays: 24 hours minimum, 30 days maximum

Principal renter: 21 or older

Vehicles: No RVs, buses, or trailers visible

Responsible party: Posted inside; answers 24/7

Smoke alarms: UL 217 in sleeping areas, egress paths, and every story

Who to contact

Metro Codes and Building Safety: 615-862-6500
Metro Collections Office: 615-862-6215
Davidson County Clerk: 615-862-6050

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

Metro Nashville (Municode): Code section.
https://library.municode.com/tn/metro_government_of_nashville_and_davidson_county/codes/code_of_ordinances?nodeId=CD_TIT6BULIRE_DIVIGERE_CH

Metro Nashville Codes and Building Safety: Not owner-occupied STRP checklist-
. https://www.nashville.gov/departments/codes/short-term-rentals/apply-short-term-rental-property-permit/not-owner-occupied-checklist

Metro Nashville Finance, Collections: Pay short term rental property occupancy tax-
. https://www.nashville.gov/departments/finance/division-accounts/collections/pay-short-term-rental-property-occupancy-tax

Metro Nashville Codes and Building Safety: Renew short term rental property permit-
. https://www.nashville.gov/departments/codes/short-term-rentals/renew-short-term-rental-property-permit

Metro Nashville Codes and Building Safety: STRP operation rules and requirements-
. https://www.nashville.gov/departments/codes/short-term-rentals/operation-rules-and-requirements

Metro Nashville (Municode): Code section.
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Metro Nashville Codes and Building Safety: Short term rental property permit types-
. https://www.nashville.gov/departments/codes/short-term-rentals/permit-types

Metro Nashville Codes and Building Safety: Short term rental property FAQ-
. https://www.nashville.gov/departments/codes/short-term-rentals/frequently-asked-questions

Davidson County Clerk: Short-term rental property business license-
. https://www.nashville.gov/departments/county-clerk/business-services/short-term-rental-property-business-license