



BAY COUNTY BUILDING SAFETY DIVISION PRIVATE PROVIDER PERMITTING PROGRAM

Effective August 01, 2025

PRIVATE PROVIDER ESSENTIAL GUIDANCE

Florida law provides a method for property owners to obtain plan review and inspection code compliance services through a process that is an alternative to direct municipal services. Referred to as the 'Private Provider' program, it is governed by [Florida Statute Sec. 553.791](#) and is intended to offer an option to complement the traditional review and inspection services provided by municipalities, while ensuring the integrity of a project by licensed code professionals. The law sets forth the essential processes and respective responsibilities of the property owner, the Private Provider, and Bay County Building Safety Division.

Bay County Building Safety Division recognizes the use of the Private Provider program. Information for the effective use of the program is included here. If you have additional questions, please contact Building Safety at 850-248-8350 – email; contractorlicensing@baycountyfl.gov

PRIVATE PROVIDER REGISTRATION

The following are details for how to register as a Private Provider. All Private Provider organizations must be registered with Bay County Building Safety Division and must keep their information continuously maintained. The below links will open the Bay County Private Provider Registration list, form and authorized agent form;

<https://www.baycountyfl.gov/DocumentCenter/View/10345/PRIVATE-PROVIDER-REGISTRATION>

<https://www.baycountyfl.gov/DocumentCenter/View/6140/PP-AUTHORIZED-REPRESENTATIVES>

To register as a Private Provider, please complete and submit the above documentation. You can email a submission package to contractorlicensing@baycountyfl.gov or in person at the Bay County Building Safety Division office located at 840 W 11th St., Panama City, FL 32401.



PROJECTS IN FEMA SPECIAL FLOOD HAZARD AREAS (SFHA)

As a participant in the National Flood Insurance Program (NFIP), and in accordance with Florida Building Code, sections 105.14.1, 107.6.1 and 107.6.2, Bay County Building Safety has been recommended by the State of Florida Division of Emergency Management to conduct plan reviews and inspections for projects that are in a FEMA designated Special Flood Hazard Area (SFHA).

What does this mean?

This means that, on projects in a SFHA, Bay County Building Safety Division will take a role on plan review and inspections relating to flood load and flood resistance requirements of the Florida Building Code.

Does this mean I can't hire a Private Provider?

No, you can always hire a Private Provider firm. The difference is that for projects in a SFHA, Bay County Building Safety Division will be conducting some or all the plan review and/or inspection work.

On which projects in a SFHA will Bay County Building Safety Division (BSD) take the lead?

Residential New Construction Projects in a SFHA

- Bay County BSD will review plans for compliance with flood load and flood resistance requirements
- Bay County BSD will inspect projects for compliance with flood load and flood resistance requirements until such time approval for the required Under-Construction Elevation Certificate is obtained

Residential Alteration and Addition Projects in a SFHA

- Bay County BSD will review and inspect due to the complexity, scope, and materials of FEMA Substantial Improvement Determinations

New Commercial Projects in a SFHA

- Bay County BSD will review plans for compliance for all items up to the required DFE or finish floor



Commercial Alterations and Addition Projects in a SFHA

- Bay County BSD will review plans for compliance for Substantial Improvement Determination and flood resistant materials. If it is determined that project is, in fact, a Substantial Improvement, then Bay County BSD will perform review on all items up to the DFE
- Inspections will be performed by Bay County BSD for compliance with flood load and flood resistance requirements until such time approval for the required Under-Construction Elevation Certificate is obtained (regardless of Substantial Improvement determination)

New Multi-Family Projects in a SFHA

- Bay County BSD will review plans for compliance with flood load and flood resistance requirements
- Bay County BSD will inspect projects for compliance with flood load and flood resistance requirements until such time approval for the required Under-Construction Elevation Certificate is obtained.

Who will conduct the final inspection on my project?

- Bay County BSD will perform a final inspection on all projects located in a FEMA SFHA for compliance with flood load and flood resistance requirements of the Florida Building Code.

PRIVATE PROVIDER PLANS REVIEW AND INSPECTIONS OPTIONS

Private Provider selection of plans review and/or inspections.

- In accordance with FL Statute 553.791(2)(a), it is the adopted policy of Bay County BSD that when a Private Provider chooses to provide the plans review on a permit, the Private Provider shall also provide the required inspections on the permit.
- Permit fee reductions shall be in accordance with current Bay County adopted building department fee schedules.



BAY COUNTY PRIVATE PROVIDER AUDIT PROCEDURE

- In accordance with FL Statute 553.791(1)(b), and (20), Bay County BSD shall reserve the right to audit the performance of a Private Provider that is providing plans review and/or inspections services within the Bay County BSD jurisdiction using the below outlined procedure;
- Bay County Building Safety Division Private Provider Audit purpose and scope – Private Provider performance audits in Bay County Florida shall be conducted by Bay County Building Safety Division staff following the receipt of a complaint from a Bay County property owner or contractor regarding concerns with plans review and / or inspections services on an open and active building permit. Audits may also be conducted at random or with evidence of probable cause. Audit procedures posted below shall be conducted in strict compliance with Florida Statute 553.791 and shall remain limited to the requirements for building plans review (FBC 107) and building inspections (FBC 110)
- In accordance with FL Statute 553.791(20), Bay County Building Safety Division shall post these audit procedures on its website and have them readily available in printed form at the Building Safety Division lobby at 840 W 11th St, Panama City, FL 32401. Results of Private Provider audits and results for the prior two quarters shall be publicly posted on the Bay County Building Safety Division website and be readily available at the Building Safety Division lobby at 840 W 11th St, Panama City, FL 32401
- According to Florida Statute 553.791(1)(b) and section (9), the following actions do not constitute an audit and shall not be limited: Investigation of complaints reported to the building official and site visits to ensure private providers are performing required inspections. Required inspections are as published in The Florida Building Code, Chapter 1, section 110.3 and inspections sections in FBC Plumbing, Fuel Gas, Mechanical and Residential volumes.
- When a performance audit of a Private Provider in Bay County Florida is planned, a written (or electronically generated) notification to the Private Provider firm shall be sent no less than one business day prior to commencement of audit procedures. The notification shall contain the Bay County permit number, project address, owner's information and the reason for the initiation of the audit.



- Bay County Building Safety Division shall make every reasonable effort to schedule site visit(s) with the Private Provider or Private Provider's designated representative when any such visits are planned to verify compliance with the Florida Building Code.
- Audits with discrepancies regarding plans review. Bay County Building Safety Division shall provide written reports to the Private Provider listing discrepancies found with permit plans and inspections regarding Florida Building Code, Bay County Municipal Code and referenced codes and standards with specific citations to said codes and standards.
- Results reports of Private Provider audits shall be posted online on Bay County's Building Safety Division website and may be forwarded to the Florida Building Code Administrators and Inspectors Board for review.

BAY COUNTY BUILDING SAFETY DIVISION PRIVATE PROVIDER AUDIT PROCEDURE:

1. An audit may be performed, as warranted, during construction and construction work on the structure may continue, without delay, while the inspection audit is completed.
2. Once a project has been identified as requiring an inspections audit, staff shall notify the permit holder and the Private Provider.
3. BSD (Bay County Building Safety Division) Staff shall contact the permit holder and/or their representative to coordinate the required access to the job site.
4. Once on site, staff shall begin the audit process.
5. The permit holder and private provider will be notified as soon as practical regarding the audit findings via a completed Audit Report that is uploaded to the record with associated comments added to the inspection summary.
6. If no issues are identified, then the audit process is completed
7. If discrepancies, omissions, or code violations are identified during the audit, then the parties involved will be notified of the compliance issues requiring correction, along with the associated code references. Any required code compliance corrections and inspections will be the responsibility of the private provider and the permit holder.
8. The private provider shall provide a copy of all subsequent inspection reports. Additionally, if the Certificate of Completion was previously generated by the private provider, it would be nullified, and a valid Certificate of Completion must be provided upon completion of any additional inspections.
9. Either the private provider or the permit holder will notify staff once any required corrections have been made. Staff will then confirm the corrections for compliance, repeating steps 4 through 6 as outlined above.