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AIRBNB HOSTS 2026

Schedule C or E? *Count your nights.*

Three questions that decide how an Airbnb or Vrbo host reports for 2026.

STEP 1

Your home, rented under 15 days?

Yes: don't report the rent or deduct rental expenses.

No: report it. Go to step 2.

STEP 2

Hotel-style services during stays?

Yes (regular cleaning, fresh linen, maid service): Schedule C, possible 15.3% SE tax.

No (space only): Schedule E.

STEP 3

Personal use over the limit?

Limit: greater of 14 days or 10% of fair-rental days.

Over it: split costs by days; the rental can't show a loss.

KEY NUMBERS		RULE	
Building depreciation Straight line, mid-month; land excluded	27.5 yrs	Not a rental activity Average guest stay, passive rules	≤ 7 days
Rental loss allowance Phases out $100K–$150K MAGI	$25,000	Form 1099-K from platforms And over 200 transactions	$20,000+
NJ marketplace bookings Sales tax + State Occupancy Fee	6.625% + 5%	New York City fee Per unit per day of occupancy	$1.50

Dec 31, 2026
Your 2026 rented and personal-use day counts close

Jan 15, 2027
4th 2026 estimate (Form 1040-ES)

Merchant
FINANCIAL ADVISORY

mfa-advisory.com · (347) 205-4468

General information, not tax advice. Facts checked Nov. 20, 2026.