INVESTORS · GUIDE

Free from Victoria Love

Short-Term Rental & HOA Rules Guide

Before you buy for Airbnb or VRBO in Arizona, know what state law, the city and the HOA allow.

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01 How Arizona regulates short-term rentals

State law (A.R.S. § 9-500.39) stops Arizona cities and towns from banning short-term rentals outright, but since 2022 it lets them require a permit or license, an emergency contact who can respond to complaints, and notice to neighbors, and to suspend permits after repeated violations. Several cities, including Scottsdale, Phoenix and Sedona, now run permit or license programs. That state law does not limit HOAs: CC&Rs can still restrict or prohibit short stays.

02 Check these before you offer

- ☐ **City permit or license**
  Requirements, fees, and how long approval takes
- ☐ **Arizona transaction privilege tax (TPT) license**
  Short-term rental owners need one from the Arizona Department of Revenue; booking platforms may collect some taxes for you, but registration is still on you
- ☐ **HOA CC&Rs on rental terms**
  A minimum lease length (such as 30 days) rules out short stays
- ☐ **Occupancy, parking and trash rules**
  City and HOA
- ☐ **Insurance that covers short-term rental use**
  A standard homeowner policy often won't
- ☐ **Noise, event and quiet-hours rules**

- [ ] **Pool safety**
  Barriers, gates and the state pool safety notice for homes with a pool

03 Questions for the HOA

- **Minimum rental period**
  Is anything under 30 days allowed?
- **Rental registration**
  What renter information do owners have to provide, and are there fees?
- **Amenity access for guests**
  Can renters use the pool and gym?
- **Pending rule changes**
  Are any CC&R amendments or votes coming up?
- **Enforcement history**
  Have owners been fined for rentals recently?

04 Run the numbers honestly

- **Seasonality**
  Many Arizona markets swing hard between peak and summer months
- **Furnishing and setup**
  Furniture, linens, smart lock, photos
- **Cleaning and management**
  Per-stay cleaning and a manager's percentage if you don't self-manage
- **Taxes and fees**
  TPT and lodging taxes, platform fees, permit fees
- **A long-term-rental fallback**
  If the rules change, does the property still work as a regular rental?

Eyeing a short-term rental?

Victoria can walk you through it. No pressure, no obligation.

Call or text Victoria: 509-710-2417
Book a call: https://loveazrealtor.com/contact
This guide online: https://loveazrealtor.com/guides/str-hoa-guide

Sources

- A.R.S. § 9-500.39, vacation and short-term rentals (azleg.gov)
- Arizona Department of Revenue: short-term rental TPT licensing (azdor.gov)
- A.R.S. § 36-1681 (pool safety notice) (azleg.gov)

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