



COLDWELL BANKER

MOUNTAIN
PROPERTIES



SUMMIT COUNTY

short-term

RENTAL GUIDE



Local laws, limits, caps, and regulations surrounding short-term rentals (STRs) are constantly changing. I created this guide as a starting point, so aspiring Summit area home buyers who would like to have the option to rent can start to grasp the current intricacies of our area's STR regulations. This information is current as of the date of this guide's creation.

Please know that if short term renting now or anytime in the future is an important consideration in your mountain home purchase you must have a knowledgeable local professional by your side helping you navigate the various ever changing regulations throughout our 8 governing jurisdictions and 18 different zones, each with their own rules.

WORKING WITH ME

What began as a childhood dream has grown into a lifelong passion for helping others find their own place in the mountains. Living, working, and playing in Summit County allows me to bring authentic, firsthand insight to every transaction while supporting my clients' unique mountain lifestyle goals. With a background in education, a love for connecting with people, a strong foundation as a property investor, and experience with property management, I'm well-versed in working with diverse clients, including first-time homebuyers and seasoned investors.

"The mountain lifestyle isn't just about the views, it's about the way of life that comes with them."

I take pride in providing a genuine, focused, and results-driven experience, helping my clients make important life decisions and claim their own piece of paradise in the mountains of Colorado. To me, success isn't defined by the passing of keys at closing, but by what comes after; watching a house become a home filled with love, warmth, and unforgettable memories alongside friends and family in our incredible mountain community.

With clear, consistent communication and transparency, I strive to build relationships rooted in trust, ensuring every real estate experience is a success. As a Summit County local with Midwestern roots, I embrace challenges with creativity, resourcefulness, and heart, drawing on my expertise to deliver thoughtful, effective solutions. I truly look forward to helping you reach your goals and being part of this next chapter.



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CAREER HIGHLIGHTS



More than a real estate agent. I'm a Realtor®, so I am bound by NAR's code of ethics!



Coldwell Banker International Diamond Society (top-producer)



I do not discriminate and follow state, local, and national housing laws



Resort & Second Property Specialist Certified



Accredited Buyer Representative Certified



Two Time Summit's Best Real Estate Agent Award Recipient

short term rental

CONSIDERATIONS

WHAT IS A SHORT TERM RENTAL?

Any residential dwelling or room that is rented for fewer than 30 consecutive days. This definition is uniform across all government jurisdictions here in Summit County.

HOW DO I KNOW WHAT STR RULES AND REGS APPLY TO A PROPERTY?

This is more complicated than it might seem. Just because a property has an address that is also associated with the name of a town, does not mean that it lies within town boundaries. Properties outside of town boundaries are governed by Unincorporated Summit County. The public Summit County GIS website can help determine if a property is within the boundaries of a town or in unincorporated areas. From there you need to go to that jurisdiction's short-term rental website, and figure out what area or zone it lies in within that jurisdiction.

HOW DO HOA RULES & RESTRICTIONS PLAY IN?

If a property is part of a Home Owner's Association (HOA), that HOA comes with its own rules and regulations. You need to be aware of this because some have rules that are even more strict than those of the government jurisdiction. It's not all that uncommon for HOAs to outlaw STRs of any kind, where others limit the number of units allowed to STR, the minimum length of bookings, or total number of bookings.

CAN I SELF MANAGE MY STR?

It depends. All local jurisdictions require STR's to have a registered agent, or someone who is available 24 hours a day in case of an issue or complaint. Most jurisdictions require that the registered agent is physically able to be at the property within 1 hour. Do you live within 1 hour? If not, you more than likely need to work with a local property manager or management company.

ARE THERE OCCUPANCY LIMITS?

This is also based on jurisdiction. Common maximums are 2 per bedroom plus 2 or 2 per bedroom plus 4. If the home is on a septic system in order to handle household waste instead of public sewer, this limit may be lower in order to not overwhelm the home's septic. To find out how many bedrooms your property officially has you need to search for your property within Summit County's Property Information System. If you believe you have more official bedrooms or sleeping spaces in your home than the record show there is a process required to make record changes.

ARE RENTERS ALLOWED TO USE MY HOME'S HOT TUB/SPA?

If you have or plan to get a hot tub/spa and STR your property it must be properly permitted. If your home does not have city water, but gets its water from a well you will also need to show proof of water augmentation or delivery because hot tubs are not an allowed use per Colorado well permits. Also remember to protect yourself with the proper insurance. An on-site hot tub could be an added risk or liability.

WHAT'S MY LICENSING PERIOD AND WHAT IS THE ANNUAL COST?

Each jurisdiction within Summit County requires a license or permit to short term rent your property. The annual renewal cycles vary by jurisdiction as do the required annual fees.

DO STRS AFFECT HOME'S VALUE?

The long short of this is yes. The rules of supply and demand come into play here. If a property is located in a jurisdiction where potential buyers can acquire a permit to STR and the HOA doesn't have overarching limitations on STRs, then typically there are more potential buyers for this property. There are always exceptions to this and this is just another reason to work with seasoned local RE agent.

short term rental JURISTICTIONS

THERE ARE 8 JURISTICTIONS WITHIN SUMMIT COUNTY

Unincorporated Summit County

INCORPORATED TOWNS:

Blue River

Breckenridge

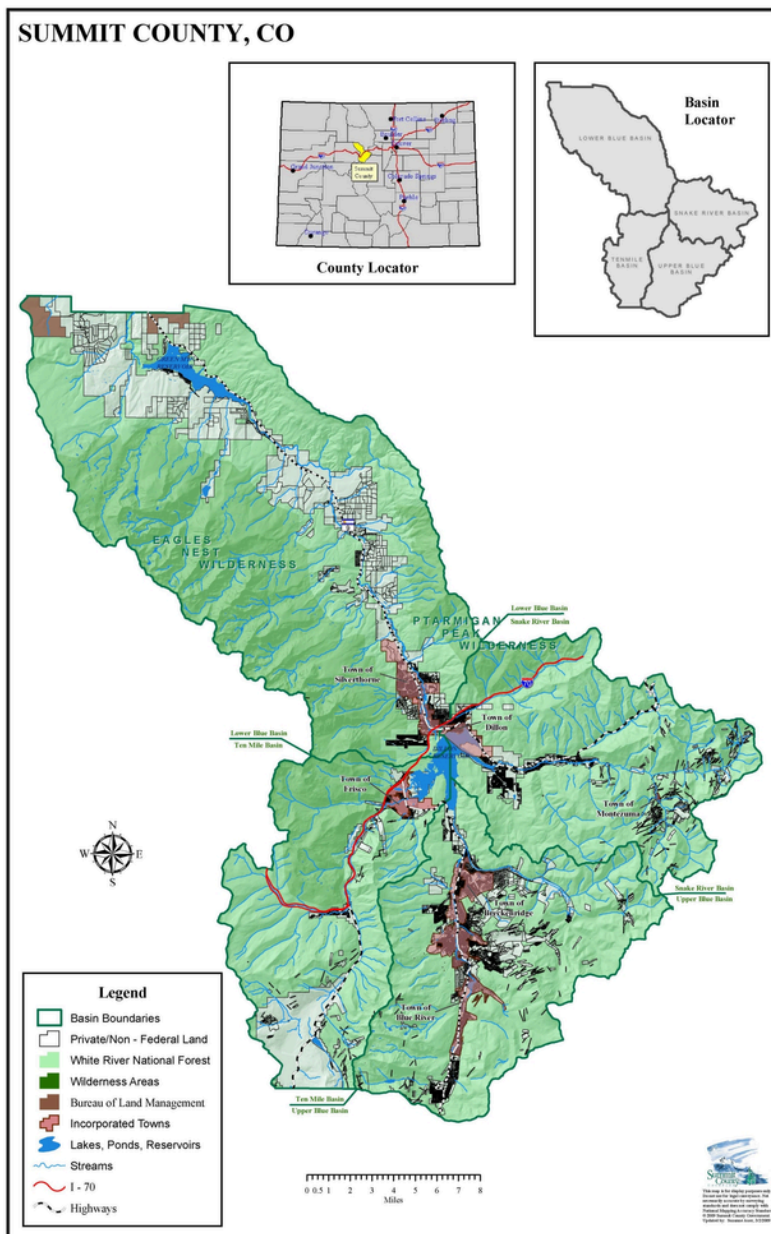
Dillon

Frisco

Keystone

Montezuma

Silverthorne



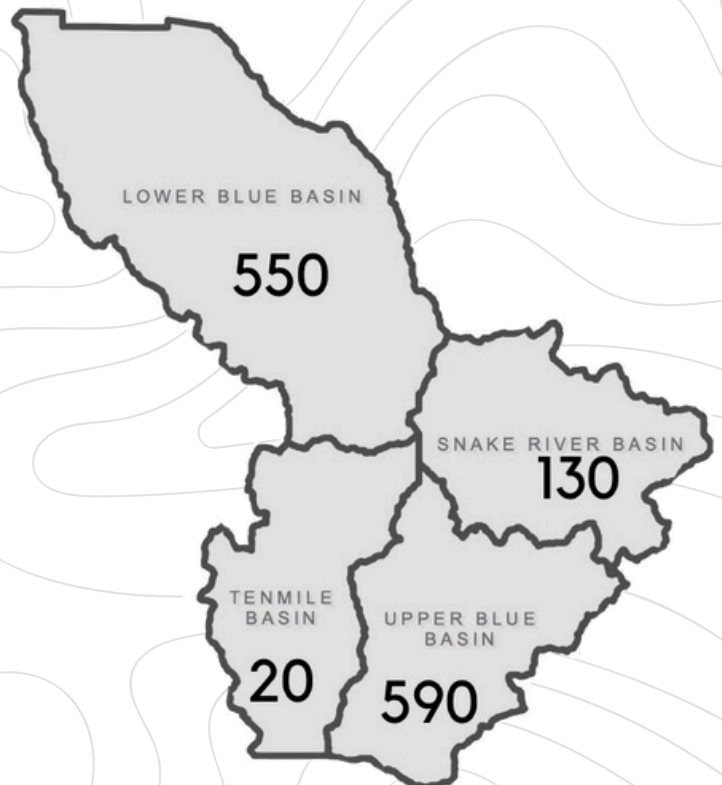
unincorporated SUMMIT COUNTY



UNINCORPORATED SUMMIT COUNTY IS DIVIDED INTO 2
OVERLAY ZONES, EACH UNIQUELY DIFFERENT

RESORT OVERLAY ZONE
NEIGHBORHOOD OVERLAY ZONE

THE NEIGHBORHOOD OVERLAY ZONE HAS BEEN
DIVIDED INTO 4 RIVER BASINS



Unincorporated Summit County's 4 river basins & STR
license allotment per river basin. These limits exclude
licenses in the "Resort Overlay" zones

unincorporated SUMMIT COUNTY



RESORT OVERLAY

Copper Mountain
Tiger Run
4 O'Clock Subdivision
Sawmill Subdivision

YES

YES

NO

Copper Mountain
10.375%

Tiger Run
4 O' Clock
Sawmill
8.375%

A 'Resort License' is
required

\$295 / yr

2 per bedroom plus 2

NEIGHBORHOOD OVERLAY

**Snake River
Basin**

**Tenmile
Basin**

**Upper Blue
Basin**

**Lower Blue
Basin**

YES

YES

YES

YES

NO*

NO*

NO*

NO*

YES

YES

YES

YES

Each basin has a limit of 32 total STR bookings per annual licensing cycle. STRs are defined as any rental less than 30 consecutive days.

8.375%

8.375%

8.375%

8.375%

If someone is determined to be a 'Qualified Occupant' (QO), Type 1 STR licenses are available in all basins, without joining the wait list. QOs are still held to licensing rules and booking caps.

Type 2 Licenses are requires for anyone who is NOT a QO & then the following applies:
Once each basin is within 10% of their established license limit, the county will begin a wait-list.

- Wait-lists for the Upper Blue Basin and Lower Blue Basin started in summer 2025
- Wait-list for Snake River Basin began in early 2026
- Wait-list for Ten Mile Basin could start as early as early 2027

Type 2: \$360 / yr Type 1: \$240 / yr

- There is a \$75 non-refundable fee to join a Type 2 wait-list
- Summit County Planning Department reviews the fee schedule in March of each year and may make changes

2 per bedroom plus 2

A studio is treated as a 1 bedroom. Homes on septic or OWTS are limited to the capacity of the OWTS permit. OWTS systems are typically designed to accommodate a max of 2 per bedroom.

Zones

STR License Or
Permit Required

Type 2 STR Licenses
Available

Cap on # of
Bookings

STR Sales
Tax

Notes

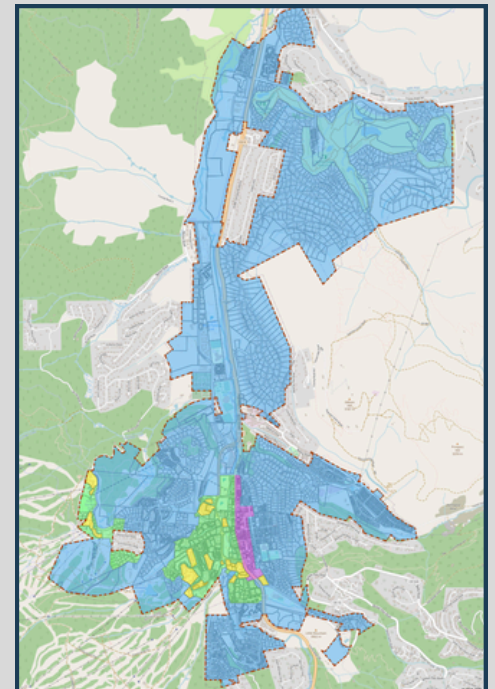
License Fees

Max Occupancy

incorporated TOWNS



	BLUE RIVER	BRECKENRIDGE			
Zones		Resort Zone	Zone 1	Zone 2	Zone 3
STR License Or Permit Required	YES	YES	YES	YES	YES
STR Licenses Available	No	YES no cap. 100% housing stock	YES capped at 92% of housing stock	NO capped at 51% of housing stock with wait-list	NO capped at 10% of housing stock with lengthy wait-list
Cap on # of Bookings	TBD	NO	NO	NO	NO
STR Sales Tax	12.275%	12.275%	12.275%	12.275%	12.275%
Notes	*Blue River placed a moratorium on any new STR licenses in summer '26 while they discuss substantial changes to the town's STR policy License holders must rent 10 or more days/yr to be eligible for renewal	The Town of Breckenridge has established a cap on the number of STR licenses allowed by setting a cap for each zone based on a percentage of total housing stock in that zone			
License Fees	\$1,200 annually	Varies. Generally \$756/bedroom + an additional BOLT (business license tax) fee annually			
Max Occupancy	2 per bedroom plus 2	Varies. Generally 2 per bedroom plus 4			



TOWN OF BRECKENRIDGE SHORT TERM RENTAL MAPPED ZONES

- RESORT ZONE
- ZONE 1
- ZONE 2
- ZONE 3

incorporated TOWNS



	DILLON	FRISCO	KEYSTONE	MONTEZUMA
STR License Or Permit Required	YES	YES	YES	N/A
STR Licenses Available	YES	NO Wait-list is currently approximately about a year and a half to 2 years	YES	NO No STRs allowed Rentals are only allowed if 180+ days in length
Cap on # of Bookings	NO	NO	NO	N/A
STR Sales Tax	19.875%	15.725%	8.375%	N/A
Notes		If your home is your permanent primary residence you can avoid the wait-list and apply for an exempt STR license		
License Fees	\$700 annually	\$250 annually	\$285 annually	N/A
Max Occupancy	2 per bedroom plus 2	2 per bedroom plus 4	Varies. Generally 2 per bedroom plus 4. See Keystone Ordinance 2025-O-14, pg 7 for more info	N/A

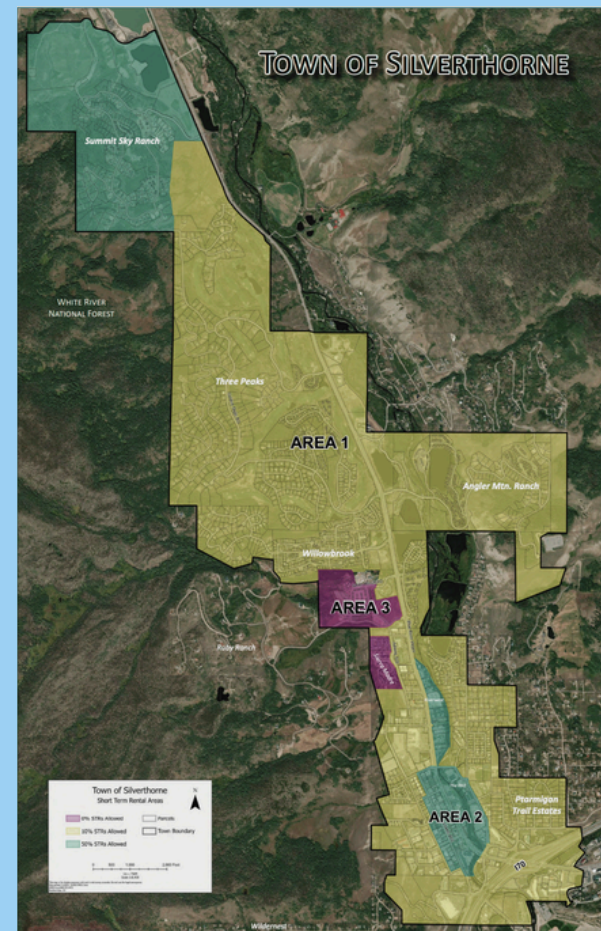


incorporated TOWNS



SILVERTHORNE

Zones	Area 1	Area 2	Area 3
STR License Or Permit Required	YES	YES	N/A
STR Licenses Available	YES 10% of housing stock allowed	YES 50% of housing stock allowed	NO STRs are NOT allowed
Cap on # of Bookings	NO	NO	N/A
STR Sales Tax	16.275%	16.275%	N/A
License Fees	Based on number of bedrooms, paid annually \$150/studio / \$500 for 6 or more bedrooms		
Max Occupancy	2 per bedroom plus 2		



Working with a knowledgeable local agent is especially important for buyers who want or need the flexibility to rent their property.

Whether it's a requirement of your loan, part of a 1031 tax-deferred exchange, or simply a way to better align your purchase with your budget and long-term plans, every situation is unique. I'll help you navigate the area's complex rental landscape with confidence while honing in on the mountain property that fits you best.

agent
VALUE

**HAVE YOU ALSO CONSIDERED THE POSSIBILITY OF
SEASONAL, MID-TERM, OR LONG-TERM RENTING?**

Let's Connect!



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🌐 <https://AMarkRealEstate.com>

📍 Summit County, Colorado & Summit's
Surrounding Areas



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**MOUNTAIN
PROPERTIES**

*Your Guide to Summit County
Real Estate*



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