

State Pushes “Starter Home” Zoning Reforms Limiting Local Development Regulations

SB 948 – Sen. Stan McClain (HB 1143 – Rep. Danny Nix Jr.)

General Bill Summary

CS/SB 948 revises Florida law governing local government land development regulations and establishes the “Florida Starter Homes Act.” The bill creates a statewide framework intended to increase the supply of entry-level housing by limiting certain local zoning and land-development regulations affecting residential lots.

The bill amends statutes governing development permits and development orders for counties and municipalities and establishes new application procedures for residential development approvals. Local governments must follow specific standardized processes for reviewing development applications and provide written notice citing legal authority when denying such applications.

The legislation also creates a new statutory section that restricts how local governments may regulate residential lots. Local governments may not adopt land development regulations governing residential property unless the regulation represents the least restrictive means of advancing a compelling governmental interest.

For residential lots connected to public water and sewer systems, the bill limits certain zoning requirements. It also allows increased housing density, including development of duplexes, triplexes, or quadruplexes on residential lots in certain circumstances. Additionally, the bill establishes a structured administrative process and timelines for approving development permits and plat applications and provides a cause of action for applicants if local governments fail to comply with the requirements.

Potential County Impact

CS/SB 948 would significantly affect county land-use authority and development review processes. The bill preempts portions of local zoning authority by restricting the ability of counties to regulate residential lot development unless regulations meet a high legal standard (“least restrictive means of advancing a compelling governmental interest”). This may limit local discretion over zoning, density, lot size, parking requirements, and related land development regulations.

Counties may be required to revise land development codes to ensure compliance with the new statewide standards, particularly in areas related to residential density, lot configuration, and parking requirements. The bill also establishes administrative approval procedures and strict timelines for processing development applications, potentially requiring operational changes to county planning and permitting departments.

The legislation creates a cause of action against local governments for violations of the statutory framework and allows prevailing plaintiffs to recover attorney fees and costs. It also includes

a waiver of sovereign immunity to the extent liability is created by the bill. This could expose counties to litigation risk and associated legal expenses.

Overall, counties may experience reduced regulatory flexibility in land-use planning, increased administrative workload related to development approvals, and potential fiscal exposure from litigation.

Effective Date

July 1, 2026.

Primary Statutory References

- s. 125.022, F.S.
- s. 166.033, F.S.
- s. 163.3254, F.S.
- s. 177.071, F.S.
- s. 553.382, F.S.