

**SB215 INTRODUCED**



1 SB215  
2 NR166JT-1  
3 By Senator Melson  
4 RFD: Banking and Insurance  
5 First Read: 27-Jan-26



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4 SYNOPSIS:

5 Under existing law, prior to commencement of  
6 residential home building by a residential home  
7 builder, the residential home builder is required to  
8 disclose in writing to the homeowner whether he or she  
9 has obtained and is currently maintaining liability  
10 insurance. The written disclosure must be signed by the  
11 residential home builder and the homeowner and attested  
12 by a witness.

13 This bill would further provide for the  
14 disclosure, signature, and attestation requirements by  
15 providing that if the residential home builder affirms  
16 that he or she has and is currently maintaining  
17 liability insurance, there is no witness requirement  
18 for the disclosure of that fact and the disclosure is  
19 sufficient if signed by the residential home builder  
20 and the homeowner.

21 This bill would also provide that if a  
22 residential home builder is not maintaining liability  
23 insurance, the disclosure of that fact must be attested  
24 to and signed in person by the residential home builder  
25 and homeowner.

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29 A BILL  
30 TO BE ENTITLED  
31 AN ACT

33 Relating to home building; to amend Section 34-14A-19,  
34 Code of Alabama 1975, to further provide for the requirement  
35 to disclose proof of liability insurance; and to establish  
36 signature and attestation requirements of required disclosures  
37 made prior to construction.

38 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

39                   Section 1. Section 34-14A-19, Code of Alabama 1975, is  
40 amended to read as follows:

41 "§34-14A-19

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57     Thethe written disclosure shall be  
58     signed by the residential home builder and the homeowner, and  
59     attested by one witness selected by the homeowner.

60             (c) Failure of a residential home builder to comply  
61     with this section is a violation of this chapter and  
62     punishable by the board pursuant to Section 34-14A-8."

63             Section 2. This act shall become effective on October  
64     1, 2026.