



# Short Term Rental Guide

HOW TO PURCHASE A SHORT TERM RENTAL IN  
NASHVILLE AND WHAT DO AFTER YOU CLOSE!



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# About Jordy Smith

REALTOR®

Hey there! My name is Jordan Smith and I am an experienced REALTOR® in the Nashville area and have been an Airbnb Superhost since 2018! My passions of helping people buy homes and hosting guests are the perfect mix to help you buy your next Short Term Rental property!

"Real estate is more than a career to me, it is truly the passion that gets me out of bed in the morning! Getting to help people find their perfect investment property is what fuels me!"

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# Short Term Rental Property Owner Occupied vs Non-Owner Occupied



## OWNER OCCUPIED

OWNER LIVES ON THE PROPERTY AND RENTS OUT PART OF THEIR HOME OR ALL OF THEIR HOME IF THEY LIVE ON THE SAME LOT

- ✓ Owner occupied residence or on the same lot with an owner occupied residence
- ✓ Includes rental of entire dwelling or at least 1 bedroom/bathroom
- ✓ Permit owner must match name on deed and show confirmation of primary residence with documentation
- ✓ Permit owner must live on the property
- ✓ Rentals are limited to a single-party of individuals

## NON-OWNER OCCUPIED

OWNER DOES NOT LIVE ON PROPERTY

- ✓ Ownership of application should be the same as the name on the deed
- ✓ Rentals are limited to a single-party of individuals
- ✓ Non-owner occupied are limited to certain zoning restrictions

# Helpful Things to Look for in an Airbnb Property



## LOCATION

This is a key factor in finding the perfect investment property. In my experience, proximity to Downtown Nashville has been a big deciding factor for my guests to rent my Airbnbs. While you don't have to be right downtown, finding somewhere within 20 minutes of your target location will help to increase your rentals.

## HOUSE LAYOUTS

Four bedroom units will generate the most income, but they are generally more expensive properties. Depending on the property, you may be able to convert a dining room into a 4th bedroom.

## BEDROOM COUNT (NOO STR)

- 1 bedroom - 6 guests max
- 2 bedrooms - 8 guests max
- 3 bedrooms - 10 guests max
- 4 bedrooms - 12 guests max

## FURNISHINGS

If possible, try to find a property that comes fully furnished. A lot of properties sold as a NOO STR will come fully furnished, but not all!

## ZONINGS

Pay close attention to the zoning that the property is located in. Below is a list for NOO STR zonings. 'Owner Occupied' needs to have ownership of all dwellings involved. For example: you can 'owner occupy' 2 side by side houses if they're on the same plot of land and you own both properties - live in one and rent out the other.

\*Make sure if there an HOA, it allows short term rentals

# Non-Owner Occupied Zonings

as of January 1st, 2023



## **NOO STRs are eligible for a permit in theses areas:**

MUN and MUN-A,  
MUL and MUL-A,  
MUG and MUG-A,  
MUI and MUI-A,  
OG,  
OR20 through OR40-A,  
ORI and ORI-A,  
CN and CN-A,  
CL and CL-A,  
CS and CS-A,  
CA, CF,  
DTC North, DTC South, DTC-West,  
DTC Central,  
SCN, SCC and SCR zoning districts  
SP (if plan allows it)

These zones are found in the tax data and  
should be cross examined with the  
Nashville Parcel Viewer

\*New short term rentals are **NOT** allowed in  
AR2A, R, RS or RM zoned properties



## Zoning Definitions

MUN: Mixed-use Neighborhood

MUL: Mixed-use Limited

MUG: Mixed-use General

MUI: Mixed-use Intensive

OG: Office general

OR20-40: Office and residential on up to 20-40 dwelling units per acres

ORI: Office and residential intensive

CN: Commercial neighborhood

CL: Commercial limited

CS: Commercial service

CA: Commercial attraction

CF: Core frame

DTC N/S/E/W: Downtown code

SCN: Shopping center neighborhood

SCC: Shopping center community

SCR: Shopping center regional

SP: Specific Plan

\*"A" signifies zones that require the building placements to be in a walkable neighborhood

# NOO Permit Checklist

Use this checklist for what you need on a Non-Owner Occupied STR

Provide proof of payment for all taxes due (including property taxes)

Provide the chain of ownership

Create a floor plan of the property (must include all walls, doors and smoke detectors for each floor)

Provide proof of insurance including fire, hazard and liability. Coverage to have limits of not less than \$1 million per occurrence

Notarized affidavit <https://www.nashville.gov/sites/default/files/2022-03/STRP-Affidavit-Non-Owner-Occupied.pdf?ct=1646931270>

Proof of notification to adjacent property owners (via in person or by certified mail)

Provide HOA signature and contact info <https://www.nashville.gov/sites/default/files/2022-02/STRP-HOA-and-Contact-Info.pdf?ct=1645536464>

Certification from licensed Architect, Engineer or Home Inspector stating the property complies with Metro Code of Laws

Submit application documents to [strpapplications@nashville.gov](mailto:strpapplications@nashville.gov) and pay permit fee. Once you've received your permit, post your permit number or a picture of your permit on your listing.

All permits are valid for 365 days and need to be renewed annually

\*If structure is multifamily unit (over 2 family home), it will need to be inspected by Fire Marshall



# OO Permit Checklist

Use this checklist for what you need on an Owner Occupied STR

Provide proof of payment for all taxes due (including property taxes)

Create a floor plan of the property (must include all walls, doors and smoke detectors for each floor)

Provide proof of insurance including fire, hazard and liability.  
Coverage to have limits of not less than \$1 million per occurrence

Notarized affidavit <https://www.nashville.gov/sites/default/files/2022-03/STRP-Affidavit-Owner-Occupied.pdf?ct=1646931255>

Proof of notification to adjacent property owners (via in person or by certified mail)

Provide HOA and contact info <https://www.nashville.gov/sites/default/files/2022-02/STRP-HOA-and-Contact-Info.pdf>

2 forms of ID showing proof of residence

Certification from licensed Architect, Engineer or Home Inspector stating property complies with Metro Code of Laws

Submit application documents to [strpapplications@nashville.gov](mailto:strpapplications@nashville.gov) and pay permit fee. Once you've received your permit, post your permit number or a picture of your permit on your listing.

All permits are valid for 365 days and need to be renewed annually

\*If structure is multifamily unit (over 2 family home), it will need to be inspected by Fire Marshall

# Checklist of Furnishings

Use this checklist as a guide for items to store in your short term rental. Remember, your guests will want to feel like they are at their home away from home! It's all about the experience, so try to make their trip as seamless as possible by providing great amenities!

## BEDROOMS

- |   |  |
|---|--|
| <input type="checkbox"/> Mattresses and headboards          | <input type="checkbox"/> Nightstands         |
| <input type="checkbox"/> Bedding                            | <input type="checkbox"/> Lamps               |
| <input type="checkbox"/> Pillows/pillow cases/throw pillows | <input type="checkbox"/> Fan                 |
| <input type="checkbox"/> Waterproof mattress protector      | <input type="checkbox"/> Blinds and curtains |
| <input type="checkbox"/> Bed bug encasements                | <input type="checkbox"/> Hangers             |
| <input type="checkbox"/> Area rug                           | <input type="checkbox"/> Alarm clock         |
| <input type="checkbox"/> Decor, mirrors, etc.               | <input type="checkbox"/> Small trashcan      |
|   | <input type="checkbox"/> Suitcase rack       |

## KITCHEN

- |   |   |
|---|---|
| <input type="checkbox"/> Toaster                                  | <input type="checkbox"/> Basic appliances: fridge, stove, oven, microwave, dishwasher |
| <input type="checkbox"/> Coffee Maker                             | <input type="checkbox"/> Garbage bin and trash bags                                   |
| <input type="checkbox"/> Pots, pans and sheet pans                | <input type="checkbox"/> Mixing bowls   |
| <input type="checkbox"/> Dishes                                   | <input type="checkbox"/> Measuring cups   |
| <input type="checkbox"/> Silverware                               | <input type="checkbox"/> Strainer   |
| <input type="checkbox"/> Knives                                   | <input type="checkbox"/> Paper towels/holder  |
| <input type="checkbox"/> Drinking glasses                         | <input type="checkbox"/> Cutting boards   |
| <input type="checkbox"/> Coffee mugs                              | <input type="checkbox"/> Serving dishes   |
| <input type="checkbox"/> Wine glasses/opener                      | <input type="checkbox"/> Sponges/cleaning supplies                                    |
| <input type="checkbox"/> Can opener                               | <input type="checkbox"/> Dish soap/hand soap/dishwasher pods                          |
| <input type="checkbox"/> Cutting board                            | <input type="checkbox"/> Spatulas and serving spoons                                  |
| <input type="checkbox"/> Oven mits                                | <input type="checkbox"/> Tupperware   |
| <input type="checkbox"/> Blender                                  |   |
| <input type="checkbox"/> Olive oil/cooking spray/basic seasonings |   |
| <input type="checkbox"/> Coffee creamer/sugar                     |   |

## BATHROOM

- Bath towels (at least 2 per guest)
- Hand towels and dark makeup towels
- Hand soap
- Toilet paper
- Toilet brush set & plunger
- Hair dryer
- Bath mats
- Garbage can
- Shower liner and curtain
- Shampoo, conditioner and body wash (not required, but a nice touch!)

## DINING ROOM AND LIVING ROOM

- Dining room table and chairs
- Couch with pull out mattress if possible
- Coffee table
- TV with cable or streaming service
- Board games
- Blankets

## OTHER ITEMS TO CONSIDER

- Keyless entry door lock for exterior door and owners closet (We've used Schlage and Yale)
- Outdoor security cameras
- Noise monitors
- Welcome book/basket
- Fire extinguishers, smoke detectors carbon monoxide detectors
- Ring doorbell

All information is taken from the Nashville Department of Codes website and deemed to be true, however please refer to your Buyer's Agent to confirm information.

Changes are made from time to time, and this document will continuously be updated.



# Great! Now what?

Once you've gotten your permit, here's what you can do next!

- Print out your permit and place it somewhere in your short term rental – your welcome book, a picture frame, etc.
- Set up your account on your desired booking platforms – Airbnb and VRBO are the two main ones I use
- Get professional pictures taken of your rental, pictures are very important when guests are looking for a place to rent! Upload to your booking site
- Make sure to update your minimum nights required, house rules, cancellation policies and cleaning fees
- Getting reviews is important in building your credibility
- Have a reliable cleaning crew that will do a thorough cleaning in between each group of guests
- Hire a handyman that will be able to fix items when needed
- Stock up your short term rental and welcome your first guest!

The key to becoming a "SuperHost" is to create a positive experience for your guests that they won't forget!



# Short Term Rental Guide

THANK YOU FOR READING! IF YOU HAVE ANY  
QUESTIONS, PLEASE FEEL FREE TO REACH OUT!

