

SPIRE CONSTRUCTORS

FLORIDA HOMEOWNER'S GUIDE

Building an **ADU** in Florida

How accessory dwelling units work today, what's changing across the state, and what it really costs to add income and value to your property.



Built to a Higher Standard.

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Your backyard may be your most underused asset.

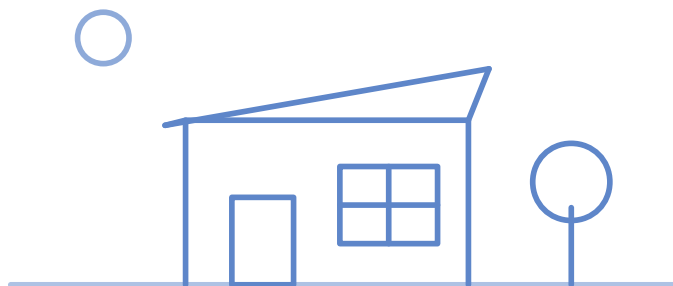
An **Accessory Dwelling Unit (ADU)** — sometimes called a granny flat, casita, garage apartment, or backyard cottage — is a smaller, independent home built on the same lot as your primary house. It has its own kitchen, bathroom, and entrance.

For Florida homeowners, a well-built ADU does three things at once:

- ✓ **Generates income.** Rent it long-term and turn unused land into monthly cash flow.
- ✓ **Adds property value.** A permitted, code-compliant ADU is a real, appraisable asset that can increase what your property is worth.
- ✓ **Creates flexibility.** A home for aging parents, an adult child, a guest suite, or a home office — without moving.

Why ADUs are getting so much attention in Florida

Florida's housing costs and population growth have put enormous pressure on supply. ADUs let homeowners add a home without new land — which is exactly why state lawmakers and a growing number of cities are moving to make them easier to build.



THE NUMBERS

What an ADU earns — and what it costs.

Every project is different, but here are realistic ranges for Florida based on current market data. Use them to ballpark; we'll give you exact figures for your property in a consultation.

Rental income potential

Unit size	Typical Florida rent (long-term)	Annual
Studio / 400–500 sq ft	\$1,000 – \$1,900 / mo	\$12k – \$23k
1-bedroom / 600–750 sq ft	\$1,400 – \$2,200 / mo	\$17k – \$26k+
Premium / high-demand areas	\$2,000 – \$2,200+ / mo	\$24k – \$30k+

Rents vary widely by city, neighborhood, and finish level. South Florida and high-demand metros sit at the top of these ranges.

What it costs to build

Item	Typical Florida range
All-in cost per square foot	\$150 – \$300 / sq ft
Turnkey ADU (most projects)	\$120,000 – \$350,000+
Most cost-efficient size	600 – 750 sq ft

The honest math

Smaller ADUs cost more per square foot because kitchens, bathrooms, and utility hookups are fixed costs. South Florida runs higher than North Florida on labor. We price every job with fixed-scope estimates — so you know your real number before you commit, with no surprise change orders.



Florida ADU rules: where things stand.

Today — it's decided locally

Right now there is **no single statewide ADU law** in Florida. Whether you can build an ADU — and how big, where on the lot, and whether you can rent it — is set by your **city or county ordinance**. Many Florida communities already allow ADUs today; others restrict or prohibit them. The rules genuinely vary block to block, which is why local feasibility is the very first thing we check for you.

Coming — statewide reform is gaining real momentum

In the 2026 legislative session, a statewide ADU bill (**SB 48**) passed the Florida Senate by a unanimous **38-0 vote**. It stalled in the House on the final day over an unrelated short-term-rental dispute, so it did not become law — but the near-unanimous support means similar legislation is widely expected to return in a future session.

What would change if a statewide bill like SB 48 passes

As written, the proposed reform would require local governments to allow ADUs **by right** in areas zoned for single-family homes, and would limit common roadblocks — including bans on renting the ADU, requirements that the owner live on the property, and certain extra parking mandates.

Translation: if reform passes, building an ADU could get easier and faster in many places that restrict them today. Either way, the smart move is to understand exactly what *your* property allows right now — and be ready.



From idea to income, handled for you.

We manage the entire ADU project end to end — so you're never left decoding zoning codes or chasing permits.

01 Free consultation & feasibility

We review your property, your goals, and — critically — your local ADU rules to confirm what's possible before you spend a dollar.

02 Design & photorealistic renderings

We design an ADU that fits your lot and budget, and show you photorealistic 3D renderings so you see it before we break ground.

03 Permitting & approvals

We navigate your city or county's permitting process and handle the paperwork start to finish.

04 Build — hurricane-rated & code-compliant

Impact windows, reinforced roofing, and moisture-resistant assemblies, built for Florida's climate. Real-time updates and daily logs keep you in the loop.

05 Handoff

We deliver a finished, rent-ready unit designed to maximize rentability and resale value.

Why homeowners choose Spire

Transparent fixed pricing, no surprise change orders, senior partners involved on every job, and a build designed specifically for Florida code and climate.



COMMON QUESTIONS

Quick answers before you start.

Can I rent out my ADU?

It depends on your local ordinance today. Some Florida cities allow rentals freely; others restrict short-term or all rentals. We confirm your specific rules in the feasibility step — and proposed statewide reform would limit outright rental bans.

Do I have to live on the property?

Some local governments currently require it; others don't. The proposed statewide bill would prohibit owner-occupancy requirements. We'll tell you what applies to your parcel.

How long does it take?

Timelines vary by design, permitting, and jurisdiction. We give you a realistic schedule up front and keep you updated with daily logs throughout the build.

Will it actually add value to my home?

A permitted, code-compliant ADU is an appraisable asset. The income potential and added living space are what make ADUs attractive to future buyers as well.

Find out what your property can do.

Book a free, no-obligation ADU consultation. We'll review your lot, your local rules, and give you real numbers for your project — no pressure.

Call (844) SPIRE-GC · spireconstructors.com

This guide is general information for Florida homeowners and is not legal, financial, or tax advice. ADU regulations vary by city and county and are changing; cost and rental figures are market estimates, not guarantees. Confirm current rules and run your own numbers for your specific property. Spire Constructors — Florida General Contractor, License #CGC1539625. © 2026 Spire Constructors.

September 2026 update

Where Florida's statewide ADU bill stands

This guide was written while Senate Bill 48, Florida's proposed statewide ADU bill, was moving through the 2026 session. Here is what happened.

SB 48 passed the Florida Senate 38 to 0 on February 4, 2026. It died in the House on March 13, 2026, when the two chambers could not agree on short-term rental language. The ADU section was also removed from the Live Local 4.0 bill (HB 1389) before it was signed. No statewide ADU law took effect in 2026.

What that means for you: the rules that apply to your ADU are set by your city or county ordinance, not the state. Size limits, setbacks, parking, owner-occupancy and rental rules all vary by jurisdiction, and some cities limit rentals under 30 days. We check your local ordinance before we draw anything.

Income and cost figures in this guide are estimates. A one-bedroom ADU brings an estimated \$15,000 to \$30,000 a year in gross rent at 2026 market rates, before vacancy, taxes, insurance and maintenance. Most detached ADUs in South Florida land between \$210,000 and \$310,000 all-in for about 600 square feet. We price yours to the dollar before you commit.

A statewide bill is widely expected to return in the 2027 session. If it passes, we will update this guide.