



Town of Bay Harbor Islands, FL

Protect Electrical & Mechanical Equipment For Building Contractors and Homeowners

In accordance with the National Flood Insurance Program, Town of Bay Harbor Islands Code of Ordinances requires that all construction located fully or partially within the Special Flood Hazard Area must comply with provisions for flood hazard reduction, including elevating structures and electrical equipment no lower than 1 foot above the base flood elevation. To ensure compliance with these requirements, all properties in the floodplain require a permit.

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

Example diagram of correctly elevated HVAC unit



Steps to Reduce Damage to HVAC Equipment:

Step 1 – Know Your Flood Hazard

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). It is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal. Upon request, the Floodplain Manager will provide flood hazard information for properties located within the Town. Call 305-993-1786 for more information.

Step 2 – Insure Your Property

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for their contents. Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance. You can potentially avoid the need for a claim by elevating your HVAC unit to prevent damages from occurring. Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

Step 3 – Protect Your Property

Various methods may be used to minimize flood damage, including elevating your structure, mechanical and electrical equipment, and ductwork. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. The Floodplain Manager will make site visits to provide one-on-one advice to a property owner regarding flooding and drainage issues on private property. For more information, please contact the Floodplain Manager at 305-993-1786.

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