

THE ENGINEER'S FIELD GUIDE

# South Florida HVHZ Permit Checklist



47 tips, code citations, and rejection-avoidance traps  
for Miami-Dade, Broward & Palm Beach residential permits.

**PALMA PROPERTY INTELLIGENCE**

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South Florida's High Velocity Hurricane Zone — Miami-Dade and Broward counties — has the strictest residential permit requirements in the United States. Palm Beach and the rest of the tri-county area follow the Florida Building Code (8th Edition, 2023) but the HVHZ chapters carry extra teeth: **product approvals, NOAs, impact ratings, wind-borne debris zones, and prescriptive connection paths** that most non-local drafters miss.

Reviewers reject permits for the same handful of reasons, over and over. This checklist walks you through every single one — before you submit. Use it as a self-review before drawings go out the door, or hand it to a contractor to vet their work.

**! How to use this checklist**

Work through each section in order. If you check every box, you've eliminated the top ~85% of rejection reasons we see. If you get stuck on any line item, that's exactly where you should call an engineer — not after rejection.

**⚠ This is not a substitute for a licensed engineer.**

Use this as a pre-submittal sanity check. HVHZ rules change and every jurisdiction has local amendments. Final sealed documents still require a Florida P.E. or R.A.

# Checklist

47 tips, code citations, and rejection-avoidance traps  
for Miami-Dade, Broward & Palm Beach residential permits.

## 01

## Jurisdiction & Site Basics

Nail these before you draw a single line.

Every permit starts with knowing *where* you are. Miami-Dade unincorporated is not the same as the City of Miami, Miami Beach, Coral Gables, or Homestead — each has local amendments that override the base code. Broward has 31 municipalities, each with its own building department, permit portal, and inspection rules.

- Confirm the Authority Having Jurisdiction (AHJ).**  
Pull the folio/parcel, then verify the jurisdiction on the county property appraiser. Don't trust the mailing address — unincorporated Miami-Dade addresses often read 'Miami, FL'.
- Identify the wind zone.**  
Miami-Dade and Broward are HVHZ (Vasd  $\geq$  140 mph design wind, Vult up to 180 mph in coastal zones). Palm Beach is *not* HVHZ but is still Wind-Borne Debris Region (WBDR).
- Pull the FEMA flood zone.**  
Check the FIRM panel at [msc.fema.gov](https://msc.fema.gov). Zones AE/VE/AH/AO require finished floor elevation (FFE)  $\geq$  Base Flood Elevation (BFE) plus local freeboard (typically +1' in Miami-Dade, +2' in coastal Broward).
- Verify setbacks for the zoning district.**  
Get the exact zoning code (e.g., RU-1, T3-O, R-1A) from the municipal zoning map, not a generic 'residential' assumption. Setbacks can swing by 10-15'.
- Check for a Coastal Construction Control Line (CCCL).**  
If the property is seaward of the CCCL, FDEP permitting is required in addition to the local permit. This adds 60-120 days and a separate engineering submittal.
- Look up any HOA or deed restrictions.**  
These are not enforced by the building department but will block you at inspection or resale. Historic districts (Coral Gables, Miami Beach) often require Historic Preservation Board review.
- Confirm utility service capacity.**  
New construction and major additions need load letters from FPL and the water authority. Septic systems (DOH permit) apply anywhere outside the sewer service area.

**! Palma tip: generate a free Permit Ready report first.**

Before you commission drawings, run the address through [tools.palma.llc](https://tools.palma.llc). You'll get jurisdiction, HVHZ status, flood zone, setbacks, and a preliminary feasibility read in under 60 seconds — for free. That alone has saved clients from \$5k+ in wasted design fees.

## 02

## Structural & Wind-Load Design

The HVHZ chapters most reviewers will hammer on.

HVHZ structural design follows FBC Chapter 16 with the HVHZ modifications in Chapter 2314+. Every load path, connection, and uplift calculation has to be shown — either on the drawings or in a sealed calc package.

**Wind design per ASCE 7-22.**

Use Risk Category II for single-family (III for assembly/essential). Exposure category: C for most inland sites, D within 600' of open water. Show Vult, Vasd, Kzt, Kd, and Kz on the wind-load summary sheet.

**Topographic factor Kzt.**

Flat South Florida is usually  $Kzt = 1.0$  — but hillside lots near the Redland Ridge or Atlantic coastal ridge can trigger  $Kzt > 1$ . Show the topographic calc if the slope exceeds 10%.

**Pressure zones at corners, eaves, and overhangs.**

Corner zones (Zone 5 on walls, Zone 3 on roofs) see up to 2x the field pressure. Show all zone boundaries on the elevation drawings with the corresponding  $G_{Cp}$  values.

**Complete load path to the foundation.**

Uplift at the ridge must be traced through rafters → top plate → studs → sill → anchor → foundation. Every connector must match or exceed the calculated uplift.

**Roof-to-wall connections — Simpson or USP strap numbers.**

Toe-nailing alone does not meet HVHZ uplift. Specify the exact connector (e.g., H2.5A, H10A, META20) with allowable uplift from the manufacturer's Florida Product Approval.

**Foundation anchoring.**

For CMU construction, #5 @ 48" o.c. into the footing is the typical minimum — but HVHZ uplift often drives this to #5 @ 32" or even #5 @ 24" at corners. Don't copy-paste a non-HVHZ detail.

**Hurricane shutter / impact glazing spec.**

Every opening (windows, doors, skylights, garage doors) must be either impact-rated with an NOA or protected by an approved shutter. Cite the NOA number on the window schedule.

**Garage door uplift and racking.**

Garage doors are the #1 failure point in hurricanes. Specify an HVHZ-approved door with NOA and show the jamb anchoring detail matching the NOA installation drawing.

**⚠ The #1 HVHZ rejection: missing NOA numbers.**

If a reviewer sees 'window by others' or 'impact-rated per code' without an NOA number, it's an automatic correction. Pull every NOA from the Miami-Dade product control database before submittal and cite them on the window/door schedule.

## 03

## Product Approvals (NOA & FL)

The paper trail that proves every component is HVHZ-rated.

The HVHZ product approval system is unique. Miami-Dade issues Notices of Acceptance (NOAs); the state issues Florida Product Approvals (FL#). HVHZ jurisdictions generally require an NOA; non-HVHZ Florida accepts either. Every exterior product that resists wind or water has to be covered.

**Windows and sliding glass doors.**

NOA must cover the exact size, configuration (e.g., XO, OX, fixed), impact rating, design pressure (DP), and installation method used. Cite NOA # and expiration on schedule.

**Entry doors (including mail slots).**

Even small components matter — a non-impact pet door in an impact door fails the opening protection.

**Garage doors.**

Must have its own NOA with positive and negative design pressures matching the calc. Wind-load worksheet (included in most NOAs) has to be filled in and submitted.

**Roofing system.**

NOA must match the complete system — deck, underlayment, fasteners, shingles/tile/metal. Mixing a tile NOA with a generic underlayment is an automatic correction.

**Roof tile attachment.**

Mortar-set, foam-adhesive, and mechanically-fastened systems each have separate NOAs. Install method on drawings must match the NOA exactly.

**Skylights and solar tubes.**

Often forgotten. Each unit needs its own NOA and opening protection rating.

**Wall cladding — stucco, siding, stone veneer.**

Thin stone veneer over 5 psf and all metal/wood cladding need NOAs. Traditional stucco over CMU is usually covered by prescriptive code.

**Exterior wall insulation and air/water barriers.**

Continuous insulation, WRBs, and flashing tapes in the exterior assembly need product approvals compatible with the window NOA flashing detail.

**! Check NOA expirations the week you submit.**

NOAs expire every 5 years and manufacturers don't always renew. An expired NOA on a submittal is a correction even if the product is still sold. Verify at [miamidade.gov/building/pc-search\\_app.asp](http://miamidade.gov/building/pc-search_app.asp) within 7 days of submission.

## 04

## Flood Zone & Elevation

Finished floor elevation rules that trip up renovation projects.

Any structural addition, substantial improvement, or new construction in a Special Flood Hazard Area (SFHA) triggers the flood ordinance. 'Substantial improvement' means >50% of market value — and the clock runs cumulatively in many jurisdictions.

**Pull the Base Flood Elevation (BFE).**

From the effective FIRM panel, plus any Letter of Map Revision (LOMR). Show BFE in NAVD88 on the site plan and all elevation sheets.

**Apply local freeboard.**

Miami-Dade unincorporated: FFE = BFE + 1'. Miami Beach: +1' typical. Broward coastal jurisdictions often require +2'. Palm Beach ranges from +1 to +2' depending on city.

**Elevation Certificate required for new construction and substantial improvements.**

Pre-construction (design), during-construction (building under-construction), and post-construction EC — all three are usually required. Surveyor cost: ~\$400-700.

**Non-conversion agreement for enclosed space below BFE.**

If you have breakaway walls or a flood-vented garage below BFE, the jurisdiction will require a recorded covenant limiting use to parking/storage/access only.

**Flood vents in enclosed areas.**

Minimum 1 sq in of net free area per 1 sq ft of enclosed area, with openings on at least two walls. Specify an ICC-ES certified engineered flood vent by product approval.

**Mechanical equipment elevation.**

A/C condensers, electric panels, water heaters, pool equipment — all must be at or above BFE + freeboard. Rooftop A/C is common in coastal Broward and Miami Beach for this reason.

**50% rule — cumulative substantial improvement.**

For any renovation, get the market value (not assessed value) from a recent appraisal and the improvement cost from a licensed contractor estimate. Document both for the file.

**⚠ The cumulative clock surprises owners every week.**

Miami-Dade and most Broward cities count ALL improvements over a 5-year window (some use 10). Two separate \$40k renovations on a \$150k home can push you over the 50% threshold on the second permit — triggering a full flood-compliant rebuild.

## 05

## Plans, Calcs & Submittal Package

What goes in the submittal — and in what order.

- Cover sheet with code summary.**  
Address, folio, owner, design professional seals, FBC edition, occupancy class, construction type, wind speed, flood zone, BFE, FFE, and sheet index. Miss any one and you'll get a correction.
- Survey — signed, sealed, < 1 year old.**  
Boundary + topographic if there's any grading. Show all easements and the setback envelope.
- Site plan.**  
Existing and proposed, scaled, with setbacks dimensioned. Show impervious area calc if over 45% — Miami-Dade triggers drainage review.
- Architectural plans.**  
Floor plans (existing + demo + proposed), exterior elevations, roof plan, building sections, wall sections, and details. Window and door schedule with NOA numbers.
- Structural plans.**  
Foundation plan, framing plans, connection schedule, wind-load diagrams. Signed and sealed by a Florida P.E.
- Structural calculations.**  
Wind uplift, gravity load check, shearwall design, and connection take-offs. Many jurisdictions accept a calc statement by the EOR; some want the full package.
- MEP plans (as applicable).**  
Required for any electrical, mechanical, or plumbing work beyond direct replacement. Energy calc (Form R402) for new construction and substantial envelope changes.
- Energy compliance (Chapter 11 / FBC-Residential).**  
Form R405 performance method for most new single-family. Whole-house blower-door test required at final inspection — budget \$250-400.
- Notice of Commencement (NOC).**  
Recorded with the clerk of court before the first inspection. Not a permit correction item but a hard stop at inspection if missing.
- Contractor registration.**  
GC or owner-builder affidavit. Owner-builders: sign the acknowledgment form AND record a property transfer restriction — you can't sell for 1 year or you owe a commercial penalty.

**! Upload tip: match the sheet naming to the reviewer's checklist.**

Most jurisdictions use iBuild, eConnect, or similar — and the upload form has discipline categories. Name files 'A-001 Cover', 'S-101 Foundation Plan', etc. Reviewers often reject submittals where structural is mixed into the architectural PDF.

## 06

## Top 10 Rejection Reasons — Pre-Flight Check

The 10 things that get caught in first review, every time.

We've processed hundreds of South Florida permits. These ten items account for more than 80% of first-round comments. Before you click submit, make one final pass.

- Missing or expired NOA numbers on window/door schedule.**  
Check every NOA within 7 days of submittal. If any is within 60 days of expiry, contact the manufacturer for the renewal notice.
- Wind-load summary table incomplete.**  
All of: Vult, Vasd, Risk Cat, Exposure, Kzt, Kd, Kz, enclosure class, GCp per zone, and uplift summary. Missing any one is an automatic correction.
- Setbacks not dimensioned on site plan.**  
Reviewer needs to see front, side, and rear setbacks called out explicitly. Don't rely on 'See survey.'
- Section cuts don't match plan views.**  
Section tag on the plan must reference a sheet; the section drawing must have matching dimensions, framing, and finish materials.
- Missing roof-to-wall connector schedule.**  
Call out the exact part number (e.g., H2.5A), manufacturer, and allowable uplift. Tag every connector location on the framing plan.
- Electrical panel not sized to load calc.**  
NEC 220 load calc has to be on the electrical sheet and match panel size. Easy fix; still the most common electrical comment.
- Missing non-conversion covenant (flood).**  
If you have enclosed space below BFE, the covenant has to be recorded before CO, and the plan has to note it.
- Owner-builder affidavit not notarized.**  
Has to be signed in front of a notary OR a building department clerk. Scanned/unsigned copies reject.
- Energy calc doesn't match construction details.**  
Form R405 lists U-values and R-values that must match the wall/roof section drawings. If the calc says R-30 ceiling and the section shows R-19, that's a correction.
- Survey over 12 months old.**  
Most AHJs now require < 12 months (some demand < 6). Get a refresh before submittal; updates are cheaper than corrections + resubmittal fees.

## 07

## After the Permit — Inspections

Don't let a clean plan set get a dirty final.

A permit that passes review can still fail final if field work doesn't match the drawings. These are the inspection-phase items most often flagged.

- Post the permit card visibly at the site.**  
Required before any inspection. A covered or missing card is an immediate failed inspection in most jurisdictions.
- Keep approved plans on-site.**  
Inspectors ask for the stamped set; they will NOT inspect to memory or a phone PDF. Print the approved PDF and keep it in a weatherproof tube.
- Foundation inspection before any pour.**  
Rebar placement, vapor barrier, termite treatment, and footing dimensions. Schedule after forms and rebar are set but BEFORE concrete is on-site.
- Tie-beam / truss inspection.**  
Before the roof deck goes on. All connectors, strap embedment depth, and truss placement per the sealed truss package.
- Roofing in-progress inspection.**  
After dry-in, before tile/shingle. Underlayment nailing pattern and flashing must match the NOA.
- Window / door buck inspection.**  
Before stucco/interior finish. Screws type, length, and spacing must match the product NOA's installation detail exactly.
- Rough electrical, mechanical, plumbing.**  
Before insulation and drywall. Photo-document each rough-in yourself — you'll want it for warranty claims.
- Final & CO walkthrough.**  
Smoke and CO detectors live, GFCI/AFCI breakers tested, railings per code height, all equipment elevated above BFE. Engineer's letter for any field changes.
- Close the permit.**  
Open permits kill real-estate deals. Confirm final inspection is approved AND the permit shows 'Closed' in the AHJ portal. Don't trust the verbal 'you're good.'

### **Open permits = failed closings.**

Miami-Dade and Broward both expose permit status publicly. A single open permit from 2014 will stop a sale cold. Run a permit check on your property every 6 months — even if you think everything is closed.

**08**

## Quick Reference — At a Glance

Pin this page to your project wall.

Item	Miami-Dade	Broward	Palm Beach
HVHZ	Yes	Yes	No (WBDR)
Vult (typical)	170-180 mph	170-175 mph	165-170 mph
Code base	FBC 8th (2023)	FBC 8th (2023)	FBC 8th (2023)
Product approvals	Miami-Dade NOA	Miami-Dade NOA	FL # accepted
Typical freeboard	+1'	+1' to +2'	+1' to +2'
Permit portal	iBuild	varies by city	ePZB / varies
Typical review time	2-4 wks	2-6 wks	3-5 wks
Owner-builder allowed	Yes (w/ affidavit)	Yes (w/ affidavit)	Yes (w/ affidavit)

### KEY RESOURCES

**Miami-Dade Product Control (NOA search)** [miamidade.gov/building/pc-search\\_app.asp](https://miamidade.gov/building/pc-search_app.asp)

**Florida Product Approval database** [floridabuilding.org](https://floridabuilding.org)

**FEMA Flood Map Service Center** [msc.fema.gov](https://msc.fema.gov)

**Miami-Dade Permit Portal (iBuild)** [ibuild.miamidade.gov](https://ibuild.miamidade.gov)

**Broward building departments (by city)** [broward.org/Building](https://broward.org/Building)

**Palm Beach ePZB** [discover.pbcgov.org/pzb](https://discover.pbcgov.org/pzb)

**Florida Building Code online** [codes.iccsafe.org/content/FBC2023P1](https://codes.iccsafe.org/content/FBC2023P1)

READY TO TURN THIS CHECKLIST INTO A PERMIT?

# We build the drawings, run the calcs, and seal them.

01

## Permit Ready

AI feasibility report

\$29

permitready.vercel.app

02

## Start a Project

Instant estimate

Free

app.palma.llc

03

## Permit History

Violation check

Free

permit-check-mvp.vercel.app

START HERE

# tools.palma.llc

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