

Jacksonville STR Regulations & Permit Checklist

Jacksonville Historic Homes & Investment Properties

Do these steps in order, before you buy if possible. Rules and fees change, and requirements differ between Jacksonville proper, Jacksonville Beach, Atlantic Beach, and Neptune Beach, so always confirm current details with the city, county, and a real estate attorney. This checklist is a starting point, not legal advice.

Step 1: Confirm the Property Can Legally Be an STR

- ☐ Checked zoning classification on the city's LUZ / zoning atlas portal
- ☐ Confirmed short-term rentals (under 30 nights) are allowed for this zone
- ☐ If in a residential zone, confirmed whether a land use permit is available
- ☐ Checked whether the property sits in a historic district overlay (Springfield, Riverside-Avondale, San Marco, etc.)
- ☐ If in a historic overlay, understand exterior work needs a Certificate of Appropriateness (COA) — separate from STR licensing

Step 2: Check HOA / Deed Restrictions

- ☐ Requested and read the CC&Rs; (covenants, conditions & restrictions)
- ☐ Confirmed HOA allows rentals under 30 days (some cap rentals at 3 months/year or ban them outright, even if the city allows it)
- ☐ Asked about guest parking rules and any rental registration the HOA requires
- ☐ Talked to at least one neighbor about the community's general attitude toward STRs

Step 3: Register & License

- ☐ Florida DBPR Vacation Rental License (state)
- ☐ Duval County Local Business Tax Receipt (~\$79.20/year per property)
- ☐ City of Jacksonville Short-Term Vacation Rental Certificate (~\$150 initial & annual)
- ☐ Duval County Tourist Development Tax registration
- ☐ Florida Department of Revenue registration for state sales tax

Step 4: Taxes to Collect & Remit

- ☐ Florida state sales tax (6%)
- ☐ Duval County Tourist Development Tax (6%)
- ☐ Confirmed which taxes your booking platform (Airbnb/VRBO) collects automatically, and which you're still responsible for filing yourself
- ☐ Set a monthly reminder to reconcile tax collection and filings

Combined, hosts in Jacksonville typically see close to a 13.5% total tax load on rental income once state, county, and local pieces are added up. Confirm current rates with the Duval County Tax Collector.

Step 5: Safety & Inspection

- ☐ Scheduled required fire/safety inspection
- ☐ Smoke detectors, CO detectors, fire extinguisher installed and functioning
- ☐ Posted required signage (emergency contact, human trafficking awareness sign, occupancy limit)
- ☐ Confirmed maximum occupancy (generally 2 persons per bedroom + 2, up to 16)

Step 6: Insurance

- ☐ Notified current homeowners insurer of STR use (standard policies often exclude it)
- ☐ Obtained a short-term rental / vacation rental specific policy
- ☐ Confirmed flood coverage if the property is in a flood zone (common in riverfront historic neighborhoods)
- ☐ Reviewed what Airbnb's Host Protection covers vs. what your own policy needs to cover

Enforcement is real: Jacksonville's Short-Term Rental Enforcement Team can issue fines for unlicensed operation, and penalties can run several hundred dollars per day. It is always cheaper to license the property correctly before your first guest than to fix it after a complaint.