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Sweetwater vacation rental checklist

Monroe County, Tennessee | Rules checked November 5, 2026

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Sweetwater tax on stays is 18.75% (9.75% sales + 4% city + 5% county occupancy tax). We couldn't read Sweetwater's zoning ordinance online, so we haven't verified whether it limits short-term rentals.

> Sweetwater's zoning was moved out of its municipal code (Ordinance 1044) and isn't posted online, so we couldn't check it.

> Part of Sweetwater lies in McMinn County; the state lists the same 4% city and 5% county rates there.

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.

MONROE COUNTY, TENNESSEE

- [ ] **Then your city or area**
  Pick your area.

CITY OF SWEETWATER

- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.75% sales tax plus 4% city and 5% 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. Ask City Hall (423-337-6979) where to file the city tax on direct bookings.
- [ ] **Ask about zoning**
  Ask the City of Sweetwater whether zoning allows a short-term rental at your address and whether you need a city business license. Check your HOA rules too.

Who to contact

City Hall: 423-337-6979

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
Tennessee Department of Revenue: Local occupancy tax rates (map and report)-
. https://www.tn.gov/revenue/taxes/local-occupancy-tax/due-date-and-tax-rate/local-occupancy-tax-rates.html
City of Sweetwater: Forms and documents. https://sweetwatertn.gov/forms_docs.html