

HB 1652-FN - AS INTRODUCED

2026 SESSION

26-3100

06/07

HOUSE BILL ***1652-FN***

AN ACT relative to expedited permitting and third-party inspections for residential and minor home improvements.

SPONSORS: Rep. Sweeney, Rock. 25

COMMITTEE: Housing

ANALYSIS

This bill:

- I. Clarifies procedures and requirements for third-party building inspections and approvals.
- II. Defines "minor home improvement."
- III. Sets new insurance limits for approved agencies.
- IV. Allows expedited review using software for minor projects.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~[in brackets and struckthrough.]~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT relative to expedited permitting and third-party inspections for residential and minor home improvements.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Subparagraph; Definitions. Amend 2025, 246:3, I by inserting after subparagraph (i) the
2 following new subparagraph:

3 (j) "Minor home improvement" means the construction, reconstruction, alteration,
4 renovation, repair, modernization, conversion, improvement, removal, or demolition of any
5 residential structure or accessory building of a residential structure where the total value of the
6 home improvement construction is equal to or less than \$100,000.

7 2 Approved Agencies. Amend 2025, 246:4, V to read as follows:

8 V. An approved agency may review construction documents or provide inspections only if the
9 approved agency maintains insurance for professional liability covering all services performed as an
10 independent provider, unless such regulatory authority waives such requirement. Such insurance
11 shall have minimum policy limits of **\$500,000 per occurrence and \$1 million in the aggregate**
12 **for any minor home improvement**, \$2 million per occurrence and \$4 million in the aggregate for
13 any project **other than a minor home improvement** with a construction cost of \$5 million or less,
14 and \$4 million per occurrence and \$8 million in the aggregate for any project with a construction cost
15 of over \$5 million. A certificate of insurance indicating the above shall be provided to the building
16 official before services under this section are started, and such certificate shall require notification to
17 the building official 14 days prior to any cancellation or changes to the policy.

18 3 Scope of Approved Agency Services. Amend 2025, 246:6, I to read as follows:

19 I. The approved agency shall examine the construction documents, including deferred or
20 amended documents described in this act. **For minor home improvements, the approved agency**
21 **may use automated software to review construction documents.** Upon determining
22 compliance, the approved agency shall prepare an affidavit or affidavits certifying that the
23 documents were reviewed pursuant to this section and that to the best of the knowledge,
24 information, and belief of the reviewer, the documents comply with the New Hampshire state
25 building code and any applicable municipal amendments.

26 4 Municipal Responsibilities. Amend 2025, 246:9, III and IV to read as follows:

27 III.(a) No more than 14 calendar days after receipt of a construction document affidavit, an
28 application for a building permit, and the payment of applicable fees, the building official shall issue
29 the building permit or shall provide a written notice to the applicant identifying the specific features
30 that do not comply with the applicable codes and regulations or the lack of sign-offs from other

1 federal, state, or municipal agencies, as well as the specific code or regulation reference. If no
 2 written notice of deficiencies is provided within the prescribed period, the document or permit shall
 3 be deemed approved as a matter of law, and any necessary permit or permits shall be issued by the
 4 building official on the next business day. If the permit applicant submits revisions, the building
 5 official has the remainder of the tolled business days plus one business day from the date of
 6 resubmittal to issue the building permit or provide a second written notice to the permit applicant
 7 stating which of the previously identified documents or permit features remain in noncompliance
 8 with the applicable codes, with specific reference to the relevant code or regulation reference. If the
 9 building official does not provide the second written notice within the prescribed period, the
 10 construction document or building permit shall be deemed approved as a matter of law, and any
 11 necessary permits shall be issued by the building official on the next business day.

12 ***(b) For minor home improvements, construction may commence upon***
 13 ***submission by an approved agency of a construction document affidavit, an application for***
 14 ***a building permit, and the payment of applicable fees. Notwithstanding the requirements***
 15 ***set out in an application for a building permit or in paragraph III, the approved agency***
 16 ***shall only be required to submit to the building official the construction documents that***
 17 ***they have deemed necessary to review to determine whether the minor home improvement***
 18 ***meets applicable codes pursuant to session law 2025, 246:5, III. The period for a building***
 19 ***official to issue a building permit or provide a written notice to an applicant pursuant to***
 20 ***paragraph III(a) shall be 2 business days.***

21 IV.(a) No more than 10 calendar days after the receipt of the inspection affidavit indicating
 22 the completion of all necessary inspections, and after the payment of all outstanding required fees, a
 23 certificate of occupancy or completion shall be issued by the building official, or the building official
 24 shall provide a notice to the approved agency of any specific deficiencies in the affidavit, with
 25 reference to specific code chapters and if the regulatory authority does not issue the certificate of
 26 occupancy or completion or provide notice within the required number of days, the certificate of
 27 occupancy or completion is considered granted as a matter of law and shall be issued the next
 28 business day.

29 ***(b) For minor home improvements, the period for a building official to issue a***
 30 ***certificate of occupancy or completion or provide a written notice to the approved agency***
 31 ***pursuant to paragraph IV(a) shall be 2 business days.***

32 5 Effective Date. This act shall take effect upon its passage.

**HB 1652-FN- FISCAL NOTE
AS INTRODUCED**

AN ACT relative to expedited permitting and third-party inspections for residential and minor home improvements.

FISCAL IMPACT:

Estimated Political Subdivision Impact				
	FY 2026	FY 2027	FY 2028	FY 2029
Local Revenue	\$0	\$0	\$0	\$0
Local Expenditures	\$0	Indeterminable Increase		

METHODOLOGY:

This bill expands third party inspection services, defines minor home improvements, adjusts insurance limits for minor home improvements, and allows expedited review using software for minor projects.

The New Hampshire Municipal Association states the annual potential impact of additional costs is in the range of less than \$10,000 per municipality with potentially lower amounts for smaller municipalities and potentially higher amounts for larger municipalities associated with approving inspectors for minor home improvements so these projects can be reviewed and approved within the two day period. Additionally, municipalities may have increased legal costs of more than \$100,000 if a municipality misses the two day window. Ultimately, this bill's fiscal impact on local governments is indeterminable.

This bill is not expected to have an impact on state or county revenue or expenditures.

AGENCIES CONTACTED:

New Hampshire Municipal Association