

South Florida Hurricane Garage Door Wind-Load Reference

HVHZ rules, product approvals, design pressure and impact ratings for Broward, Miami-Dade and Palm Beach counties · 2026 edition

How to use this guide. Read the county table first to find your wind zone, then use the glossary to decode the four ratings that appear on every quote. Bring the permit-day checklist with you the day your door is installed — most failed inspections are paperwork and anchors, not the door.

Why the garage door is the weak point

In most South Florida homes the garage door is the single largest opening in the building envelope, and it is the one that carries the least structure behind it. When it fails, wind enters the garage, internal pressure rises, and that load pushes outward on the roof and adjacent walls. That is why opening protection sits at the center of Florida's wind-mitigation rules — and why a door has to be evaluated as a complete assembly of section, track, hardware and anchors rather than as a panel you pick from a catalog.

Requirements by county

Figures below are typical ranges for residential risk-category-II construction and move with your exact site and exposure. Your local building department and the product approval govern.

County	Wind zone	Typical design wind speed	Approval pathway
Miami-Dade County	High-Velocity Hurricane Zone (HVHZ)	175–186 mph	Miami-Dade NOA required; TAS 201/202/203 impact testing
Broward County	High-Velocity Hurricane Zone (HVHZ)	170–175 mph	Miami-Dade NOA or Florida Product Approval accepted for HVHZ
Palm Beach County	Wind-borne debris region (outside HVHZ)	165–170 mph	Florida Product Approval; ASTM E1886 / E1996 impact testing

The four terms on every quote

Design wind speed (Vult)

The ultimate design wind speed your door must resist, set by ASCE 7 maps adopted into the Florida Building Code. It varies by county, distance from the coast and risk category — not by door brand.

Design pressure (DP)

The positive and negative pressure rating of the assembled door, listed as a pair such as +38.0 / –42.0 psf. Negative (suction) pressure is usually the governing number and is why a door fails outward, not inward.

Impact rating

Proof the door survives a large-missile impact plus cyclic pressure. Required in wind-borne debris regions unless the opening is protected another approved way. Impact-rated and wind-load-rated are two separate ratings — a door can pass pressure and still not be impact-rated.

NOA / Florida Product Approval

The document your permit inspector actually reads. It names the exact door model, maximum width and height, required track gauge, and the anchor schedule. If the installation deviates from the NOA drawings, the rating does not apply.

Permit-day checklist

- Door model and size fall inside the width/height limits printed on the NOA or Product Approval.
- Design pressures on the label meet or exceed the pressures on your permit documents.
- Track gauge, hinge count and reinforcing struts match the approval drawings, not just the brochure.
- Jamb anchors are the specified type, length and spacing, into sound structure — not into stucco alone.
- Wind-load posts (if the approval calls for them) are on site with their floor and header receivers.
- The permanent label is left attached inside the door, and a copy of the approval goes to the inspector.
- Opener reinforcement bracket is installed where the approval requires it.
- Photos of anchors and labels are taken before trim or drywall covers them.

This document is a reference, not a code ruling. The Florida Building Code, county amendments and product approvals are updated regularly. Confirm current requirements with your local building department and the manufacturer's approval document for your specific opening.

Frequently asked questions

Is a hurricane-rated garage door required in Broward and Miami-Dade?

Both counties are in the High-Velocity Hurricane Zone, so a replacement garage door must be an approved assembly carrying design-pressure and impact ratings for the opening, permitted and inspected. Your local building department has final say on what it will approve.

What is the difference between wind-load rated and impact rated?

Wind-load (design pressure) rating measures resistance to sustained positive and negative pressure. Impact rating measures resistance to flying debris followed by pressure cycling. In wind-borne debris regions you generally need both, unless the opening is protected by an approved shutter system.

Can removable wind-load posts satisfy the code?

Yes, when the post system is part of the door's approval and the floor and header receivers are installed as the drawings specify. The post has to be in place during a storm to do anything, so it suits homeowners who will reliably install it.

Does the garage door really matter that much in a hurricane?

It is typically the largest opening in the building envelope. Once it fails, the house pressurizes internally and the load transfers to the roof, which is where catastrophic losses start. Strengthening the door is one of the highest-value envelope upgrades in South Florida.

Will a hurricane-rated door lower my insurance?

Florida homeowners can often earn wind-mitigation credits for approved opening protection. The credit depends on your carrier and your wind-mitigation inspection, so ask your agent what documentation they need before you buy.

Cite or link to this guide

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Need your opening evaluated?

We install hurricane-rated doors across Broward, Miami-Dade and Palm Beach counties and handle the permit paperwork. Licensed 15-GD-19721-X.

1-800-972-8170

or (954) 999-2946

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