



**Urban Land
Institute**

Southeast Florida/Caribbean

FROM THE GROUND UP

DEVELOPING THE DESIGN

THURSDAY, NOV 7 | 6:30-8:30PM



An Event By The



**Urban Land
Institute**

Southeast Florida/Caribbean

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CYMBAL
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About Us

ULI is a nonprofit education & research organization dedicated to **providing leadership in responsible land use** and development and creating sustainable, thriving communities worldwide.

We have 43,000 members worldwide, from all sectors of land use – developers, designers, planners, engineers, attorneys, lenders, educators, builders, policymakers – everyone crucial to shaping the future of our communities.



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THURSDAY, NOV 7 | 6:30-8:30PM



Your Speakers



**MARGINA
DEMMER**

Associate
NBWW



**BRUCE
BROSCH**

President
NBWW



**DONALD
WOLFE**

Vice President
NBWW



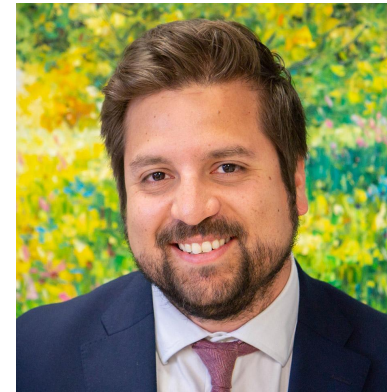
**KELSEY
TRUJEQUE**

Design
Associate
*Witkin Hults
Design Group*



**CHI CHI
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PM, Sustain. Coord,
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ULI'S YOUNG LEADERS PRESENT:

FROM THE GROUND UP

DEVELOPING THE DESIGN

THURSDAY, NOV 7 | 6:30-8:30PM



Recap Phase 1 - Getting Started on a Deal

What is a Developer?

Someone who creates, imagines, controls and orchestrates the process of acquiring a piece of property and making it available for a certain type of use.

Feasibility / Market Studies

Location, Surrounding Use, Market Opportunities, Cost...

Pro Formas

A very complicated spreadsheet that takes into account net operating income and development costs (hard costs and soft costs) to help you figure out your cap rate, and eventually your land value.

Higher Cap Rates = Riskier Projects

You have a property and a pro-forma...NOW WHAT?

Assemble an expert team of consultants

- *Architects*
- *Interior Designers*
- *Surveyors*
- *Land Use Attorneys*
- *Civil Engineers*
- *Geotechnical Engineers*
- *Traffic Engineers*
- *Landscape Architects*
- *Structural Engineers*
- *MEP Engineers (Mechanical, Electrical, Plumbing)*
- *Life Safety Consultants*
- *Flood Proofing Consultants (Coastal Development)*
- *Other Consultants & Vendors*

Considerations for Selecting an Architect

Architects plan, design, and review the construction of buildings.

Architects are the managing body of your design team.

Consider:

- *design style*
- *expertise*
- *experience*
- *relationships*
- *other certifications (LEED, FGBC, etc.)*

Contracts & Fee Structures

AIA Contract Documents

Owner / Contractor

Owner / Architect

Architect / Consultant

Fee Structure

Percentage of Construction Cost

Fixed Fee

Hourly Rate

Additional Services

Mitigating Risk

Contractual

- Don't assume other consultants' liabilities
- Limit your liability
- Waive consequential damages
- Establish a clear scope of services

Operational

- Biggest Exposure = Condo + High-End Residential
- Keep Proper Documentation (revisions, addendums, RFI, As Builts, etc.)
- Set expectations with Owner
 - No project will be perfect
 - Unforeseen conditions
 - Standard of Care
- Assemble the right team

What comes first - the Site or the Building?

Developer has a clear vision:

- Architect/general contractor are first hires

Developer only has a general concept, or special circumstances...

- Civil engineer might be your first hire to develop a conceptual site plan and establish design parameters
 - *Stormwater (retention/discharge)*
 - *Pervious/Impervious ratios*
 - *Finished Floor Elevations*

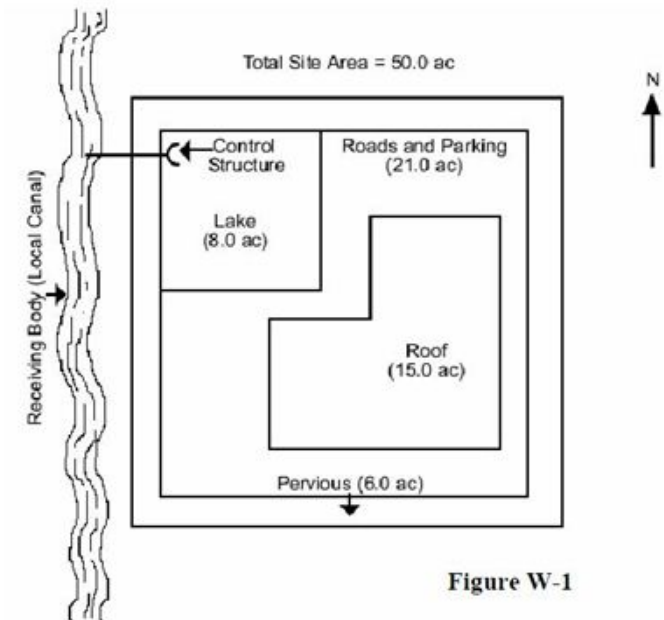


Figure W-1

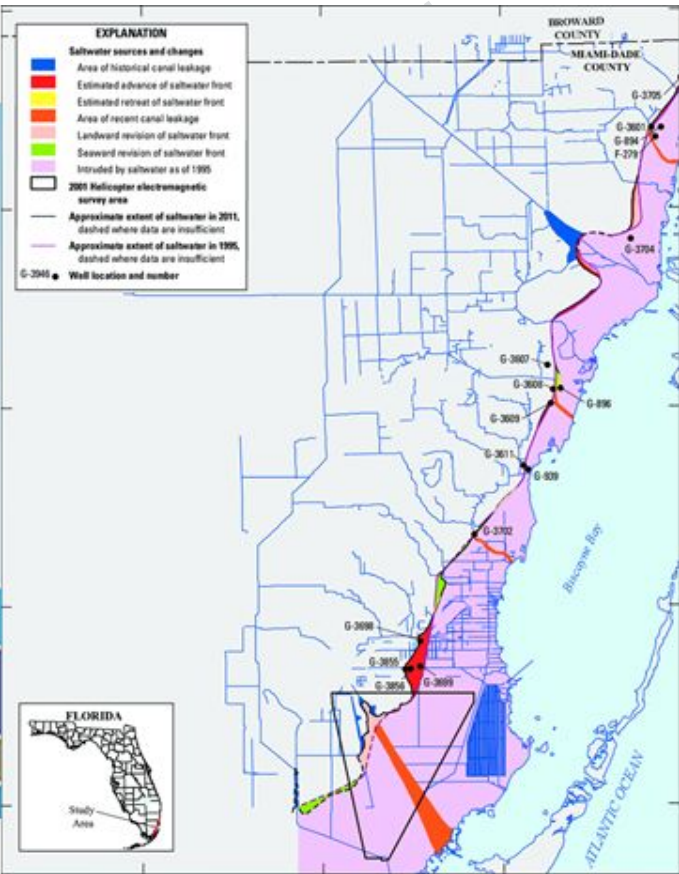
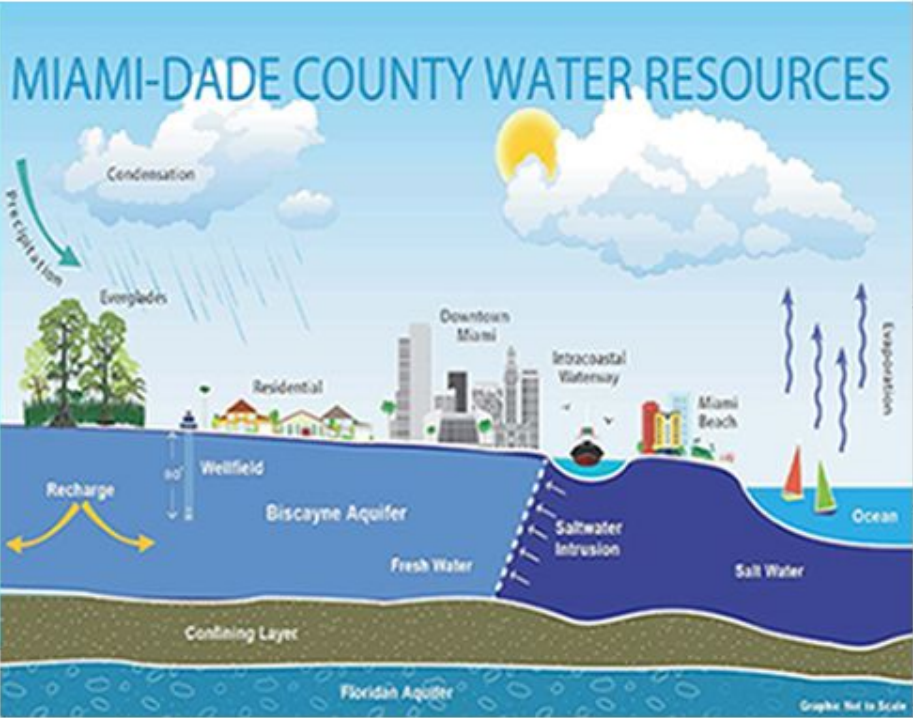
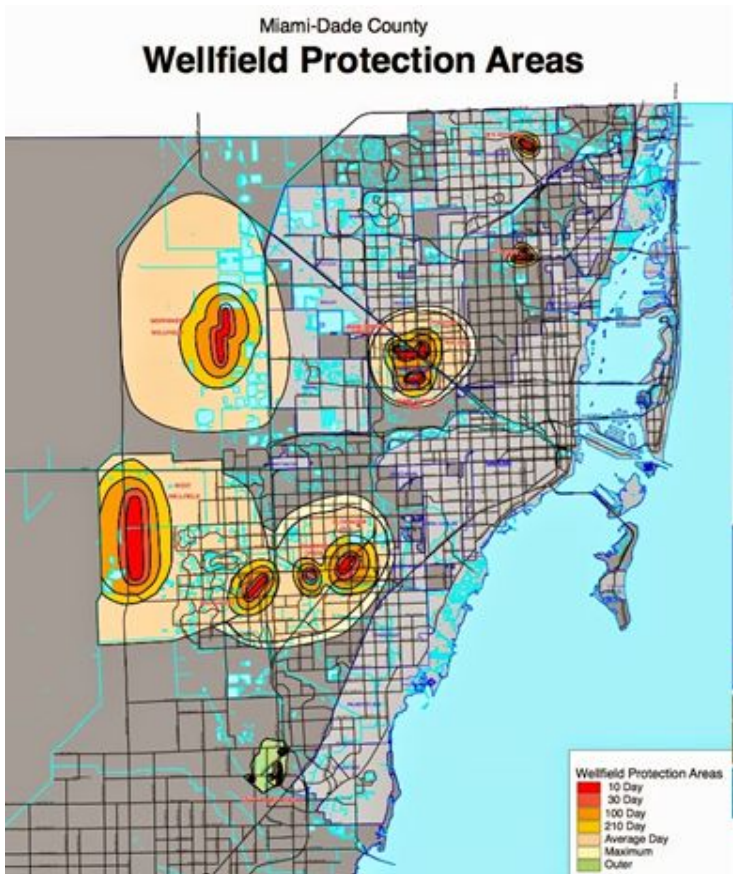
Site Due Diligence

Allow your civil/surveyor/land use attorney to perform their due diligence!

- *Land use, platting, or re-zoning requirements*
- *Encumbrances, easement vacations, natural resources (trees, wetlands, species)*
- *Stormwater (retention, underground storage, trenches, wells), Finished floor elevations*
- *Soil - contamination, structural foundation capacity, roadway strength*
- *Environmental/Archeological sensitive & wellfield protection areas*
- *Concurrency (water, sewer, traffic, schools)*
- *Utility providers (water & sewer many not be the same agency)*

***NOTE:** *if getting a budget beforehand, general contractors can give you \$/SF for buildings typically, but it is very difficult to estimate the civil site construction costs*

Site Due Diligence



First Steps - Feasibility

Initial studies can include site analysis, zoning analysis, and building program studies.

Critical Guidelines & Restrictions:

- *Required Setbacks from Property Lines*
- *Maximum Lot Coverage*
- *Floor Lot Ratio*
- *Maximum Height*
- *Maximum Density*
- *Other Requirements (parking, frontages, open space, etc.)*

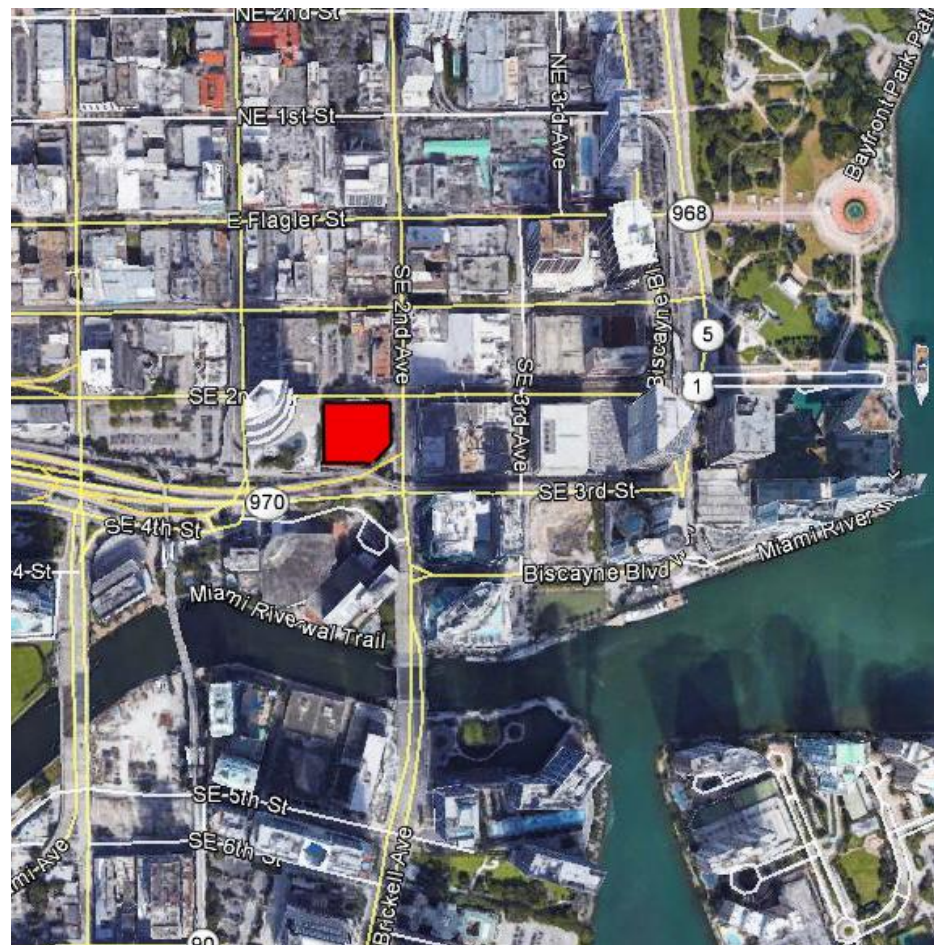
Site & Zoning Analysis

Building Program

Hotel - 200 Guestrooms

Residential - 600 Apartments

- + Parking
- + Amenities
- + Ballroom





ARTICLE 5. SPECIFIC TO ZONES

ILLUSTRATION 5.6 URBAN CORE TRANSECT ZONES (T6-80)

PARKING PLACEMENT

The diagram illustrates a three-layered wall cross-section. The layers are labeled on the right as '1st Layer', '2nd & 3rd Layer', and '1st Layer'. The wall is divided into three vertical sections labeled '1st', '2nd', and '3rd' at the bottom. Key dimensions and thermal resistance values are indicated:

- Top Section (1st Layer):** Thermal resistance is 25 min. . The thickness is 50 mm. .
- Middle Section (2nd & 3rd Layer):** Thermal resistance is 25 min. . The thickness is 15 min. .
- Bottom Section (1st Layer):** Thermal resistance is 0 min. . The thickness is 0 min. .

Labels on the left indicate 'Secondary Part' and 'Primary Part'. Arrows indicate the direction of heat flow from left to right.

BUILDING HEIGHT

Max. Benefit Height

Unlimited

37 m

81

80

12

11

10

9

8

7

6

5

4

3

2

1

Min. Height

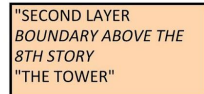
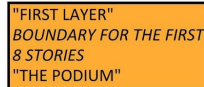
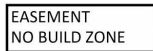
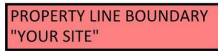
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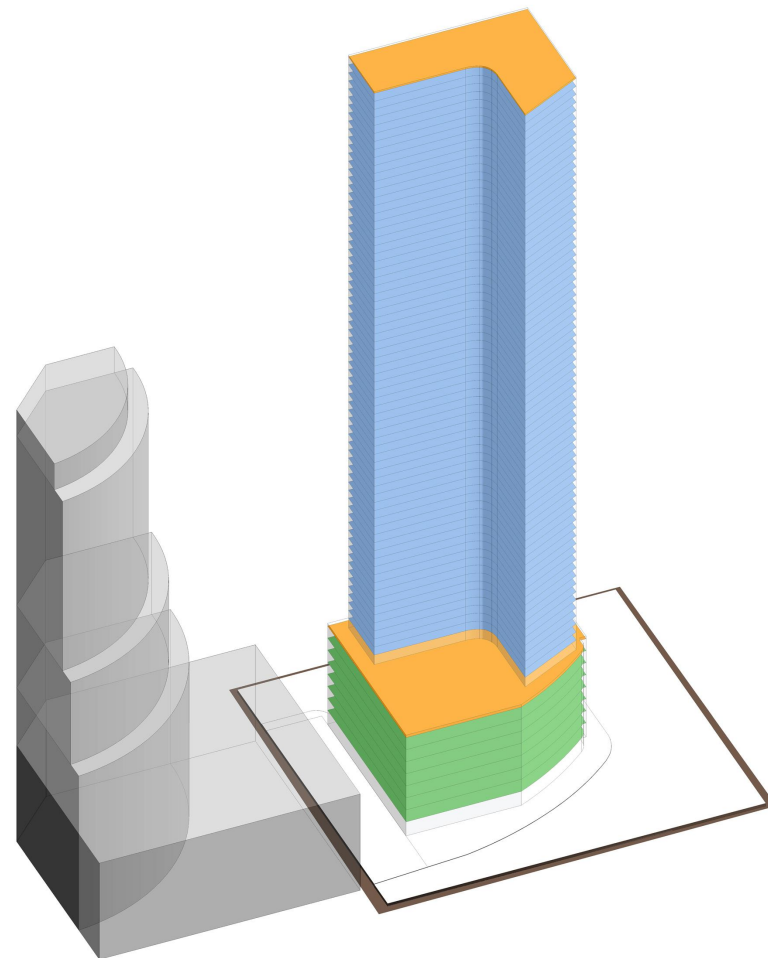
ABUTTING SIDE & REAR ALL ZONES EXCEPT TS, T4 & T5

FRONTAGE

BUILDING HEIGHT	
a. Min. Height	2 Stories
b. Max. Height	80 Stories
c. Max. Benefit Height	unlimited Stories Abutting all Transects Zones except T3

* Or as modified in Diagram 9





Design Phases

Phase	Key Players	Architect Fees	Civil Fees
Schematic Design	Architects Land Use Attorneys Surveyors Civil Engineers Landscape Architects	15 %	15%
Design Development	Structural Engineers MEP Engineers Life Safety Consultants	20%	45%
Construction Documents		40%	5%
Bidding	General Contractors	5%	5%
Construction Administration		20%	30%

Schematic Design - Architecture

How the Building Looks

Site + Program

The “Fun” Part

Consultants Involved

Architect

Land Use Attorneys

Surveyors

Civil Engineers

Landscape Architects

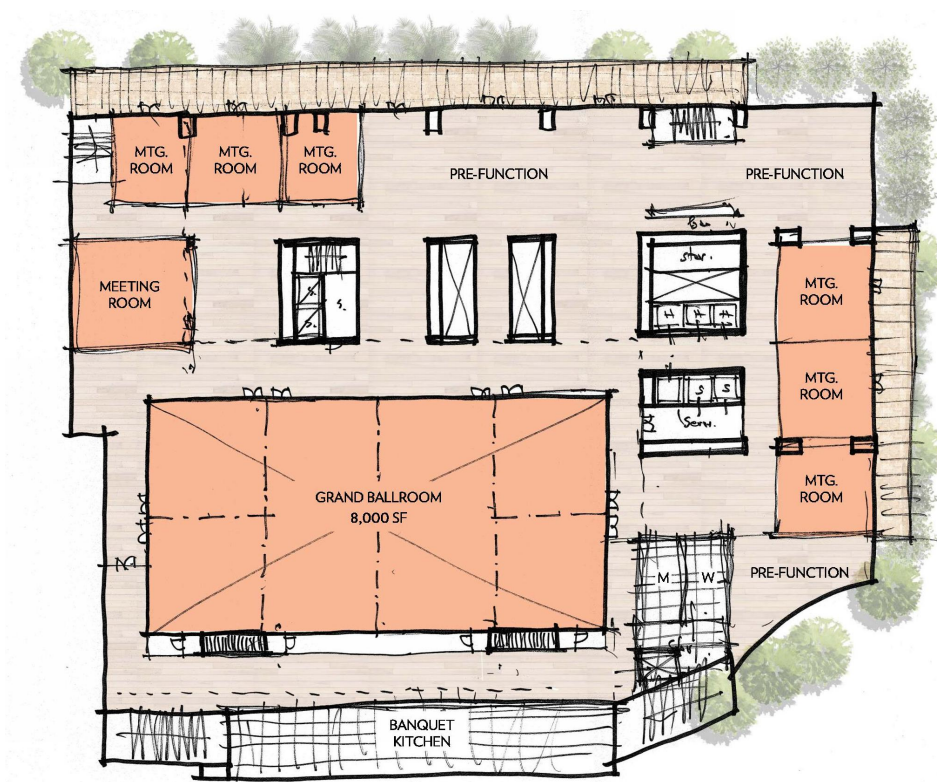
Important Deliverables

Planning & Zoning Submittal

Urban Development Review Board



Schematic Design - Architecture



Schematic Design - Civil Responsibilities

A Civil Engineer prepares the site for development, meeting all the programming requirements of the project



Schematic Design - Civil Responsibilities

We move dirt & water...

Dirt

- Pavement design
- Erosion & sediment control
- Site grading & pedestrian access

Water

- Stormwater quantity & quality management
- Domestic potable water to serve the site
- Sanitary sewer infrastructure from the site

Other things

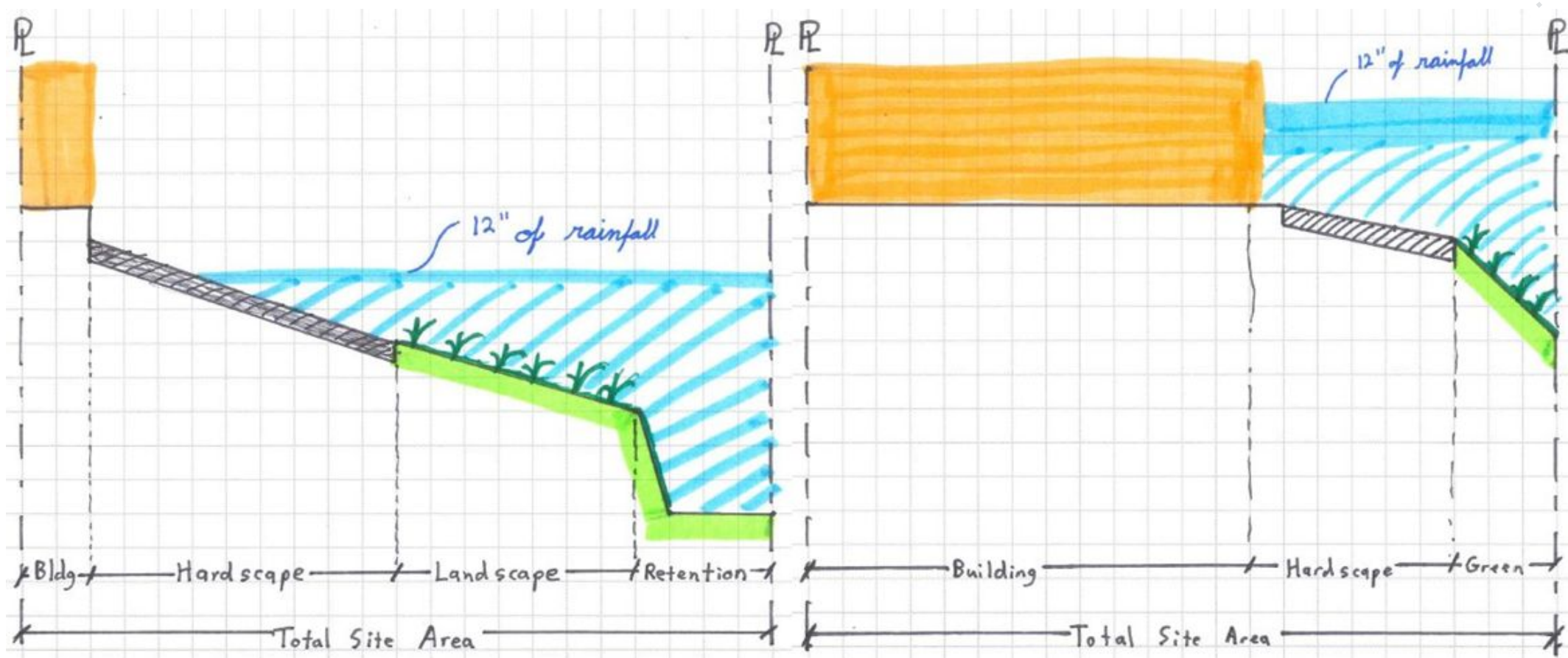
- Site access
- Emergency services (fire access, hydrants, staging areas)
- Pavement marking & signage



Schematic Design - Stormwater Design



Schematic Design - Stormwater Design



Schematic Design - Landscape

Landscape architecture combines **art** and **science**.

It is the profession that **designs, plans, and manages** our land.

Meets human needs by making wise use of our **environmental resources**.



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Schematic Design - Landscape



LARGE POTS WITH COASTAL PLANTINGS TO PROVIDE SEPARATION BETWEEN SEATING AREAS



CABANAS TUCKED INTO RAISED PLANTER CREATE INTIMATE LOUNGE AREAS



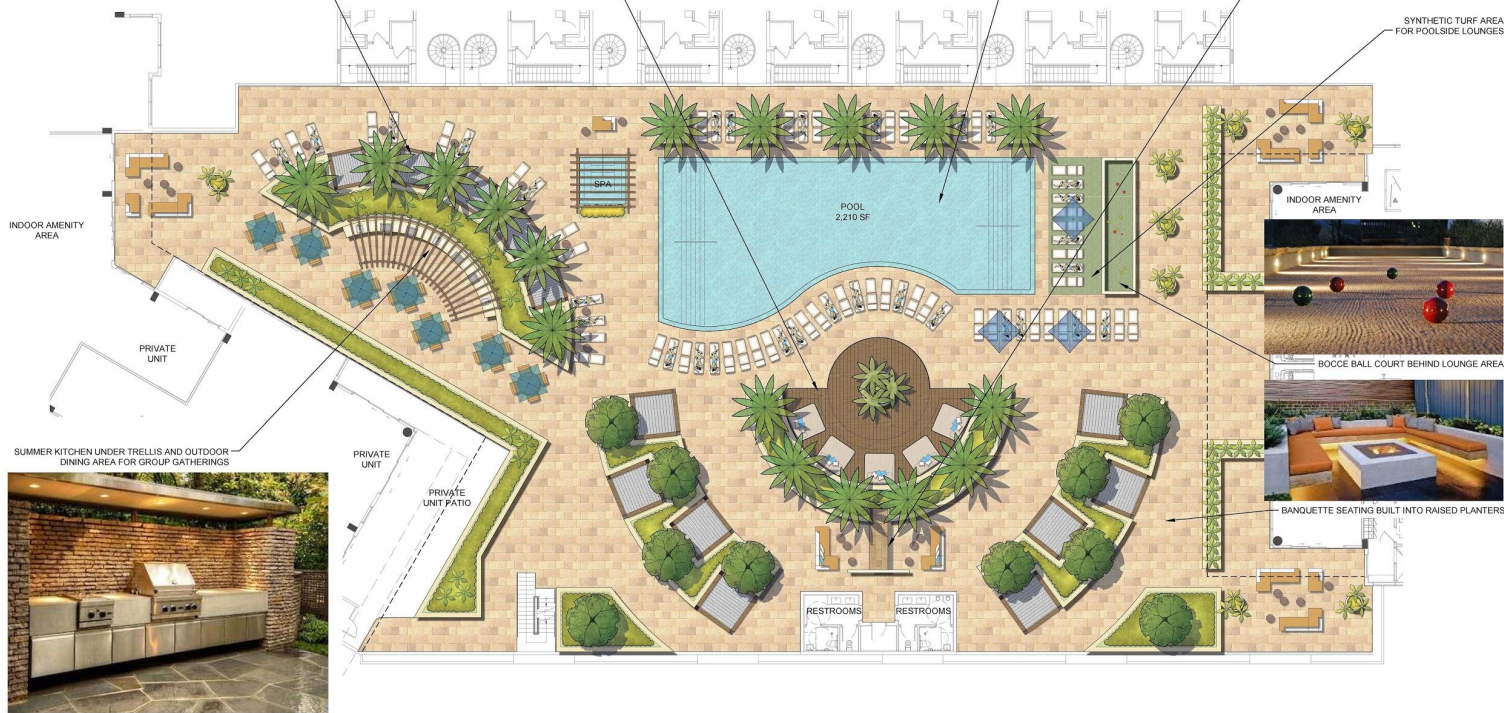
CURVED RAISED DECK W DAY BEDS FOR POOL SIDE LOUNGING



DECK LEVEL POOL, CURVILINEAR ON ONE SIDE, WITH SOFT SHELL STONE DECKING



OUTDOOR FIREPLACE, OPEN ON BOTH SIDES, CREATES FOCAL POINT FOR CONVERSATIONAL SEATING AREAS



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Design Development - Architecture

How the Building Works

Selection of Systems

Consultants Involved

Architect

Civil Engineers

Landscape Architects

Structural Engineers

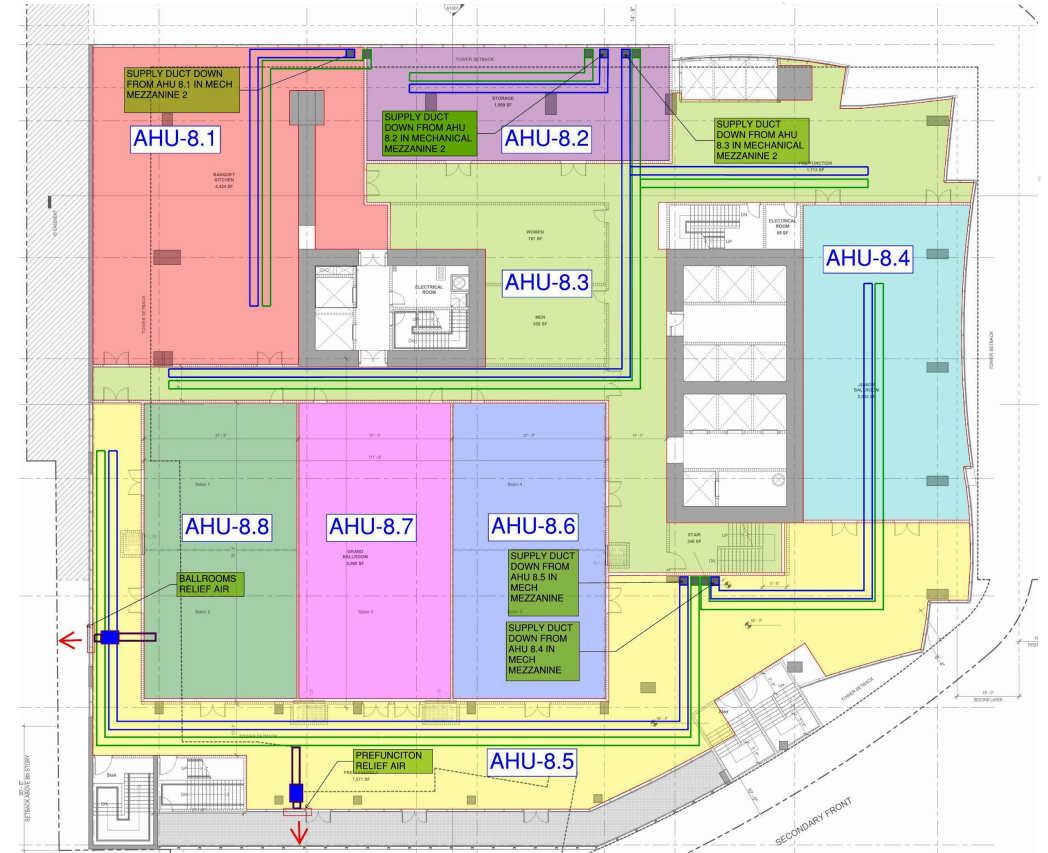
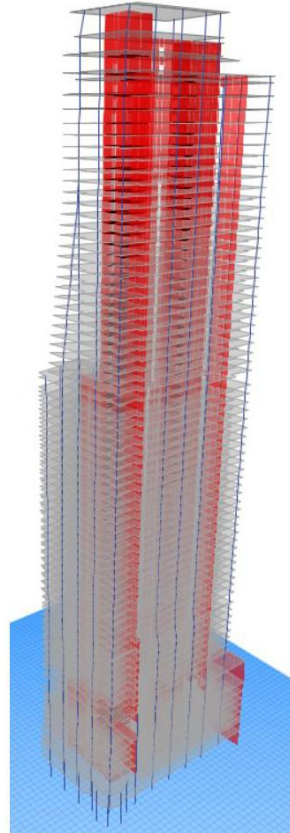
MEP Engineers

Life Safety Consultants

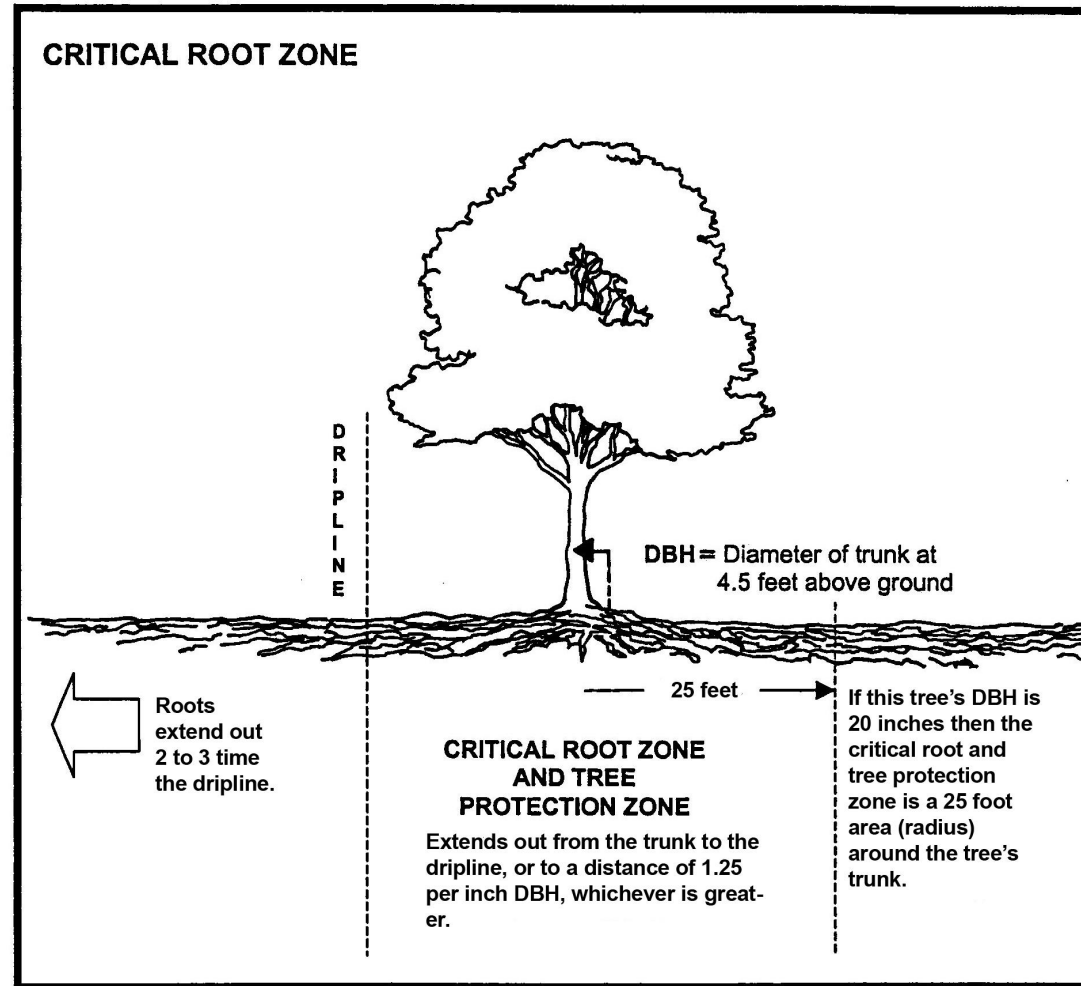
Important Deliverables

Design Development Package

Early Bidding / Pricing



Design Development - Landscape

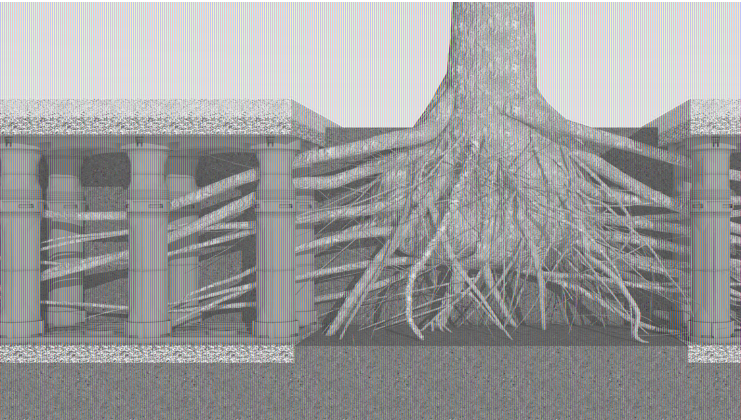


Trees Disposition Plan

Trees to be relocated:		25	Palms removed:		5	Total DBH on-site:		510					
Trees removed (total):		25	Trees to remain:		7	Total removed DBH:		274					
Prohibited trees removed:		0	Tree Trimming:			Total calculated removed DBH:		233					
Parcel	Tree #	Common Name	Scientific Name	DBH (inches)	Condition	Height (feet)	Spread (feet)	Root Zone Radius* (feet)	Canopy (square feet)	Prohibited	Specimen	Disposition	Bond Value
SW	46	yellow trumpet tree	Tabebuia aurea	17	Fair	25	20	11	314	No	No	Remove	\$ -
SW	47	yellow trumpet tree	Tabebuia aurea	10	Poor	18	10	10	78.5	No	No	Remove	\$ -
SW	48	yellow trumpet tree	Tabebuia aurea	10	Poor	18	15	10	176.625	No	No	Remove	\$ -
SW	49	live oak	Quercus virginiana	14	Good	45	35	10	961.625	No	No	Relocate	\$ -
SW	50	live oak	Quercus virginiana	14	Fair	25	20	10	314	No	No	Remove	\$ -
SW	51	live oak	Quercus virginiana	14	Fair	25	20	10	314	No	No	Remove	\$ -
SW	52	live oak	Quercus virginiana	13	Fair	25	20	10	314	No	No	Remove	\$ -
SW	53	live oak	Quercus virginiana	15	Fair	45	35	10	961.625	No	No	Remove	\$ -
SW	54	live oak	Quercus virginiana	18	Fair	45	25	12	490.625	No	Yes	Remove	\$ -
SW	55	gumbo limbo	Bursera simaruba	8	Fair	16	10	10	78.5	No	No	Remove	\$ -
SW	56	yellow trumpet tree	Tabebuia aurea	13	Poor	20	15	10	176.625	No	No	Remove	\$ -
SW	57	yellow trumpet tree	Tabebuia aurea	15	Fair	35	20	10	314	No	No	Remove	\$ -
SW	58	gumbo limbo	Bursera simaruba	7	Fair	20	10	10	78.5	No	No	Remove	\$ -
SW	59	yellow trumpet tree	Tabebuia aurea	15	Fair	30	15	10	176.625	No	No	Remove	\$ -
SW	60	royal poinciana	Delonix regia	10	Poor	12	10	10	78.5	No	No	Remove	\$ -
SW	61	royal poinciana	Delonix regia	16	Poor	20	30	11	706.5	No	No	Remove	\$ -
SW	62	yellow trumpet tree	Tabebuia aurea	17	Fair	40	30	11	706.5	No	No	Remain	\$ -
SW	63	gumbo limbo	Bursera simaruba	7	Fair	30	15	10	176.625	No	No	Remove	\$ -
SW	64	yellow trumpet tree	Tabebuia aurea	12	Poor	20	10	10	78.5	No	No	Relocate	\$ -
SW	65	yellow trumpet tree	Tabebuia aurea	20	Fair	50	30	13	706.5	No	Yes	Remain	\$ 15,000
SW	66	gumbo limbo	Bursera simaruba	21	Fair	35	20	14	314	No	Yes	Remove	\$ -
SW	67	royal poinciana	Delonix regia	10	Fair	15	10	10	78.5	No	No	Remove	\$ -
SW	125	montgomery palm	Veitchia montgomeryana	6	Fair	18	8	10	50.24	No	No	Remove	\$ -
SW	126	montgomery palm	Veitchia montgomeryana	5	Dead	10	0	10	0	No	No	Remove	\$ -
SW	127	montgomery palm	Veitchia montgomeryana	6	Fair	20	8	10	50.24	No	No	Remain	\$ -
SW	128	montgomery palm	Veitchia montgomeryana	6	Good	25	10	10	78.5	No	No	Relocate	\$ -
SW	129	montgomery palm	Veitchia montgomeryana	6	Poor	18	8	10	50.24	No	No	Remove	\$ -
SW	130	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	131	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Remove	\$ -
SW	132	montgomery palm	Veitchia montgomeryana	6	Fair	18	10	10	78.5	No	No	Relocate	\$ -
SW	133	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	134	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	135	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	136	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	137	yellow trumpet tree	Tabebuia aurea	0	Dead	0	0	N/A	0	No	No	Remove	\$ -
SW	138	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Remove	\$ -
SW	139	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Remove	\$ -
SW	140	No tree	N/A	0	N/A	N/A	N/A	N/A	0	N/A	N/A	N/A	\$ -
SW	141	montgomery palm	Veitchia montgomeryana	6	Good	16	10	10	78.5	No	No	Relocate	\$ -
SW	142	montgomery palm	Veitchia montgomeryana	6	Good	16	10	10	78.5	No	No	Relocate	\$ -
SW	143	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	144	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	145	montgomery palm	Veitchia montgomeryana	6	Good	20	10	10	78.5	No	No	Relocate	\$ -
SW	146	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	147	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	148	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	149	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	150	gumbo limbo	Bursera simaruba	10	Fair	15	8	10	50.24	No	No	Remove	\$ -
SW	151	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	152	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Remain	\$ -
SW	153	montgomery palm	Veitchia montgomeryana	7	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	154	montgomery palm	Veitchia montgomeryana	6	Good	16	10	10	78.5	No	No	Relocate	\$ -
SW	155	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Remain	\$ -
SW	156	montgomery palm	Veitchia montgomeryana	5	Fair	15	10	10	78.5	No	No	Relocate	\$ -
SW	157	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Relocate	\$ -
SW	158	montgomery palm	Veitchia montgomeryana	6	Good	18	10	10	78.5	No	No	Remain	\$ -
SW	159	montgomery palm	Veitchia montgomeryana	6	Good	16	10	10	78.5	No	No	Relocate	\$ -
SW	160	montgomery palm	Veitchia montgomeryana	7	Good	16	10	10	78.5	No	No	Relocate	\$ -

Tree Replacement Chart		
Total calculated D.B.H. of shade trees to be removed:		233
Replacement 2" D.B.H. trees required for shade trees:		80
Total number of palms removed:		0
Total replacement 4" D.B.H. trees REQUIRED :	=	40
REQUIRED Tree Trust Fund Contribution		\$80,000
REQUIRED Tree Protection Bond		\$16,000

Trees Disposition Plan



Design Development - Landscape

LANDSCAPE LEGEND Information Required to be Permanently Affixed to Plan

Transect Zone: T6-8-O

Net Lot Area .51 acres 21,966 s.f.

OPEN SPACE

REQUIRED

PROVIDED

A. Square Feet of open space required, as indicated on site plan:

Net lot area = 21,966 s.f. x 10 % = 2,197 s.f.

2,197

6,050

B. Square Feet of parking lot open space required by Article 9,
as indicated on site plan:

No. outside/ground-level parking spaces 22 x 10 s.f. per parking spaces =

220

220

C. Total s.f. of landscaped open space required: A + B =

2,417

6,270

LAWN AREA CALCULATION

A. 2,417 total s.f. of landscaped open space required by Miami 21

B. Maximum lawn area (sod) permitted = 20 % x 2,417 s.f. =

484

468

TREES

A. No. trees required per net lot acre

Less existing number of trees meeting minimum requirements

= 22 trees x .51 net lot acres:

11

11

B. % Palms Allowed: No. trees provided x 30% =

3

0

C. % Natives Required: No. trees provided x 30% =

3

20

D. % Drought tolerant and low maintenance:
Number of trees provided x 20% =

2

20

E. Street trees (maximum average spacing of 30' o.c.):

333 linear feet along street/30' =

11

11*

F. Street trees located directly beneath power lines

(maximum average spacing of 25' o.c.): N/A linear feet along street / 25 =

N/A

N/A

G. Total Trees Required

A + E + F = 22 Total Trees

22

22*

SHRUBS

A. No. of shrubs required = No. trees required x 10

220

284

B. % of native shrubs required: No. shrubs provided x 30% =

66

133

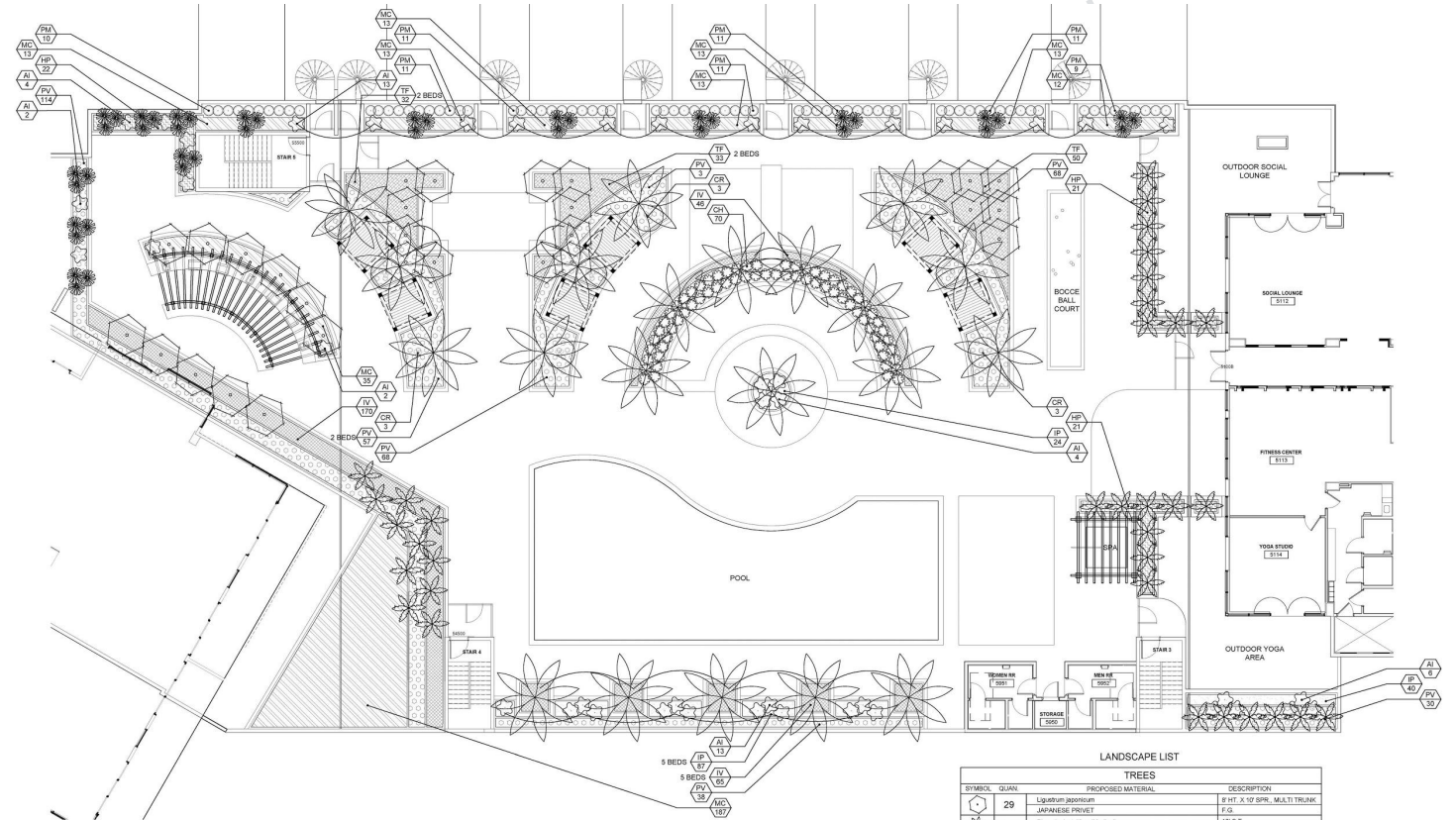
C. % Drought tolerant and low maintenance required:
Number of shrubs provided x 50% =

110

284

SEE LANDSCAPE LIST

*Includes 2 existing trees to remain.



PHASE 1 - POOL DECK LANDSCAPE PLAN

Scale: 1"=10'-0"

LANDSCAPE LIST

TREES		
SYMBOL	QUANTITY	PROPOSED MATERIAL
29	1	Ligularia japonica
		JAPANESE PRIVET
		8" HT. X 10" DBH. MULTI TRUNK
		F.O.
21	1	Phoenix dactyloides Macgreg
		10' C.T.
		14 MEDIOCK DATE PALM
		F.O.
14	1	Phoenix roebeltii TRIPLE
		8" O.A. HT. - TRIPLE TRUNK
		F.O.
34	1	PIGMY DATE PALM
		8" DBH. 10' HT.
		8" DBH. 10' HT.
		FLORIDA TATOON PALM
		F.O.
SHRUBS AND GROUNDCOVERS		
SYMBOL	QUANTITY	PROPOSED MATERIAL
AI	44	Alseodaphne integrifolia
		2' HT. O.A. 8" DBH.
		IMPERIAL BROMELIAD
		8" POT
CH	70	Chamaecyparis humilis
		45" O.A. HT.
		EUROPEAN FAN PALM
		15 GAL. FULL
		3" O.A. HT.
CR	9	Croton retusa
		15 GAL.
		KING SAGO
		15 GAL.
HP	64	Hamelia patens compact
		24" HT. X 24" DBH. / 24" O.C.
		DWARF PINEAPPLE
		3 GAL.
IP	151	Ilex pedunculata
		18" O.C.
		PINKIE BERRY POTATO
		1 GAL. FULL
		15" HT. X 15" DBH. / 15" O.C.
		DWARF YAUPOIN
		3 GAL.
IV	281	Ipomoea pes-caprae
		24" HT. X 24" DBH. / 24" O.C.
		PINK MARY / GRASS
		3 GAL.
MC	312	Manihot esculenta
		30" HT. X 24" DBH. / 24" O.C.
		PODCARPUS
		3 GAL.
PM	74	Pittosporum tobira 'Variegata'
		24" HT. X 24" DBH. / 24" O.C.
		PITTOSPORUM VARIEGATA
		3 GAL.
PV	378	Pittosporum tobira
		24" HT. X 24" DBH. / 24" O.C.
		DWARF PINEAPPLE
		3 GAL.
TF	115	Tillandsia usneoides
		24" HT. X 24" DBH. / 24" O.C.
		DWARF PINEAPPLE
		3 GAL.
LAWN	As Required	St. Augustine Grass
		SOLID EVEN SOO

*DENOTES NATIVE SPECIES

Outside Permitting Agencies

Once Programming is complete & agreed upon, release the Civil for all outside permitting

Civil permits normally take a minimum of 6 - 8 months before you are ready for a building permit submittal (*many approvals are tied to other processes*)

Paving & Drainage Permits

- Environmental Resource Permit
- MDC Paving & Drainage (PW) Approval
- DERM Class II Outfall Connection Permit
- DERM Class VI Contaminated Drainage Permit
- DERM Stormwater Drainage Well Approval
- Fire Site Plan & Access Approval
- FDOT Drainage Connection Permit

Traffic Permits

- MDC Traffic Engineering Approval
- FDOT Driveway Access Permit
- FDOT Construction Agreement

Water & Sewer

- M-DWASD Permit
- Fire Department Water Supply Approval
- DERM Water Main Extension Approval
- FDOH Water Main Extension
- DERM Sanitary Main Extension
- DERM Sanitary Lift Station
- FDOT Utility Connection

Other Permits

- Municipal (PW) Right-of-Way Permit
- Municipal Engineering Permit

Permitting Approval Process

Example: Water Main Approval



Construction Documents - Architecture

How the Building Gets Built

The more information, the better!

Consultants Involved

Civil Engineers

Structural Engineers

MEP Engineers

Life Safety Consultants

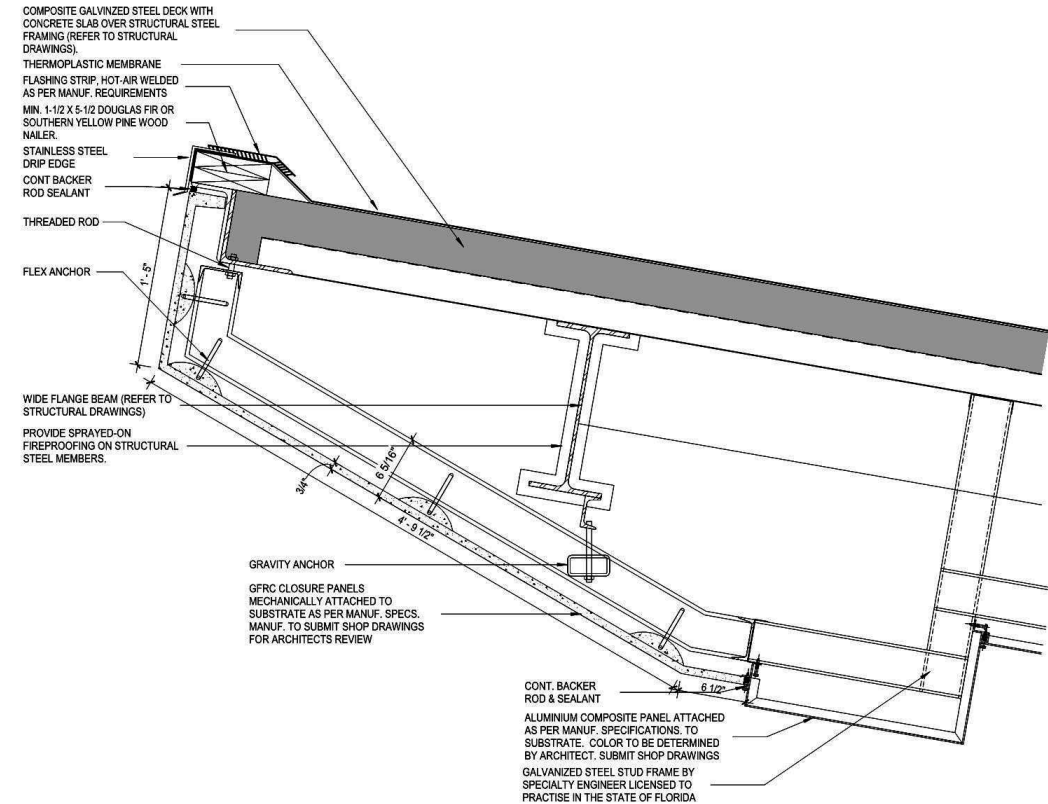
Other Vendors/Consultants

General Contractor (if no bidding)

Important Deliverables

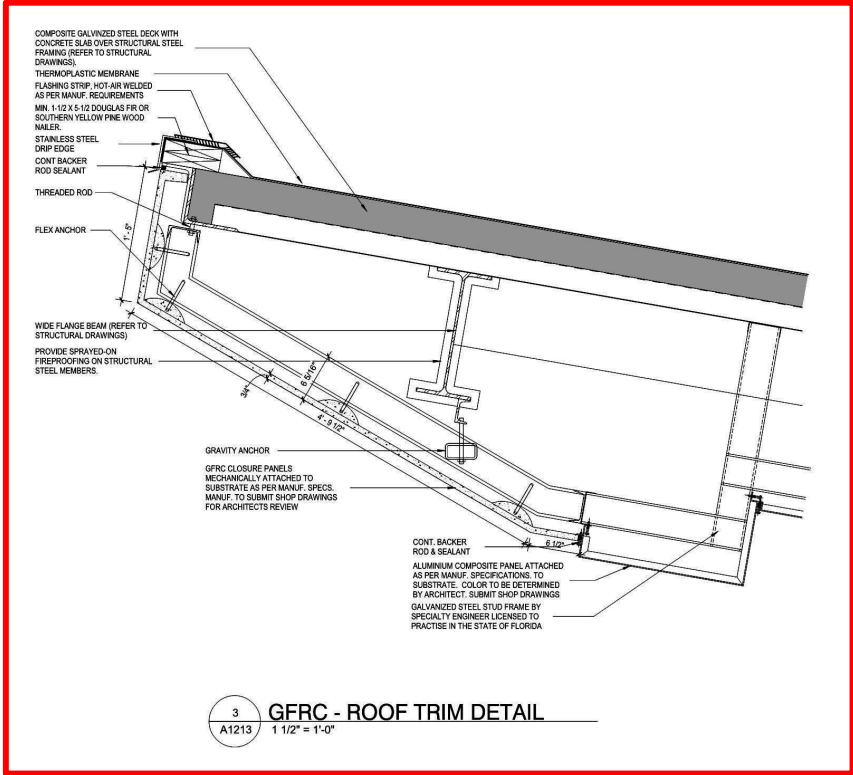
Permit Set

Construction Documents for Complete Pricing



3
A1213 GFRF - ROOF TRIM DETAIL
1 1/2" = 1'-0"

Construction Documents



Bidding

Selecting a General Contractor

Assist the client by answering questions or providing additional documentation

Guaranteed Price = provided by the contractor **only** and based on material costs, local labor costs, contingencies, and inflation.

Construction Administration

Ensuring Proper Execution

Architect performs periodic site visits

RFIs, Shop Drawings, Change Orders

Civil Engineering Inspectors review...

- *Density Testing*
- *Installation Inspections*
- *Exfiltration & Lamping*
- *Pressure Testing*
- *Subgrade, Baserock, Pavement As-Built Review*
- *Agency Certifications*



Next Steps in Development...

PHASE III:
APPROVALS + PERMITTING

Q & A

The image features a blue-tinted architectural wireframe of a modern building, possibly a skyscraper or a large institutional structure, with a complex grid of lines representing the building's framework. Overlaid on this background is the text "Q & A" in a large, bold, dark blue font. The "Q" is on the left, the ampersand "&" is in the center, and the "A" is on the right. The background also shows faint outlines of other buildings and a clear sky, suggesting an urban environment.

SAVE THE DATE FOR **PHASE 3**

APPROVALS + PERMITTING
TBD



An aerial photograph of Fort Lauderdale, Florida, showing a dense urban skyline with numerous high-rise buildings, palm trees, and a network of waterways and bridges. The image is used as a background for the event announcement.

FORT LAUDERDALE EVOLVES

CURATING THE FUTURE



**Urban Land
Institute**

Southeast Florida/Caribbean

MONDAY, MARCH 9, 2020
THE RITZ-CARLTON FORT LAUDERDALE

The background of the slide is a blue-tinted architectural wireframe of a modern, multi-story building. The building has a complex, angular design with many windows and balconies. The wireframe is composed of thin, dark lines that create a sense of depth and structure. The building is set against a light blue sky with some faint, wispy clouds. The overall aesthetic is clean, modern, and professional.

Thank you to our host



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BROSCH
WURST
WOLFE
& ASSOCIATES, INC.
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Thank You

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