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Urbanna vacation rental checklist

Middlesex County, Virginia | Rules checked November 7, 2026

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Urbanna requires a town short-term rental permit from the zoning administrator before a rental can operate. The 2020 ordinance allows rentals by right in the R-1 and B-2 waterfront districts in a home the owner lives in at least 185 days a year, or a second home with a local manager. Stays pay 5.3% sales tax plus the town's 5% lodging tax.

> We read the 2020 ordinance only through news reports. Get the current Sec. 17-5.18 from Town Hall before you list.

Licensing steps

COMMONWEALTH OF VIRGINIA

- [ ] **Know who pays the tax**
  When a platform like Airbnb books the stay, it collects and pays the state sales tax and the local lodging tax for you. If guests pay you directly, register with Virginia Tax for sales tax and with your county or city for the transient occupancy tax.
  Register a business with Virginia Tax: https://www.tax.virginia.gov/registering-new-business
- [ ] **Register with your locality if it has a registry**
  Many counties and cities require short-term rental hosts to register every year. Registration is a simple filing (your name, each address, and the owner's permission if you lease the home), but listing an unregistered rental can cost up to $500 per violation.
- [ ] **Check your zoning**
  Counties and cities keep their power to decide where short-term rentals are allowed and whether you need a zoning or use permit. HOA and condo rules still apply on top. Pick your area for the local rules.

MIDDLESEX COUNTY, VIRGINIA

- [ ] **Ask the zoning administrator about a tourist home**
  Outside Urbanna, ask Middlesex County Planning & Zoning in Saluda whether your district allows a tourist home and what the 2023 amendments require (permit, occupancy, parking, septic). Concerns behind the amendments included over-occupancy straining septic systems, parking, and notice to neighbors.
- [ ] **Taxes on each stay**
  Stays under 90 days owe 5.3% sales tax, and stays under 30 days also owe the local transient occupancy tax. Airbnb collects both on its bookings. If guests pay you directly, file sales tax with Virginia Tax. Middlesex County's lodging tax is 5%. For direct bookings, ask the Commissioner of the Revenue how to register and file.
- [ ] **Then your town or area**
  Towns set their own zoning and lodging tax, and the county sets them outside town limits. Pick your area.

TOWN OF URBANNA

- [ ] **Apply for the short-term rental permit**
  Get Sec. 17-5.18, the application, and the rules at Town Hall (300 Virginia Street), and file the application with the zoning administrator. A new rental can't operate until the permit is granted.
- [ ] **Line up a local manager if you don't live there**
  The home must be your primary residence (185 days a year) or a second home with a local representative or agent who manages it for you.
- [ ] **Get a business license**
  Pick up the town business license application and lodging tax forms at Town Hall.

- [ ] **Taxes on each stay**
  Stays under 90 days owe 5.3% sales tax, and stays under 30 days also owe the local transient occupancy tax. Airbnb collects both on its bookings. If guests pay you directly, file sales tax with Virginia Tax. Urbanna's lodging tax is 5%, filed with the town on its forms. Ask whether the county's 5% also applies in town.

House rules for guests

Guests (2020 draft): Adults up to the number of permanent beds

Plus up to four children on cots or sofa beds; one rental structure per property. Confirm in the adopted text.

Official sources

Virginia Tax: Guidelines for sales tax on accommodations (P.D. 21-116)-
. https://tax.virginia.gov/laws-rules-decisions/rulings-tax-commissioner/21-116

Virginia General Assembly: Short-term rental registries (Va. Code § 15.2-983). https://law.lis.virginia.gov/vacode/15.2-983/

Southside Sentinel: Citizens can sound off on short-term rentals at special hearing today (February 2023)-
. https://www.ssentinel.com/citizens-can-sound-off-on-short-term-rentals-at-special-hearing-today

Virginia Tax: Virginia Locality Transient Occupancy Rate Chart (as of July 1, 2025)-
. https://www.tax.virginia.gov/sites/default/files/inline-files/transient-occupancy-tax-rate-chart_18.xlsx

Town of Urbanna: Urbanna Town Taxes. https://urbannava.gov/pages/taxes.php

Southside Sentinel: Town Council OKs new ordinance on short-term rentals (October 28, 2020)-
. https://www.ssentinel.com/short-term-rental-properties/

Southside Sentinel: Hearing set for rules on rentals (September 30, 2020). https://www.ssentinel.com/short-term-rental/