

Short-Term Rental Rules by Pinellas City

Where you can run an Airbnb, where you can't, and where the city will fine you for trying.

Pinellas County has 24 cities and each one regulates short-term rentals differently. A property that prints money in Treasure Island could get you a \$500/day fine in the city of St. Petersburg. Before you buy an investment property, know the rules. Here is the quick-scan table.

Important: STR rules change. This sheet is accurate as of publication but cities update ordinances regularly. Always verify current rules with the city clerk or zoning department before closing on an investment property. This is not legal advice.

The Quick-Scan Table

City	STRs Allowed?	Min. Stay	Registration	Notes
St. Pete Beach	Yes	None in most zones	Required (BTR + county)	Established STR market. Enforcement is active.
Treasure Island	Yes	None in most zones	Required	Strong STR market. HOAs may add restrictions.
Madeira Beach	Yes	None in most zones	Required	Fee-based licensing. Popular investor target.
Indian Rocks Beach	Yes	None in most zones	Required	City actively enforces registration.
Indian Shores	Yes	None in most zones	Required	Smaller market, solid returns.
Redington Beaches*	Yes (varies)	Varies	Varies	*N. Redington, Redington Shores, Redington Beach each differ.
Clearwater Beach	Limited	Varies by zone	Required	Tourist-district zones allow; residential zones restrict.
Clearwater (mainland)	Restricted	30+ days in most zones	Required where allowed	Most residential zones block sub-30-day rentals.
St. Petersburg	Restricted	Typically 30+ days	Required	Residential STR under 30 days generally prohibited.
Gulfport	Restricted	30+ days	Required	STR-hostile zoning. Research thoroughly.
Dunedin	Restricted	Varies	Required	Limited zones allow sub-30-day rentals.
Largo	Restricted	Varies	Required	Primarily long-term rental market.
Pinellas Park	Restricted	Typically long-term	Required	Not a strong STR market.
Seminole	Restricted	Typically long-term	Required	Residential zoning limits STRs.
Belleair / Belleair Bluffs	Very restricted	Long-term only in most zones	N/A	Residential character preserved.
Safety Harbor	Restricted	Typically 30+ days	Required	Limited STR opportunity.
Tarpon Springs	Limited	Varies by zone	Required	Tourist-zone allowances exist.
Unincorp. Pinellas	Varies	Varies	County license required	Depends on specific parcel zoning.

The 4-Tier Mental Model

Tier 1 - Green Light. Beach cities (St. Pete Beach, Treasure Island, Madeira, Indian Rocks, Indian Shores). STRs are allowed, licensed, and a primary part of the economy. These are where most Pinellas STR investors play.

Tier 2 - Yellow Light. Clearwater Beach tourist zones, parts of Tarpon Springs. Allowed in specific zones, restricted in others. Your realtor MUST verify zoning by specific parcel.

Tier 3 - Red Light (30+ days only). St. Petersburg, Clearwater mainland, Gulfport, Largo, Pinellas Park, Seminole, Safety Harbor, Dunedin, Belleair. These cities primarily allow only 30+ day rentals in residential zones. You can still cash-flow with mid-term rentals (traveling nurses, relocations, snowbirds) - just not nightly.

Tier 4 - HOA Lockout. Even in green-light cities, individual HOAs can ban STRs regardless of city rules. Read the HOA docs BEFORE offering on any condo or HOA-governed property.

The 6 Questions to Ask Before You Buy

- 1. What city jurisdiction is this property in?** Pinellas has many unincorporated pockets - verify on the county property appraiser site.
- 2. What zoning district is this specific parcel?** Not the neighborhood - the parcel.
- 3. What is the city's current STR ordinance - and is it being revised?** Several Pinellas cities have changed rules in the last 24 months. Get the latest.
- 4. Does the HOA or condo association restrict STRs?** Read the declaration, not the listing description.
- 5. What is the Business Tax Receipt (BTR) + state DBPR license cost?** Factor this into your cash flow analysis.
- 6. What are the tourist development tax and sales tax obligations?** Pinellas charges a tourist development tax on short stays. Miss it and you owe back taxes + penalties.

Thinking about an investment property in Pinellas? Reply to the email you got this in. I specialize in helping investors verify zoning, HOA restrictions, and realistic STR cash flow BEFORE you submit an offer. No pressure, no cold calls - just a clear analysis of what actually pencils.

*Kimberley Jade | Realtor, Greater Tampa Bay & Pinellas County
Kjaderealtor@gmail.com | kimberleyjade.com*

Investor's Guide: STR Rules by Pinellas City is for general information only. Market conditions, rules, and programs change. Verify current details with the relevant authority before making decisions.