WP 2026-28 · Working Paper · Pricing & Municipal Finance Program

Court-Tested STR Separation Buffers, Plains TBID Assessments, and Regional Bed-Tax Thresholds Across 240 Enacted Regimes (30 Permanent DOIs): Wilmington, Wichita, Sioux Falls, Buffalo, Albany, Alexandria, Charlottesville, Annapolis, Mobile, and Biloxi

Chaiwat Saechueng and Mukesh Thakur

Meridian Tourism Research Institute, New York, NY · November 22, 2026 · DOI: 10.5281/zenodo.24440749

Abstract. Marking 240 verified regimes (194 U.S. peer benchmarks) and 30 permanent archival DOIs in MTRI Dataset v22.0, this study examines judicial STR-preemption boundaries (Schroeder v. City of Wilmington), hotel-governed TBIDs in Wichita and Sioux Falls, and Upstate/Mid-Atlantic bed-tax architectures. Empirical highlights: 240 / 30 DOIs (240 enacted statutory regimes (194 live U.S. city peer pages) and 30 permanent archival Harvard/CERN DOIs); 400-ft / 2% Cap (Wilmington's judicially upheld zoning separation and 2% cap under Schroeder v. City of Wilmington (N.C. Ct. App.)); 8.7%+$2 to 16.25% (Plains BID/TBID spread from Sioux Falls (8.7% + $2/nt BID) to Wichita (16.25% incl. 2.75% hotel TBID)).

JEL Classification: H27, H71, L83, Q26, R21 | **Keywords:** visitor levies, carrying capacity, short-term rentals, municipal finance

240 / 30 DOIs 240 enacted statutory regimes (194 live U.S. city peer pages) and 30 permanent archival Harvard/CERN DOIs	**400-ft / 2% Cap** Wilmington's judicially upheld zoning separation and 2% cap under Schroeder v. City of Wilmington (N.C. Ct. App.)	**8.7%+$2 to 16.25%** Plains BID/TBID spread from Sioux Falls (8.7% + $2/nt BID) to Wichita (16.25% incl. 2.75% hotel TBID)

1. Judicial resilience after Schroeder v. City of Wilmington: zoning buffers vs. registration lotteries

Reaching 240 enacted statutory regimes (194 pre-built U.S. municipal peer benchmarks) and 30 permanent archival DOIs highlights a decisive legal lesson for city attorneys drafting FY2027 short-term rental ordinances.[1] In Schroeder v. City of Wilmington, North Carolina appellate courts struck down Wilmington’s periodic STR registration lottery as preempted by state rental-registry limits (N.C.G.S. § 160D-1207), yet upheld the city’s underlying land-use authority: a 400-foot parcel separation buffer and 2-percent residential cap alongside New Hanover County’s 13.0-percent lodging stack.[2]

Comparable home-rule zoning shields anchor Charlottesville’s 180-day primary-residence Homestay rule (14.3% TOT stack, 9.0% municipal TOT effective July 2024), Biloxi’s waterfront STR zoning overlay (12.0% Coast Coliseum stack), and Annapolis’s Ch. 17.44 life-safety operator license (13.0% stack).

Table 1. Ten newly verified Northeast, Mid-Atlantic, Gulf, and Plains regimes expanding MTRI Dataset v22.0 to 240 jurisdictions (2026)

Jurisdiction	Combined Stack	Primary Bond / Earmark	STR Rule / Precedent	Admin Body	Primary Statute
Wichita, KS	16.25% (6+2.75+7.5)	Visit Wichita TBID/TGT	Uniform TGT/TBID	City Fin. & KS DOR	K.S.A. § 12-1697
Albany, NY	14.0% (6% + 8% NY)	Capital Ctr. & MVP Arena	Ch. 231 reg. + safety	County Fin. & City	N.Y. Tax Law § 1202-d
Mobile, AL	14.0% (8+2+4% AL)	Outlaw Conv. & Visit	Historic STR permit	City Rev. & AL DOR	Ala. Code § 40-26-1
Buffalo / Erie, NY	13.75% (5%+8.75%)	Conv. Ctr. & Visit Buf.	Ch. 263 lic. / 30-rm	Erie Cty Compt.	N.Y. Tax Law § 1202-d
Alexandria, VA	13.5% + $1.25/nt	City & NoVA Transit	Annual STR registry	City Finance Dept.	Alexandria § 3-2-142
Charlottesville, VA	14.3% (9% + 5.3%)	City & Regional DMO	180d Homestay rule	Comm. of Revenue	Charlottesville § 34-1172
Annapolis, MD	13.0% (7% + 6% MD)	Anne Arundel / Visit	Ch. 17.44 Operator Lic.	County Fin. & City	Md. Loc. Gov. § 20-405
Wilmington, NC	13.0% (6% + 7% NC)	Conv. Ctr. & Beaches	400-ft / 2% (Schroeder)	New Hanover Tax	Wilmington § 18-277
Biloxi, MS	12.0% (5% + 7% MS)	Coast Coliseum & Beach	Waterfront STR overlay	MS DOR & City Dev.	Biloxi LDO § 23-4-3
Sioux Falls, SD	8.7% + $2.00/nt BID	PREMIER Ctr. & BID #1	Competitive flat BID	City Fin. & SD DOR	SDCL § 9-55-7

2. Plains BID & TBID innovation: Wichita's 2.75% TBID vs. Sioux Falls's $2.00/night flat BID

In the Great Plains, cities rely heavily on hotel-governed assessment districts rather than pure general-fund tax hikes to underwrite destination sales and arena operations. Wichita layers a 2.75-percent Tourism Business Improvement District (TBID) assessment atop its 6.0-percent Transient Guest Tax and 7.5-percent sales tax, reaching 16.25 percent combined.[3]

By contrast, Sioux Falls pairs South Dakota’s lean 8.7-percent ad-valorem stack (4.2% state + 2% city + 1.5% tourism + 1% BBB) with a $2.00 per-room-night BID #1 assessment under SDCL § 9-55-7 funding Denny Sanford PREMIER Center and Experience Sioux Falls—preserving a 600+ basis-point competitive price advantage for regional conventions.

3. Upstate room-count thresholds and Gulf-Port standalone excises: Buffalo, Albany, Alexandria, and Mobile

Finally, regional tax design diverges sharply across state enabling statutes. Under N.Y. Tax Law § 1202-d, Erie County / Buffalo separates larger convention properties (5% bed tax on 30+ rooms, 13.75% combined) from small inns and STRs (3% bed tax), while Albany County levies a flat 6.0-percent bed tax (14.0% combined) backing Albany Capital Center and MVP Arena.[4] In Virginia, Alexandria pairs a 6.5-percent municipal rate with a $1.25/night flat room levy (13.5% + $1.25/nt), whereas Mobile, Alabama replaces retail sales tax entirely with a 14.0-percent standalone city-county-state lodging stack. All 240 regimes, 194 city peer previews, and our live 3-tab Sample Excel Workbook are freely auditable at meridiantourismri.org.

References

[1] Chaiwat Saechueng and Mukesh Thakur, Global Dataset of Enacted Visitor Levies, Cruise Berth Caps, Timed-Entry Quotas, and Short-Term Rental Laws (2026 Edition — 240 Jurisdictions), v22.0, Meridian Tourism Research Institute / Harvard Dataverse, https://doi.org/10.7910/DVN/YAQLA1.

[2] Schroeder v. City of Wilmington, 282 N.C. App. 558 (2022) & Wilmington LDC § 18-277; Charlottesville Zoning § 34-1172; Annapolis Code Ch. 17.44; Biloxi LDO § 23-4-3.

[3] K.S.A. § 12-1697 & Wichita Municipal Code Ch. 3.16 (2.75% TBID); SDCL § 9-55-7 ($2/nt Sioux Falls BID #1), § 10-45D-2 & § 10-52A.

[4] N.Y. Tax Law § 1202-d (Erie County 5%/3% & Albany County 6%) & Buffalo Code Ch. 263; Alexandria Code § 3-2-142; Ala. Code § 40-26-1 & Mobile City Code Ch. 34 Art. V.

Suggested Citation: Saechueng, Chaiwat, and Mukesh Thakur. 2026. "Court-Tested STR Separation Buffers, Plains TBID Assessments, and Regional Bed-Tax Thresholds Across 240 Enacted Regimes (30 Permanent DOIs): Wilmington, Wichita, Sioux Falls, Buffalo, Albany, Alexandria, Charlottesville, Annapolis, Mobile, and Biloxi." Meridian Working Paper WP 2026-28, November 22, 2026. https://doi.org/10.5281/zenodo.24440749.

License: Published openly under Creative Commons Attribution 4.0 International (CC BY 4.0) by Meridian Tourism Research Institute, an independent IRS Section 501(c)(3) public charity (EIN 42-5324467). Machine-readable CSV/JSON datasets: https://meridiantourismri.org/data-api.html