

Florida HB 803, effective July 1, 2026, exempts certain residential construction work under \$7,500 from building permits and modernizes private provider inspections and HOA review processes.

Key Provisions

\$7,500 Permit Exemption: HB 803 exempts owners of single-family homes, or their contractors, from obtaining a building permit for non-structural, non-trade residential work valued under \$7,500, such as cosmetic renovations, painting, cabinetry, flooring, and drywall finishing. The exemption **does not apply** to electrical, plumbing, structural, mechanical, or gas work, nor to properties in flood hazard areas. Projects cannot be split to evade the threshold

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Private Provider Reforms: The bill significantly expands the role of licensed private providers (engineers, architects, or building code administrators) in plans review and inspections. Local building officials' discretion is limited: they may only review private provider work for completeness or life-safety compliance, and inspections by private providers are generally accepted without additional verification. Permit issuance timelines are shortened, with permits deemed approved if local officials fail to respond within 10 business days for most applications, or 5 days for single-trade residential work

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Homeowners' Association (HOA) Changes: HB 803 amends Florida Statutes to prevent HOAs from requiring a government-issued building permit as a prerequisite for architectural review. This ensures homeowners can seek HOA approval without first navigating local permitting processes  adamsandreese.com +1 .

Other Provisions: The bill addresses expiration of certain permits, mandates state term contracts for building code inspection services, and prohibits local governments from treating offsite-constructed

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Florida HB 803: Key Construction Permit Changes for 2026

<https://www.adamsandreese.com/insights/florida-hb-803-beyond-the-7500-exception>

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Florida HB 803: What the New \$7,500 No-Permit Rule Means for Homeowners ...

<https://oasisengineering.com/2026/05/12/florida-hb-803-no-permit-7500-home-repairs/>

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What HB 803 Means for Florida Developers and Builders

<https://tewandtaylor.com/post/hb-803-florida-private-provider-permit-fees-developers>

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residential dwellings more restrictively than other dwellings in the same district. It also requires exemptions for temporary residential hurricane and flood protection walls or barriers that meet specified requirements  The Florida Senate +2 .

Practical Implications

- **Homeowners:** Can complete minor home improvements under \$7,500 without a permit, but must still document work, especially for insurance or storm-related claims. Structural, trade, or flood-area work still requires permits  oasisengineering.com .
- **Contractors and Developers:** Faster permit approvals, reduced fees (up to 50% for commercial projects using private providers), and clearer timelines improve project planning and reduce costs  tewandtaylor.com .
- **Local Governments:** Must adopt standardized permit forms, accept electronic submissions, and follow strict timelines for permit review. Oversight of private providers is limited, and additional verification or fees are restricted  fl-counties.com +1 .

Effective Date

HB 803 was signed into law by Governor Ron DeSantis on May 7, 2026, and **takes effect on July 1, 2026**  JD Supra +2 .

Summary

Florida HB 803 streamlines residential construction permitting, reduces administrative burdens, and modernizes the use of private providers while protecting safety. It balances efficiency with regulatory oversight, particularly for minor home improvements, and ensures homeowners' associations cannot delay architectural reviews based on permit requirements. Homeowners, contractors, and local governments should review internal procedures to comply with the new law and take advantage of its provisions.