

The 7-Day Code Violation Playbook

Everything Miami-Dade homeowners need to know about code violations — and how to stop the clock, fast.



► AUTHOR'S NOTE

Why we wrote this.

Every week, we talk to Miami-Dade homeowners who got a code violation notice in the mail and didn't know what to do next.

Most of them either ignore it — and watch the fines pile up at \$250 a day — or pick up the phone and call the first investor they find online, who lowballs them by 40%.

There's a better way. There are actually four paths forward, and the right one depends on your specific situation: how much equity you have, how big the violation is, how long you can wait, and how much cash you can put up to fix it.

This playbook walks you through all four. By the end you'll know which path makes sense for your property — even if none of them involve us.

We're a local Miami-Dade team that helps homeowners understand their options. We believe informed homeowners make better decisions. Read this. Then decide.

— Maurice.

THE FOUR PATHS →
CURE • FIGHT • SELL • IGNORE



§1 THE BASICS

What a code violation actually is.

And why the County treats it like a ticking clock.

A code violation is a formal notice from Miami-Dade Code Compliance that something on your property doesn't meet county code — overgrowth, an unpermitted addition, an abandoned vehicle, a roof that's failing, structural issues, septic problems, the list goes on.

Once issued, you have a compliance window — usually 14 to 30 days — to fix it. Miss that window and the daily fines start: typically \$250/day per violation, sometimes more.

The fines don't stop. They compound. And they attach to the property as a lien, which means even if you do nothing, they follow the title until paid.

MOST COMMON IN MIAMI-DADE

- 01 **OVERGROWTH**
Unmaintained landscaping, weeds over 12", debris
- 02 **UNPERMITTED WORK**
Additions, fences, sheds built without permits
- 03 **STRUCTURAL**
Roof, walls, foundation issues that affect safety
- 04 **ABANDONED VEHICLES**
Cars on the property without current tags
- 05 **SEPTIC / UTILITIES**
Failing systems, unpermitted hookups

“ Most violations don't go away on their own. They compound — and they follow the property. ”

THE COMPLIANCE TIMELINE

↓ HOW IT ESCALATES

Day 0	Day 14-30	Day 90+	12-24 mo
Notice issued <i>First notice posted; cure window begins</i>	Cure window closes <i>Fines start accruing daily if unresolved</i>	Lien filed <i>County files lien; debt attached to property title</i>	Foreclosure risk <i>County may move to force sale to satisfy lien</i>



§2 THE MATH

The math: \$250 a day adds up fast.

What an unresolved violation actually costs.

Here's what a single \$250/day fine looks like over time. Multiple violations? Multiply.

DAYS UNRESOLVED	TOTAL FINES	WHAT'S HAPPENED
7 DAYS	\$1,750	End of typical cure window
30 DAYS	\$7,500	One month unresolved
90 DAYS	\$22,500	Lien typically filed
180 DAYS	\$45,000	Half a year of fines
365 DAYS	\$91,250	One year — often exceeds cure cost

↳ REAL CASE • ALLAPATTAH

Robert M.. Got a notice in February 2024 for unpermitted carport work and overgrowth. Thought he had time. By the time he called me in October, fines were at \$61,750 with a lien attached. The cure cost would have been \$4,200 if he'd acted in the first 30 days. He sold to me as-is for \$98K — the lien came out of closing.

THE TAKEAWAY

After about 90 days, the fine total often exceeds what it would cost to cure the violation. After 180 days, you're frequently looking at more in fines than your equity. This is why timing matters.



§3 THE FOUR PATHS

Your four options.

Pick the one that fits your situation — not the one someone else picks for you.

01

Cure it.

TIME **14-90 days**
COST **\$500-\$50K+**
RISK **Low — if affordable**

Best if you have cash and the violation is fixable

02

Fight it.

TIME **30-180 days**
COST **\$300-\$5K**
RISK **Medium**

Worth it if the violation was wrongly issued

03

Sell as-is.

TIME **7-30 days**
COST **\$0**
RISK **Low**

Best if cure cost > equity, or you can't wait

04

Ignore it.

TIME **—**
COST **\$250+/day forever**
RISK **High**

Don't. The fines and lien follow the property

Each option in detail on the following pages →



§4 • OPTION 01

Cure the violation.

How to actually get it resolved on the County's terms.

If the violation is fixable and you can afford the cure, this is almost always the cheapest path. The trick is moving fast and following the County's exact process.

Don't hire the first contractor that knocks on your door — many show up specifically to people with violations and overcharge.

↳ THE STEPS

01 Read the notice carefully.

Note the case number, the specific violation cited, the cure window, and the inspector's name and contact.

02 Call the inspector directly.

They can tell you exactly what they need to see for compliance. Saves weeks of back-and-forth.

03 Get 3 licensed contractor bids.

Permit pulled correctly is non-negotiable. Cheapest bid without permits will get re-cited.

04 Schedule re-inspection.

Once cured, you call to get re-inspected. The inspector certifies and the case closes.

05 Confirm closure in writing.

Get a written closure letter from Code Compliance. Keep it forever.

× COMMON MISTAKES

- × Using unlicensed contractors — work fails re-inspection and you start over
- × Not pulling permits when the work requires them
- × Assuming cosmetic fixes are enough when structural is required
- × Waiting until day 29 of a 30-day window to start

✓ WHEN THIS FITS

Cure cost is a fraction of equity, you have the cash, and the violation is straightforward (overgrowth, fencing, painting, simple permits).



§4 • OPTION 02

Fight it.

When the violation was wrongly issued.

It happens more than you'd think — wrong address on the notice, violation already cured before issuance, the cited code section doesn't actually apply, or an inspector overreached.

Fighting takes time and usually a little money, but if you have a real defense it can knock the whole thing out — or at least drastically reduce the fines.

↳ THE STEPS

01 Request a hearing within the deadline.

Usually 20 days from notice. Miss this and you lose the right to contest.

02 Document everything.

Photos with timestamps, prior inspection reports, contractor receipts, surveys. Build a paper trail.

05 Decide: attorney or pro se.

Simple cases you can self-represent. For anything structural or with large fines, get a code-compliance attorney (\$300–\$600/hr but often worth it).

04 Show up to the hearing.

Special Master hearings are real legal proceedings. Be on time, be respectful, present your evidence.

× COMMON MISTAKES

- × Missing the hearing deadline (no recourse after)
- × Showing up without organized evidence
- × Arguing emotion instead of code — Special Masters care about facts

✓ WHEN THIS FITS

You have a real factual or procedural defense. Don't fight just to delay — that backfires.



§4 · OPTION 03

Sell as-is.

When fixing it doesn't pencil out.

If the cure cost is more than your equity, or you simply can't carry the property anymore, selling to a cash buyer is often the cleanest exit. But this is also where homeowners get taken advantage of most often.

A fair cash buyer pays roughly 70–85% of what the property would be worth fully repaired (after-repair value or ARV), minus the cure cost. Anything significantly below that range is predatory.

↳ THE STEPS

01 Get the property valued accurately.

Pull comps in your neighborhood for fully renovated homes. That's your ARV ceiling.

02 Estimate cure cost honestly.

Get one or two contractor walkthroughs. Don't trust the buyer's number alone.

05 Solicit 2–3 cash offers.

Different buyers have different appetites. The first offer is rarely the best.

04 Demand transparency on the close.

Title work, lien payoff, fines settlement — all should be itemized at closing.

05 Read the contract — twice.

No contingencies you didn't agree to. No 'inspection period' that lets the buyer renegotiate at day 9.

× COMMON MISTAKES

- × Accepting the first offer without comparing — you leave 10–25% on the table
- × Letting the buyer add inspection contingencies (real cash buyers don't need them)
- × Not asking how the lien gets settled at closing
- × Signing without a closing date and clear terms

✓ WHEN THIS FITS

Cure cost approaches or exceeds your equity. You can't or don't want to manage the work. You need to close in days, not months.



§5 WHAT TO DO TODAY

What to do next.

A 60-second decision tree.

01 Have you read the notice and called the inspector?

YES → Continue →

NO → Stop. Do this first. Today.

02 Is the cure cost less than 25% of your equity?

YES → Cure it (Option 1)

NO → Continue →

03 Is the violation wrongly issued?

YES → Fight it (Option 2)

NO → Continue →

04 Can you wait 60+ days to resolve this?

YES → Reassess in 30 days

NO → Sell as-is (Option 3)

★ FREE PROPERTY REVIEW ★

If you'd like a free, no-obligation review.

I look at properties every day in Miami-Dade. Send me your address and I'll tell you — honestly — whether your situation looks like a cure, a fight, or a sell. No pressure. No commitment. Whether or not you ever sell to me, you'll leave the call with a clearer picture.

— Maurice

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*“Informed homeowners
make better decisions.”*

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CASH · 7 DAYS · AS-IS

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