

The Florida Homeowner's Guide to Permitting

Protecting your investment in Sarasota and Manatee counties

Sarasota and Manatee counties are in a real construction boom — from the \$54 million Bradenton Area Convention Center expansion to the Upper Manatee River Road widening — and rising property values tempt homeowners to skip permits to move faster. A building permit is not red tape: it's the only thing protecting your renovation dollars if something goes wrong.



Legal Risk

Unpermitted work draws code-enforcement fines while open, and leaves a record that can complicate future permits on the home.



Financial Risk

Most FL homeowner policies exclude unpermitted-alteration damage — claims can be denied outright. Retroactive permits cost multiples of the standard fee.



Safety Risk

Permitted work is inspected against Florida's wind-load, electrical, and structural standards — the ones that matter most in a hurricane.



Repair Amendment Risk

Unpermitted work surfaces at resale — a buyer's lender won't fund the loan until it's brought into compliance, sometimes meaning torn-out finishes.



FEMA 50% Rule

If repair costs reach 50% of your structure's value in a flood zone, the whole building can be required to meet current flood-elevation standards.



Verify a License

Look any contractor up on the FL DBPR portal (myfloridalicense.com) and confirm "Current, Active." Verify ours: CBC #1268236.

Ready to build it right — and permitted?

Call (941) 705-5232 · info@preferredbuildersfl.com · preferredbuildersfl.com