

# Town of Bay Harbor Islands Flood Protection Information

Because Bay Harbor Islands lies entirely in a floodplain, the Town is required to have floodplain management ordinances. These ordinances, which were adopted in 1993 and subsequently updated in 2025, allow the Town to participate in the National Flood Insurance Program (NFIP). The Town's participation in the NFIP enables property owners to obtain flood insurance. The Federal Emergency Management Agency (FEMA) has determined that incorporated municipalities in Miami-Dade County should be considered separately to ensure better compliance with NFIP regulations.

Additionally, the Town has applied for and received classification in the NFIP's Community Rating System (CRS). As a result of the Town's participation in the CRS and its efforts to achieve higher ratings, residents may be able to see a discount in flood insurance premiums. You can help our standing in this program by providing the Town's Building Department with a flood elevation certificate for your property.

## Flooding in Bay Harbor Islands

This information is being provided to you because the entire Town is in a flood hazard area, which means all properties located within the Town (including yours!) are in the flood hazard area. It is imperative that you know what to do to minimize flood damage.

Since Bay Harbor Islands is comprised of two barrier islands surrounded by Biscayne Bay, a storm surge may flood the entire Town. Any storm surges experienced here will most likely result from a hurricane or tropical storm.

## Know Your Flood Hazard

To assist residents in understanding the NFIP and its effects on construction, remodeling and maintaining buildings, the Town has a map information service to provide location services for properties in the Town, including:

- Basic Flood Insurance Rate Map (FIRM) information – Assist you in understanding the FIRM and determine the correct base flood elevation for your property
- Impacts of 1, 2, and 3 feet of sea level rise
- Historic flood information related to repetitive loss areas
- Natural floodplain functions information related to wetlands

The Town also maintains copies of elevation certificates. To request an Elevation Certificate or map information service, call the Town's Floodplain Manager at 305-993-1786.

## Insure Your Property

Always carry flood insurance! Regular homeowner's insurance does not cover flood losses, but during the life of an average mortgage, residents have a 26% chance of experiencing a major flood disaster during the life of a 30-year mortgage. Flood insurance through the NFIP is available by contacting a licensed property and casualty insurance broker. Limits to coverage are \$250,000 for residential structures and \$500,000 for commercial structures.

If you are currently covered, double-check that the building coverage is adequate and make sure you have contents insurance. Contents insurance can also be purchased with a separate premium under the same policy. Limits to contents coverage are \$100,000 for residential and \$500,000 for non-residential.

Please note: when purchasing flood insurance, there is a 30-day waiting period before the policy takes effect, so plan ahead!

For more information on flood insurance, contact your local

insurance agency, visit [www.floodsmart.gov](http://www.floodsmart.gov), or call 1-888-379-9531.

## Protect Yourself and Your Family

- Do not walk through flowing water! Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure the ground is still there.
- Do not drive through a flooded area! More people drown in their cars than anywhere else. Do not drive around road barriers as the road or bridge may be washed out.
- Stay away from power lines and electrical wires! The number two flood killer after drowning is electrocution. Electrical current can travel through water. Immediately report downed power lines to Florida Power & Light (FPL) or to the Town's Police Department.
- Have your electricity turned off by FPL! Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have been wet unless they have been taken apart, cleaned and dried.
- Look out for animals, especially snakes! Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or a stick to poke and turn things over and scare away small animals.
- Look before you step! After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks! Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames until the gas has been turned off and the area has been ventilated.

In cases where flooding might occur during emergency situations, tune into one of the following local radio and television stations, which will provide critical information as part of the Emergency Broadcast System:

- WIOD-610 AM (E), WAQI-710 AM (S), WINZ-940 AM (E), WQBA- 1140 AM (S), WFOR-CH 4 (E), WTVJ-CH 6 (E), WSVN-CH 7 (E), WPLG- CH 10 (E), and WLTV-CH 23 (S)

(E) English Language Broadcast (S) Spanish Language Broadcast

Emergency information covering emergency procedures and evacuation routes is available through the Miami-Dade County Office of Emergency Management; contact them at 305-468-5400. Register for emergency alerts at [www.miamidade.gov/alerts](http://www.miamidade.gov/alerts).

In the event of a hurricane, all residents of Bay Harbor Islands are required to evacuate when ordered by the mayor of Miami-Dade County. Shelter information will broadcast at the time of the emergency, however, each resident should make plans well in advance of the emergency. Public emergency shelters should be your last resort. During other emergencies always dial 911 for Police and Fire Rescue services.

## Protect Your Property

Town staff conduct a site visit to properties upon request to review their flood problem(s) and explain ways to stop flooding or prevent flood damage. For further assistance, contact the Floodplain Manager at 305-993-1786 or request assistance in

## Town of Bay Harbor Islands Flood Protection Information, continued

person at 9665 Bay Harbor Terrace, Bay Harbor Islands, FL 33154.

The term “floodproofing” means physical alterations to your building that improve the ability of properties and structures to withstand the damages caused by flooding.

While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes that are susceptible to flood losses. These losses can be minimized through some temporary and permanent floodproofing and retrofitting techniques, such as:

- Constructing small flood walls or earthen berms
- Waterproofing and water tightening closures of doorways
- Elevating and securing electrical appliances
- Raising your property above flood level
- Under emergency conditions, sandbags can be used to shore structures, and elevating or covering furniture and valuables can help minimize damage.
- Installing storm shutters and reinforcing garage doors to provide hurricane protection

*Important Note: Any alteration to your building or land requires a permit from the Building Department. Even regrading or filling the floodplain requires a permit.*

For more information on these techniques, call the Building Department at 305-993-1786.

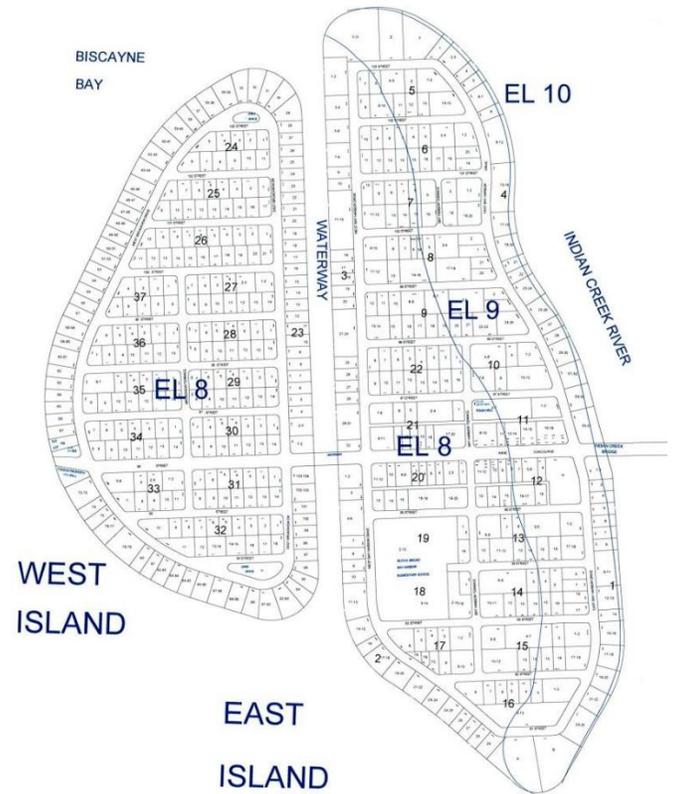
### Build Responsibly

The Town of Bay Harbor Islands has a flood damage prevention ordinance that governs all development within the Town. This ordinance complies with the requirements of the NFIP and applicable state law.

The ordinance includes substantial damage and substantial improvement requirements. The NFIP requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building’s market value, then the building must meet the same construction requirements as a new building.

Substantially damaged buildings must be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building’s value before it was damaged must be elevated above the base flood elevation).

Since the Town lies completely in a special flood hazard area surrounded by Biscayne Bay, all development and improvements require permitting from the Town of Bay Harbor Islands Building Department. This is to ensure that proposed development and improvements meet all existing codes for the work contemplated. This includes buildings, fences, slabs, pools, sprinklers, air-conditioners, excavations, grading and filling. In fact, any work that has a value of \$100.00 or more must have a permit. If you are considering doing any work on your property, contact the Town’s Building Department at 305-993-1786 for a free consultation. All work must have a permit card prominently displayed on the building or work site. Anyone who sees construction work being performed and does not see a permit card should contact the Town’s Building Department as soon as possible.



### Protect Natural Floodplain Functions

A serious risk to the safety of residents is the blockage of catch basins by debris which prevents proper drainage of storm water. The Town sweeps the streets on a weekly basis and monitors all catch basins after each storm event. As a resident you can help by not placing lawn cuttings or any other debris out by the curbside on the weekend. This is a violation of Section 9-23 of the Town Code. If you see or know of anyone illegally dumping materials/debris into any catch basins within the Town or tampering with any part of the Town’s drainage system, please contact Town Hall immediately at 305-866-6241.

### Learn More

For more information about flood safety or the NFIP, please note the following:

- [www.floodsmart.gov](http://www.floodsmart.gov)
- [www.ready.gov/floods](http://www.ready.gov/floods)
- BHI Town Hall: 305-866-6241
- Miami-Dade Library: 305-682-0726
- DERM: 305-375-3376
- FEMA: 404-853-4408
- South Florida Water Management: 407-687-6966
- State NFIP Coordinator: 904-487-4915

Detailed information concerning flood preparedness and insurance is available at: Miami-Dade County Library, Bay Harbor Islands Branch in the Reference Section, 1175 95<sup>th</sup> Street, Bay Harbor Islands, FL 33154.