



CAPE COD CERTIFIED

CAPE COD HOME

Cape Cod Short-Term Rental Registration: Town-by-Town Permit Rules Every Host Must Know (2026)

A free field guide from the people who actually live here.

If you rent your Cape Cod home to vacationers — even for a few weeks a summer — you’re a short-term rental operator, and that comes with rules. Massachusetts and individual Cape towns have built out a real regulatory framework for STRs, and “I didn’t know I had to register” is not a defense that saves you from fines or a shut-down listing. Here’s what every Cape host needs to understand about registration and compliance. (STR rules vary significantly by town and change often — this is an overview, not legal advice; always confirm current requirements directly with your specific town and the state.)

The two layers: state and town

Cape STR compliance operates on two levels, and you have to satisfy both:

Layer	What it typically involves
Massachusetts (state)	Register with the state; collect and remit room-occupancy excise tax; carry required insurance
Your town (local)	Local registration/permit, safety inspections, local taxes/fees, and any zoning or occupancy rules

Ignoring either layer puts your rental at risk.

The state requirements (overview)

Massachusetts treats short-term rentals (generally rentals of a property for 31 days or fewer) under its room-occupancy framework. In broad strokes, hosts typically must:

- **Register the rental with the state** (through the Department of Revenue’s system).
- **Collect and remit the room-occupancy excise tax** — the state rate plus any local option and additional local fees.
- **Maintain the required liability insurance** for the rental.

Confirm the current thresholds and process with the Massachusetts DOR, as details and exemptions apply.

The town layer is where it gets local

This is the part that varies most — and the part hosts miss. Cape towns have adopted **their own STR bylaws**, and they differ. Depending on the town, you may face:

- **Local registration or a rental permit** (often annual), sometimes with a fee.
- **A safety inspection** (smoke/CO detectors, egress, etc.).
- **Occupancy limits** tied to bedrooms/septic capacity.
- **Zoning restrictions** on where STRs are allowed and, in some places, **caps or limits** on new registrations.
- **Local taxes/fees**, including community-impact fees in some towns.

Because these rules are genuinely town-specific and evolving, the only reliable move is to contact your town directly (Board of Health, building/zoning, and the town clerk or a dedicated STR office where one exists) and get the current requirements in writing.

A host's compliance checklist

1. **Register with the state** and set up tax collection/remittance.
2. **Contact your town** for its STR registration/permit, inspection, and tax rules.
3. **Confirm occupancy limits** (often tied to your septic system's bedroom count).
4. **Carry the required insurance.**
5. **Keep records** of registrations, taxes remitted, and inspections.
6. **Re-check annually** — permits often renew, and rules change.

Don't-miss cautions

- **“Small” rentals still count.** Even a couple of weeks a summer generally triggers registration and tax obligations. Don't assume you're too small to matter.
- **Platforms may collect some taxes, not all** — and platform collection doesn't satisfy your registration and local obligations. You're still responsible.
- **Rules tighten.** Several Cape towns have moved to restrict or cap STRs; what's allowed today may change. Stay current.

Don't miss: calling your specific town before you list — every summer. Cape Cod STR rules are a two-layer, hyper-local, moving target, and the hosts who stay out of trouble are the ones who treat compliance as an annual task, confirm it in writing with their town, and remit their taxes on time. It's not the fun part of hosting, but it's the part that keeps your listing live.

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