



Town of Bay Harbor Islands, FL

Build Responsibly

For Building Contractors and Homeowners

In accordance with the National Flood Insurance Program, the Town of Bay Harbor Islands requires that all construction located fully or partially within the Special Flood Hazard Area must comply with provisions for flood hazard reduction. To ensure compliance with these requirements all properties in the floodplain require a development permit.

Before you begin any construction, please contact the Town of Bay Harbor Islands Building & Zoning Department for the appropriate permit applications.

Know the Substantial Damage Rules!

Substantial Damage: Any damage sustained by a building or structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 49% of the structure's pre-damage market value.

Substantial Improvement: Any repair, reconstruction, rehabilitation, addition, alteration, or other improvement to a structure, the cost of which equals or exceeds 49% of the structure's market value before the start of construction of the improvements.

All substantial improvements must comply with the current provisions for flood hazard reduction detailed in the Town of Bay Harbor Islands Code of Ordinances and the Florida Building Code.

If your home has been damaged, contact the Building & Zoning Department at 305-993-1786 before beginning repairs. A Substantial Damage Estimate (SDE) must be completed using FEMA's SDE software before repairs can begin.

Keep Areas Open Between Homes & Property Lines

To allow for proper drainage and avoid flood damages, do not obstruct or alter drainage areas located between homes and property lines. Do not regrade or place fill in these areas, as doing so may redirect floodwaters away from the stormwater system and toward structures where they can cause damages.



For additional information, contact the Town of Bay Harbor Islands Floodplain Manager:

1030 95th Street, Trailer #1 | Bay Harbor Islands, FL 33154 | 305-993-1786 | www.bayharborislands-fl.gov