GUIDE · SIESTA BAY REMODEL AND HANDYMAN

Do You Need a Permit for New Floors, Cabinets or Drywall? A Town-by-Town Answer

By Jason Capozella | November 17, 2026

At a glance

- New flooring and paint rarely need a permit here. Drywall and cabinets depend on the city, and on Anna Maria Island they can.
- Since July 1, 2026, a single-family owner can ask to skip the permit for work under $7,500, outside flood hazard areas and away from electrical, plumbing, structural, mechanical or gas work.
- The building department for your address has the final word. Ask before you start, and get the answer in writing if you can.

A permit question has one right answer per address, because the city the house sits in decides. Outside every city, the county does. This is general information, not legal advice; rules change, so check before you start.

Bradenton

The City of Bradenton's Building Division at 101 Old Main St handles permits inside city limits. Its post-storm FAQ, published after the 2024 hurricanes, lists work that needs no permit:

- drywall repair, unless the wall is part of a fire-rated assembly
- carpet, tile and other finished flooring

- appliances
- roof repairs up to 100 square feet

Replacing wiring does need a permit. Outside city limits, Manatee County handles it.

Anna Maria Island

Three cities share the island: Anna Maria, Holmes Beach and Bradenton Beach. Each runs its own building department, so the answer can change from one end of the island to the other.

The City of Holmes Beach permit guide, dated June 4, 2025, lists painting and floor coverings as exempt. It says drywall, rotten wood replacement and kitchen or cabinet remodels need a building permit and a licensed contractor, but it exempts replacing cabinets like for like, with no other work, in single-family and duplex homes that do not hold a vacation rental certificate. The same guide also lists “wallboard” as exempt, which reads as a conflict, so call the department at 5801 Marina Dr before you plan drywall work.

Bradenton Beach’s building office is at 107 Gulf Dr N. The City of Anna Maria posts its forms and permit list online. Call either one before you start.

The same Holmes Beach guide notes that FEMA maps all of Anna Maria Island as a special flood hazard area. That matters for the 2026 exemption below.

Palmetto

The City of Palmetto Building Department, part of Development Services, issues permits. Call the department to confirm what needs a permit. Public Works at 601 17th St W will tell you the property’s flood zone at no cost.

Longboat Key

Permits on Longboat Key come from the Town's Planning, Zoning and Building office at 501 Bay Isles Rd, on both the Manatee and the Sarasota side of the key.

Sarasota

Inside city limits, the City of Sarasota Building Division at 1575 2nd St issues permits. Unincorporated areas go to Sarasota County. Two city rules matter here:

- About 180 locally designated historic buildings need a Certificate of Appropriateness for exterior changes.
- Painters, drywall trades and other specialty tradespeople must register with the city before they pull a permit or start work.

Florida's 2026 exemption

HB 803 took effect July 1, 2026, and added a paragraph to Florida Statutes section 553.79. It lets the owner of a single-family home, or the owner's contractor, skip the building permit for work valued at less than $7,500. Three limits apply:

- It does not cover property partly or entirely in a flood hazard area.
- It does not cover electrical, plumbing, structural, mechanical or gas work.
- A project cannot be split up to stay under the limit.

It is not automatic. The owner or contractor has to submit a written request for the exemption, with the contract or other paperwork. On Anna Maria Island, mapped as a flood hazard area, the exemption does not apply.

What to have ready when you call

1. The property address, so they can confirm the jurisdiction.
2. What is coming out and what is going in.
3. Whether any wiring, plumbing or wall framing will change.
4. The rough value of the job.
5. The flood zone, if you know it.

Planning a kitchen? See a kitchen refresh without a remodel. Choosing a floor? See tile, vinyl plank or laminate. In a flood zone, read the 50 percent rule explainer too.

Working with Siesta Bay

We do flooring, tile, drywall, cabinets, countertops, backsplashes and paint in Bradenton, Anna Maria Island, Palmetto, Longboat Key and Sarasota.

Call Jason Capozella at (941) 914-0802. We work in English and Spanish.

This article is for general information only and is not legal or professional advice. Always confirm requirements with the building department that has jurisdiction over your specific property.

Sources

City of Bradenton, “Storm Permitting FAQ” (December 2024), bradentonfl.gov, and permitting, cityofbradenton.com. City of Holmes Beach, “Do I Need a Permit” (June 4, 2025), holmesbeachfl.org. City of Bradenton Beach, building and planning, cityofbradentonbeach.com. City of Anna Maria, forms and permits, cityofannamaria.com. City of Palmetto Building Department, palmettofl.org. Town of Longboat Key, Planning, Zoning and Building, longboatkey.org. City of Sarasota, building and permitting, sarasotafl.gov, and historic preservation, sarasotafl.gov. Florida Senate, HB 803 (2026), flsenate.gov.