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Unincorporated Rutherford vacation rental checklist

Rutherford County, Tennessee | Rules checked November 5, 2026

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We couldn't find Rutherford County's zoning rules for short-term rentals online. The county asks hosts to get a $15 county business license, and stays owe 9.75% sales tax plus the county's 5% occupancy tax, filed with the County Clerk.

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.

RUTHERFORD COUNTY, TENNESSEE

- [ ] **Get county and city business licenses**
  Apply through the County Clerk (online at tncountyclerk.com) and your city.
  TN County Clerk: https://www.tncountyclerk.com
- [ ] **File the county occupancy tax**
  For direct bookings, remit the county's occupancy tax monthly to the County Clerk.
- [ ] **Then your city**
  Pick your area.

RUTHERFORD COUNTY (UNINCORPORATED AREAS)

- [ ] **Register for sales and occupancy tax**
  Tax on stays here is 9.75% sales tax plus Rutherford County's 5% 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. For direct bookings, remit the county's 5% to the County Clerk each month.
- [ ] **Ask County Planning about zoning**
  Ask Rutherford County's planning office whether county zoning allows a short-term rental at your address. Check HOA covenants too.

Who to contact

County Clerk business licenses: 615-898-7800 ext. 2

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
Rutherford County: Short-term rental property. https://rutherfordcountytn.gov/rental-tax
UT County Technical Assistance Service: Private Acts of 1983, Chapter 104 (Rutherford County hotel tax)-
. https://ctas.tennessee.edu/node/99124/printable/print
Tennessee Department of Revenue: Local occupancy tax rates report-
. https://data.tn.gov/t/Public/views/REV_Local_Occupancy_Tax_Rates/LocalOccupancyTaxRates