

## What is a Short-Term Rental (STR)?

A short-term rental is a property used for nightly, weekly or monthly rentals which last fewer than 181 consecutive nights. Short-term rental properties are legally required to register with the State, the County, and the City.

Please register with the required entities before listing the property on any booking platform such as Airbnb, VRBO, Expedia, etc.



## Contact Us

We'll walk you through the process of starting a business.

Meet with the Business Navigator to take a look at your plans and help navigate the city requirements of the following:

- Business Services
- Planning and Zoning
- Code Enforcement
- Environmental Compliance
- Stormwater
- Utilities
- and more

Scan the QR Code below to visit the City of Panama City's Business Services webpage for more information.



501 Harrison Avenue  
Panama City, FL 32401  
(850) 691 4603  
BusinessServices@panamacity.gov

# How to Start a Short-Term Rental



# General Business Requirements

## Register with Sunbiz

- Sunbiz oversees Corporations, Limited Liability Companies, Limited Partnerships, DBA's and Trademarks
- If you are doing business under any name other than your legal given name, you must register with Sunbiz.
- Register at [www.dos.fl.gov/sunbiz/](http://www.dos.fl.gov/sunbiz/)

## Register with Internal Revenue Service (IRS)

- The Internal Revenue Service (IRS) collects income tax, estimated taxes, self employment taxes, employment taxes, excise taxes and more.
- Register at [www.irs.gov/businesses](http://www.irs.gov/businesses)

## Register with Florida Department of Revenue

- The Florida Department of Revenue oversees the collection of more than 30 taxes including sales and use tax, corporate income tax and more.
- Verify with the Florida Department of Revenue what taxes you need to collect for your business and sales type.
- Register at [www.floridarevenue.com/taxes/](http://www.floridarevenue.com/taxes/)



## Short-Term Rental Requirements

### Florida Department of Business and Professional Regulation (DBPR)

- DBPR licenses "Vacation Rentals"
- Register at [www.myfloridalicense.com/dbpr/](http://www.myfloridalicense.com/dbpr/)

### Bay County Clerk of Court

- Collects a 5% Tourist Development Tax (also known as a "Bed Tax") on all stays
- Register at [www.tdc.baycoclerk.com/touristtax/](http://www.tdc.baycoclerk.com/touristtax/)

### City of Panama City

- Collects a 1% Merchant Fee on all stays
- The Business Tax Receipt Application is available at [https://panamacity.munirevs.com/business\\_center/](https://panamacity.munirevs.com/business_center/)
- Allow at least 7-10 business days for application to be processed.

\*Please note this document serves as a summary fact brochure only, any conflict is unintentional and code prevails in all instances.

## Allowed STR Zoning Districts

- Residential 1 (R 1)
- Residential 2 (R 2)
- Urban Residential 1 (UR 1)
- Urban Residential 2 (UR 2)
- Manufactured Home 1 (MH 1)
- Mixed Use 2 (MU 2)
- Mixed Use 3 (MU 3)
- Downtown District (DTD)
- St. Andrews District (StAD)
- Cultural Heritage District (CHD)



Check your zoning district at [www.panamacity.gov/175/Development Services](http://www.panamacity.gov/175/Development_Services)  
Click on the Zoning and Future Land Use Map and Search Your Address