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Cookeville vacation rental checklist

Putnam County, Tennessee | Rules checked November 5, 2026

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Cookeville requires a yearly short-term rental permit ($100, then $50 a year) with a fire inspection, city business license, and $1 million in liability insurance. Rentals are allowed only in multi-family, planned residential, commercial, medical, and university zones, not single-family zones.

> The permit can’t be transferred to a new owner, and three code violations in 12 months revoke it for a year.

> Owner-occupied bed and breakfast homes have separate rules (special exception in single-family zones). Ask the Planning Department which rules fit your home.

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.

PUTNAM COUNTY, TENNESSEE

- [ ] **Register for sales and occupancy tax**
  Outside city limits, tax on stays is 9.75% sales tax plus the 7% county occupancy tax. Airbnb and VRBO collect both on their bookings. For direct bookings, file sales tax with the state through TNTAP, and ask Putnam County where to file the county occupancy tax.
- [ ] **Then your city**
  Cookeville has a permit and zoning limits. Pick your area.

CITY OF COOKEVILLE

- [ ] **Confirm your zoning**
  Short-term rentals are allowed only in the RM-8, RM-14, PRD, CBD, CN, CL, CG, MS, and UNV districts. Call the Planning Department (931-520-5271) or check the city zoning map.
- [ ] **Get a fire inspection, business license, and insurance**
  You need a fire inspection from the current year, a city and county business license, and at least $1 million in liability insurance before the permit is issued.

- [ ] **Apply for the STRP permit**
  Bring the permit form and documents to the Codes Department at City Hall, 45 E Broad Street, and pay the fee. Renew every year with a new fire inspection.
- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.75% sales tax plus 10% occupancy tax (7% county + 3% city). 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 city's 3% with the city clerk by the 20th of each month; the city code says marketplace bookings are remitted to the state. Ask Putnam County where to file its 7%.

Fees

New permit	**$100**
Annual renewal	**$50**

Inspection checklist

- [ ] **Smoke detectors.** Hard-wired, interconnected, with battery backup, in each bedroom, outside bedrooms, and on every floor including basements.
- [ ] **Fire extinguisher.** A 5-pound ABC extinguisher with a third-party certification tag.
- [ ] **Second way out.** Every bedroom needs a second operable means of egress.

House rules for guests

Parking: 1.25 off-street spaces per bedroom

Guest log: Required
Number of guests and dates of each stay.

Minimum stay: 24 hours

Postings: Permit, and contact if not owner-occupied
Post the permit inside; if you don't live there, post the name, phone, address, and email of the person responsible.

Who to contact

City Hall: 931-526-9591
Planning Department: 931-520-5271

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-
. https://www.tn.gov/revenue/taxes/local-occupancy-tax/due-date-and-tax-rate/local-occupancy-tax-rates.html

City of Cookeville: Short-term rental property. https://cookeville-tn.gov/604/Short-Term-Rental-Property

City of Cookeville: Short-term rental checklist. https://cookeville-tn.gov/605/Short-Term-Rental-Checklist

City of Cookeville Codes Department: STRP permit application. https://cookeville-tn.gov/DocumentCenter/View/2025/STRP_Permit_

City of Cookeville (American Legal): Cookeville Code, Title 5, Chapter 7: Hotel/motel tax-
. https://codelibrary.amlegal.com/codes/cookeville/latest/cookeville_tn/0-0-0-9330

City of Cookeville: Ordinance O17-11-20 (zoning code §206.26, short term rental properties)-
. https://cookeville-tn.gov/DocumentCenter/View/2026/STRP-Ordinance