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Unincorporated Hamilton vacation rental checklist

Hamilton County, Tennessee | Rules checked November 5, 2026

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Unincorporated Hamilton County requires a short-term vacation rental permit from Development Services after a building inspection. Since July 2024 new rentals need at least one acre in residential zones and more land in agricultural zones. Tax is 9.25% sales plus 4% occupancy.

> The county's full STVR rules are in Resolutions 423-27 and 423-39 (April 2023), which we couldn't open. Ask about the permit fee and renewal.

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.

HAMILTON COUNTY, TENNESSEE

- [ ] **Register for the county occupancy tax**
  For direct bookings, file the county's 4% with the Hamilton County Trustee by the 20th of each month. The Trustee also handles the Chattanooga, East Ridge, Collegedale, and Red Bank city taxes.
- [ ] **Then your city**
  Permits differ a lot from city to city. Pick your area.

HAMILTON COUNTY (UNINCORPORATED AREAS)

- [ ] **Check your lot size**
  Resolution 724-11 bars new rentals on residential lots under one acre. For agricultural land, the resolution text says 2½ acres but news reports say the commission kept 2 acres. Ask Development Services.
- [ ] **Apply and request an inspection**
  Apply through OpenGov and request an inspection. Expect checks of house numbers (4 inches), interconnected hardwired smoke alarms, a fire extinguisher on every level, rescue windows in each bedroom, stairs, railings, and decks.
- [ ] **Name a contact and post the permit**
  The contact on the permit must be able to reach the home within two hours. Post an 8×11 permit outside where it can be seen from the street.

- [ ] **Get a county business license**
  Apply with the Hamilton County Clerk.
- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.25% sales tax plus 4% county 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. File the county 4% for direct bookings with the Hamilton County Trustee by the 20th of each month.

Fees

The checklist lists only the re-inspection fee; ask about the permit fee.

Re-inspection after a failed inspection	**$250**

Inspection checklist

- [ ] **Interconnected smoke alarms.** In bedrooms, halls to exits, every story, and garages; no battery-only alarms.
- [ ] **Fire extinguisher on every level.** 2A:10BC minimum; sign if not in plain view.
- [ ] **Rescue window in each bedroom.** 20" wide, 24" tall, 5.7 sq ft opening; sill no higher than 44".
- [ ] **Garage separation and self-closing doors.**

House rules for guests

Parking: On site, 1 space per 2 guests
No parking on the street or right-of-way.

Pets: Leashed or fenced

Who to contact

Development Services: 423-209-7970
Hamilton County Trustee (occupancy tax): 423-209-7270
Hamilton County Trustee (occupancy tax): 423-209-7270

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

Hamilton County Trustee: Hamilton County Trustee. https://hamiltontn.gov/trustee

Hamilton County Board of Commissioners: Resolution No. 724-11, amending short-term vacation rental regulations (July 10, 2024)-
. https://www.hamiltontn.gov/PDF/DevelopmentServices/724-11.pdf

Hamilton County Development Services: STVR applicant checklist (February 1, 2024)-
. https://www.hamiltonTN.gov/PDF/DevelopmentServices/STVR%20Applicant%20Checklist%2002012024.pdf

Hamilton County Trustee: Hotel/motel occupancy privilege tax return (county and city)-
. https://www.hamiltontn.gov/pdf/trustee/docs/CountyBlankTaxForm.pdf

WTVC NewsChannel 9: “Lots” to consider: Hamilton County sets new acreage rules for short-term vacation rentals (July 10, 2024).
https://www.newschannel9.com/news/local/lots-to-consider-hamilton-county-sets-new-acreage-rules-for-short-term-vacation-rentals-stvrs-airbnb-rental-home-re

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

Tennessee Department of Revenue: Local sales tax rates map and data report-
. https://www.tn.gov/revenue/taxes/sales-and-use-tax/local-sales-tax/local-sales-tax-rates-map.html