



SENATE BILL 445: Regulatory Reform Act of 2026, Sec. 48: At-Risk Building Changes.

2025-2026 General Assembly

Analysis of: S.L. 2026-59, Sec. 48

Date: August 20, 2026

Prepared by: Legislative Analysis
Division Staff

Section 48 of S.L. 2026-59 (Senate Bill 445) expands the at-risk building foundation permit, which allows an applicant for certain commercial and multifamily developments to begin construction of the foundation before a building permit has been issued and to proceed with any associated trade permit (i.e. plumbing, electrical) necessary to support the authorized foundation construction. The applicant bears all risks of liability for proceeding with the at-risk and associated trade permits.

This section became effective August 11, 2026.

Kara McCraw
Director



* S 4 4 5 - S M T Q - 1 6 2 S L - V - 5 *

Legislative Analysis
Division
919-733-2578