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A MESSAGE FROM OUR CEO, AND YOUR GOVERNMENT AFFAIRS CHAIR & BAY REGION ASSOCIATE CHAIR



Celebrated theologian and Nobel Peace Prize recipient Albert Schweitzer said that “success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful.” Such was, I believe, the recipe for FHBA Senior Leadership’s success in 2025. Passion and joy for building the American Dream and for what FHBA does to support it was on full display at this year’s Fall Convention. As we look ahead to 2026 under the leadership of Chair Elect William Webb, our members have much to be proud of and thankful for. I hope this briefing will enlighten you on 2025’s victories and provide you with insight on what lies ahead. I remain humbly at your service.

Sincerely,

A handwritten signature in blue ink, appearing to read "John Ziegler".

Admitted to Practice Florida & Texas
AV Preeminent® Rated Attorney
Fla. Board Certified in Construction Law



Florida Home Builder’s Association (FHBA)
Government Affairs Committee Chair & Bay Region Associate Chair

1. Government Affairs

The 2025 Legislative Session was a wild success, thanks to the extraordinary efforts of John Riddle (winner of the 2025 Builder of the Year Award) and the FHBA Government Affairs Committee under his leadership. It was my distinct honor and privilege to serve John as his Vice Chair, and it is with great appreciation for your trust and for the challenges ahead that I now assume the gavel as your Government Affairs Chair. We have a hefty list of legislative priorities for 2026 which include, but are not limited to:

- Standardizing building department forms and allowable permit categories
- Streamlining permit timelines
- Expanding private provider use options
- Allowing building permits to be issued before septic permits
- Enhanced tools for prosecuting unlicensed contractors
- Including military housing for Live Local
- Reduction or elimination of impact fees through alternatives

We will also be opposing efforts to discriminate against build-to-rent business models, adverse revisions to the lien law, duplicative heat illness regulations, and the misuse of building permit funds toward code enforcement. A complete list of the 2026 priorities and opposed policies is contained in this report's Appendix A. The Government Affairs Committee will soon be resuming its monthly meetings before session, and will host weekly meetings during session. As always, I solicit your expertise on these priorities and welcome your attendance at one or all of our Committee meetings. I also encourage you to join us in Tallahassee for the Legislative Conference Feb 2nd through the 4th. Whether you are a political junky or a beginner who would like to learn more about civics, I personally guarantee you will have the time of your life, and I hope to see you there. I am excited to serve as your 2026 Chair. Vice Chair, Tatiana Gust and I look forward to accomplishing great things with you for our industry.

2. Associate Member Value

The Associates & Trades Council is on a mission to enhance the value of associate membership. It is workshopping a strategic priorities framework to support you, the associate member. How can FHBA better support you? What leadership opportunities do you wish were available? How can FHBA help you grow your business? Please take a moment to review the draft strategic priorities framework attached to this report at Appendix B and contact me with your comments, suggestions, questions, and concerns.

3. Political Action Committee & Fundraising

I am pleased to report that Michael Ragan of Mattamy Homes has been appointed to the FHBA PAC Committee. Congratulations Michael! The PAC has sufficient funds to cover all but its statewide race objectives. Perhaps no statewide race is more important than the election of builder Blaise Ingoglia to the position of CFO. As you may know, Governor Desantis appointed him to that position earlier this year. CFO Ingoglia has wasted no time auditing local government to ensure that financial waste and abuse are kept in check. The FHBA PAC Committee asks for your help in its efforts to raise money for this critical position.

The CFO serves as Chief Fire Marshall and head of the Building Commission, among other important roles. If you are in a position to host your own fundraiser or help the PAC, please contact Michael, me, or any member of the PAC.

4. FHBA & Local HBA Successes

2025 has been a banner year. FHBA experienced a 2.3% increase in new member growth and a 70% retention rate. Under the stewardship of its Senior Officers, we anticipate that FHBA's headquarters will be paid off in less than six months. Every success at the state level starts with each local building association, and the Bay Region has much to celebrate. Tampa Bay Builders Association was recognized at the Fall Convention for the highest percentage of new member growth in the Bay Region, and the Polk Industry Association was lauded for the highest member retention. Congratulations to their incredible Executive Officers, Lauren Morgan and Erika Graff, and to Melissa Woolley, Pat Smith, and Amanda Bell. I am pleased to be joined by my new cohort, Becky Jenkins, who will serve a two-year term as Bay Region builder Chair. Congratulations on your appointment, Becky. I look forward to serving with you.

5. Legal Committee

FHBA's Legal Committee is closing 2025 with some litigation successes, as well as some losses. Nonetheless, it is another incredible resource for our industry. It will frequently file "friend of the court" briefs in litigation between builders/developers and state or local government where government has misinterpreted the law or exceeded its powers. It is closely monitoring litigation challenging the new SB 1080 and anticipates that it may soon be asked to file one or more briefs in defense of this new law. If you become aware of litigation affecting our industry and believe FHBA may need to weigh in, please contact me or any other committee member.

6. Appendix A – 2026 FHBA Legislative Priorities

2026 FHBA Legislative Priorities

Tier 1:

- 1) (1, 1) Standardized Building Department Forms & Allowable Permit Categories
 - The state would develop a standard set of permit application forms and checklists that all local building departments must use for common project types
 - Regulating what building departments can and cannot ask for on permitting forms
- (1.2) Permit Timeline Solutions
 - Exploring solutions to streamline the process to meet statutorily-created timelines
- (1.3) Private Providers
 - Allowing private providers more access and flexibility in the inspections process
 - Allowing private providers to complete septic tank inspections and approve permits through the Department of Environmental Protection,
- (1.4) No Permit for Flood Panels
 - A permit exemption would eliminate unnecessary red tape for minor, non-structural mitigation measures
- (1.5) No Permit for Licensed State Contractors on State of Emergency Repairs & Rebuilds
 - Reduce the wait for post-disaster permitting for smaller projects, while still maintaining safety standards
- 2) Building Permits No Longer Contingent on Septic Permit Issuance
 - Builders across Florida continue to face delays due to prolonged wait times for septic tank permits, slowing down project timelines and adding uncertainty to the construction process. These bottlenecks highlight the need for more efficient coordination between state and local agencies
 - Creates a glidepath for changes to septic tank rule or regulatory changes
 - Allows private providers the ability to approve septic tank permit applications
- 3) Stormwater Credits
 - Allowing developers to earn and trade compliance credits to reduce the financial burden of new DEP standards
- 4) Practicing Construction Fraudulently Without a License
 - Standardized disciplinary forms, and further penalties for bad actors practicing construction fraudulently
- 5) Florida Water Star Regulations
 - Providing language that Local Governments who implement water conservation programs, must use Water Star
- 6) Live Local 4.0
 - Including military housing in the affordable housing percentage requirement.

7) Sadowski Funding

- Support fall funding of the Sadowski Program and legislation requiring trust fund monies to be spent on their requisite purpose.

Tier 2:

8) Building Code Appendix

- Fixing loopholes and clarifying that local governments must use the prescribed local adoption process to implement the building code

9) Construction Fraud Licensed Contractor Fraud - Form Standardization

- Standardized disciplinary forms from DBPR for utilization by each local construction regulation board to uniformly report infractions to the department

10) DBPR Deregulation; Continuing Education/CILB Incorporation into DBPR

- Recent legislative activity has focused on reducing regulatory burdens within DBPR, streamlining licensing processes, and eliminating redundant or outdated requirements to increase efficiency
- These legislative reforms proposed integrating the Construction Industry Licensing Board more directly into DBPR's structure and oversight
- Streamline initial licensure process.
- Not requiring certain Continuing Education courses, while retaining CE hours related to Building Code and Legislative changes to the construction process

11) Voting Rights Under Florida Condominium Act

- Codify the definition of voting rights as defined in FL Statutes 718.103, the Florida Condominium Act.

12) Requiring Local Governments to Meet Housing Inventory Specified in their Comprehensive Plans

Tier 3:

13) FLUEDRA Process (Florida Land Use and Environmental Dispute Resolution Act)

- Adding enforcement to magisterial decisions in the FLUEDRA process

14) Impact Fee Options/Alternatives (MOVED TO TIER 2)

- Exploring alternatives to impact fees
- The current impact fee program lacks longevity and is constantly in need of legislative fixes
- Support legislation to define extraordinary circumstances
- If extraordinary circumstances are met- limit the impact fee increase to no more than 100% over 4-years

15) Workers Compensation Exemptions Redefined

- Redefining the Workers Compensation Exemption
- Exemption waivers are being misapplied, resulting in costly litigation
- May require further court opinions before a legislative fix

16) Transparency Regarding Government Expenditures from the Enterprise Fund

- Insuring local governments spend collected building fees as required by statute, rather than moving the funds to unrelated local expenditures

17) (NEW) Accessory Dwelling Units

- Requires local governments to adopt ordinances allowing accessory dwelling units in single-family residential zones and prohibits certain restrictions on such units.
- Removes the affidavit requirement regarding affordable rental rates for accessory dwelling unit building permits and clarifies that qualifying accessory dwelling units count toward meeting affordable housing requirements.
- Prohibits denial of homestead exemption for primary dwellings with a rentable accessory dwelling unit and requires separate tax assessment for the rented portion.

18) (NEW) Lot and Dwelling Flexibilities

- Allows smaller lots, duplexes, triplexes, and similar homes to be built more easily statewide.
- Requires local governments to approve compliant applications "by right" within 20 business days, sets clear limits on parking, setbacks, and density standards, and streamlines lot split and subdivision processes to encourage starter home construction.

19) (NEW) Florida Building Code and the Florida Fire Prevention Code

- Requires the Florida Building Commission to include a fiscal impact statement with each proposed code update, detailing effects on local governments, property owners, construction costs, and housing affordability.
- Directs updates to permit single-exit designs and interlocking stair configurations in specific multifamily buildings, aligning with national life safety standards while maintaining safety protections.

2026 FHBA Opposed Policies

1) Hybrid Housing

- Policy that negatively impacts build-to-rent developers by allowing local governments to impose stricter residential land use regulations that could limit density, increase permitting hurdles, and restrict housing types in single-family zones

2) Revisions to Lien Law

- Florida's complex construction lien law is intended to protect all parties on construction projects and ensure suppliers, subcontractors and contractors get paid for materials and services provided in the improvement to real property
- Recent attempts to tinker with construction lien law are risky and may have far-reaching negative consequences for all parties involved in construction activities (owners, contractors, subcontractors, and suppliers)

3) Heat Illness

- Several bills filed in the 2025 session represented a significant overreach of regulatory power by imposing rigid, state-mandated worksite protocols that strip developers of the flexibility to manage jobsite safety based on real-time conditions, all while doing little to enhance worker safety in a meaningful or practical way

4) Excess Code Enforcement and Building Permit Funds

- Last session an attempt was made to allow local governments to use excess funds from code enforcement and building permit fees, on activities unrelated to the code and permitting process
- Statutorily, fees are only supposed to cover costs to enforce the code

5) (NEW) Additional Design Requirements for New Construction

Expands the area in which increased building design would be mandatory.

7. Appendix B – Associates & Trades Council: Strategic Priorities Framework

Florida Home Builders Association

Associates & Trades Council – Strategic Priorities Framework

Prepared for FHBA Leadership

Introduction

Associates and trades are the backbone of Florida’s home building industry, providing essential expertise and resources that directly sustain the work of builders. To elevate their role and strengthen the FHBA association, the Associates and Trades Council propose a framework of strategic initiatives that focus on education, networking, and mentoring.

This framework avoids operational detail and instead positions the council as a champion of vision, alignment, and accountability, empowering local HBAs and volunteers to execute initiatives at the grassroots level.

Core Themes

- Empowerment Through Education – Equipping associates and trades with knowledge to enhance credibility and brand value.
- Stronger Networks and Collaboration – Expanding business opportunities through purposeful connections.
- Mentorship as a Growth Engine – Building membership strength through retention, onboarding, and structured peer support.
- Volunteer-Led, Resource-Smart Execution – Leveraging local HBAs, member expertise, and industry partnerships without new budget burdens.
- Alignment With FHBA Mission – Reinforcing membership growth, federation unity, and advocacy strength.

Strategic Initiatives for Council Leadership

Education & Professional Development

- Endorse an expectation that each local HBA provide at least one associate/trade-focused education offering annually.

- Promote recognition (certificates, spotlight features in FHBA communications) as an association-wide standard.
- Encourage partnerships with suppliers, experts, or sponsors to provide content at no cost.
- Infuse Associate/Trades members into new FHBA road show / speaker's bureau planning.

Networking & Collaboration

- Develop a simple 'Networking Toolkit' (sample event formats, referral templates, shared directories).
- Advocate for associate/trade networking integration at all FHBA signature events.
- Collect and share local success stories to inspire replication across the federation.

Mentorship & Membership Growth

- Establish mentoring as an association priority; each local HBA encouraged to pair newcomers with seasoned members.
- Provide standardized mentoring guidelines and resources.
- Promote public recognition of mentors/mentees in FHBA publications to reinforce engagement.

Resource Leveraging & Partnerships

- Promote volunteer leadership as the engine for program delivery.
- Encourage alliances with industry partners to provide space, demos, or sponsorships at no cost.
- Highlight outreach to underrepresented communities and displaced workers as part of FHBA's workforce development narrative.

Measurement & Communication

- Define simple, federation-wide success metrics (e.g., event attendance, membership growth, mentor/mentee pairs).
- Collect quarterly updates from local HBAs and roll them into an association report.
- Communicate results to FHBA leadership, underscoring the value associates and trades add to the organization's overall strength.

Conclusion

By focusing on education, networking, and mentoring—while empowering grassroots volunteers—the Associates and Trades Council can deliver high-impact, low-cost initiatives that directly strengthen FHBA. Council leadership will serve as the strategic champion, ensuring alignment, recognition, and accountability while keeping operations decentralized.

Stronger associates and trades mean a stronger FHBA, deeper member loyalty, and greater influence across Florida's home building industry.

ABOUT US

WHY WE DO IT

Each member of Team Z believes in liberty and in building the American Dream. We honor Her traditions, uphold Her foundations, and protect Her People. It is this higher purpose that drives everything we do. We are patriots through and through and can think of no more important calling than serving those who build America.

WHAT WE DO

Zinzow Law is a full-service Construction, Real Estate, and Business Law Firm. Our holistic approach to representation means that we cover every conceivable business and legal need you may experience to ensure your experience is seamless. We take pride and joy in representing business owners and helping them grow and foster their American Dream.

HOW WE DO IT

Why Partner with the Team at Zinzow Law? With an overabundance of Law Firms out there, why should you choose the team at Zinzow Law? Every law firm will tell you how hard they will work for you and how much expertise they have in a given field. We can tell you the same things, and we mean it. But our unique approach to solution delivery coupled with our unwavering values set us apart from other law firms and lawyers.

You will not find any pretentious attitudes when you meet our team or team members. Unless we are going to court, you will not find us in suits and ties; you will not be told the law says: X, Y, and Z, so you have to do it this way. Instead, you will find us to be salt of the earth people who understand your struggles in the Construction, Real Estate, or Business world. We will advise you and recommend solutions, always with a keen eye on your business objectives.

OUR AFFILIATES

Team Z enjoys giving back. Over a decade ago we founded [ZinDocs](#), a cost-effective option for construction companies to procure Notice to Owner, Notice to Contractor, Claim of Lien, and Notice of Non-Payment services. And we would not have the freedom to serve the construction industry if not for our armed forces and their families who have and continue to make great sacrifices to preserve our way of life; we are honored to support them through our all-volunteer 501(c)(3) charity, the [Zinzow Law Foundation](#).



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