



VILLAGE OF KEY BISCAYNE 2025 Hurricane and Flood Guide

Every year, Atlantic Hurricane season takes place between June 1 to November 30. **The peak of hurricane season is in September**, as most activity occurs between mid-August and mid-October. Regardless of the annual predicted hurricane activity, it is important to remember it takes only one dangerous storm to devastate a community, causing property damage and impacting lives.

The Village has prepared this Hurricane and Flood Guide because Key Biscayne is in a flood risk area known as a “Special Flood Hazard Area” (SFHA). Due to the island’s setting and low elevation, the Village has experienced substantial flooding in the past and it will likely happen again.



Flood Warning

You need to pay attention to hurricane and tropical storm warnings and must follow mandatory evacuation orders.

Stay connected: the Village urges you to sign up for alerts at keybiscayne.fl.gov/alerts.

Other communication methods include:

- Village social media: Facebook at “Village of Key Biscayne Government”
- VKB phone hotline (305) 365-NEWS (6397)
- Storm updates are broadcast by television stations (WFOR Channel 4, WTVJ Ch. 6, WSVN Ch. 7 and WPLG Ch. 10), and The Weather Channel
- Government access Ch. 77 (Comcast) or Ch.99 (U-verse)
- Radio stations WQAM 560 AM, and WIOD 610 AM

Evacuation

The Village is in Evacuation Zone A, at greatest risk for storm surge for Category 1 and higher storms.

You must evacuate once the order is given.

Safety tips:

- Fine-tune your hurricane plan and prepare for possible vacation.
- Organize IDs, important documents, and valuables to take with you if an evacuation order is given.
- Evacuate to a pre-arranged point of safety on the mainland, such as the home of a friend/family member, evacuation shelter or hotel.
- Visit keybiscayne.fl.gov for additional evacuation and safety tips.

If you require specialized evacuation transportation, pre- register for assistance with the Miami-Dade Office of Emergency Management at (305) 513-7700, (TTY/TDD 305-468-5402), call 311, or MiamiDade.gov/global/emergency/hurricane/home page and click on “Emergency & Evacuation Assistance Program” (EEAP). Learn about other types of help that is available on the website.

Flood Safety

- Make an emergency supply kit with food, water, clothing, medicine, batteries, radio, flashlights, etc. 
- Do not walk through flowing water. Six inches of moving water can knock you off your feet. If you must walk in standing water, use a pole to find ground beneath you.
- Do not drive through a flooded area. Do not drive around barriers as the road, bridge or surrounding submerged area may be washed out. **TURN AROUND- DON'T DROWN!!**
- Store important documents in a safe, dry place, including an inventory of your building’s contents.
- Have contingency plans in the event of loss to electrical power or other utilities. (FPL.com/storm.html)
- For more information go to keybiscayne.fl.gov and click on “Village Services”, then “Emergency Management.”

Know Your Zone

The Village provides flood zone information upon request. You may contact Chief Building Official Rene Velazco at (305) 365-8902, or via email at rvelazco@keybiscayne.fl.gov. You may request:

- Determination of FIRM Flood Zone.
- If there have been drainage problems in the area after heavy rainfall in a short period of time.
- If flood insurance claims have been filed repeatedly in the area.
- Additional data for a site such as base flood elevation (BFE) or depth.
- How to access the FIRM for Key Biscayne.
- If an Elevation Certificate is on file for a building. *Please reference your street address and the property tax folio number when making the request.*



Protect Your Property

Ways to protect a property from flood damage:

- Elevating the building and/or utilities and electrical equipment.
- Re-grading the lot to provide better storage of stormwater runoff, building a small earthen berm around the perimeter of the building.
- Safely keep the storm drain closest to you free of debris or call Public Works at (305) 365-8945 for assistance.
- Some residential sanitary sewers back up during heavy rains. A plug or standpipe can stop this if water does not rise more than one or two feet. These types of backflow prevention devices can be purchased at a hardware store. In areas of deeper flooding, talk to a plumber about overhead sewers or a backup valve.
- Some flood protection methods require a construction permit, so always call the Building Division before altering your property at (305) 365-5512.
- Report building repairs without a posted Village Permit Sign to the Village Code Compliance Division at (305) 365-8917.
- If you know a flood is coming, shut off the electricity, and elevate valuable contents in your building.

Upon request, Village Staff will provide property protection assistance to help resolve problems related to flooding and will make a site visit if necessary. Please call (305) 365-8902. Talk to the Building Department for information on financial assistance for flood mitigation projects.

Purchase Flood Insurance

Everyone in Florida should have flood insurance! If you don't have flood insurance, talk to an insurance agent, and obtain it now. You can find an insurance provider at FloodSmart.gov, or call 1-800-427-4661. For flood insurance assistance, call the Village at (305) 365-8902.



- If you have flood insurance on your building and its contents, make sure your policy is up to date. Review your insurance coverage and strive to thoroughly understand your policies.
- Homeowner's, businessowner's and renter's policies typically do not cover flood damage. You must purchase a separate flood insurance policy.
- The entire Village is in the SFHA. Lenders require flood insurance on buildings with a federally backed mortgage or home improvement loan. The lender can require flood insurance for any building with any type of mortgage. It usually covers only the structure and not the contents of the building. Typical Key Biscayne flooding causes more damage to furniture and contents than to structures. Ensure that you have adequate contents coverage.
- There is usually a 30-day waiting period before a flood insurance policy takes effect. Do not wait until a storm warning is issued to talk to an insurance agent.

Message from Joe Rasco, Village Mayor

Floods can happen anywhere. We are especially vulnerable due to low-lying topography, being a coastal community, and heavy rainfall in a short period of time.

The Village of Key Biscayne is a proud participant in the National Flood Insurance Program's (NFIP) Community Rating System. The Village works diligently to maintain a 10% discount on flood insurance premiums for residents and businesses, while carrying out flood management measures designed to protect life and property from future flooding. The Village continues to work towards the goal of achieving even greater flood insurance premium discounts in the future.

The Village would like to encourage you to purchase flood insurance to protect your building and its contents. With flood insurance, you're able to recover faster and more fully. Please see the "Purchase Flood Insurance" section of this brochure for facts that are important for you to know.



Benefits of Natural Floodplains

Natural, undisturbed areas in Key Biscayne retain floodwaters, reduce erosion damages, and mitigate the effects of waves and storm surges from storms. Additionally, they provide habitat for fish and wildlife. You can help the Village of Key Biscayne by:

- Preserving open public spaces, dunes, and mangroves
- Converting unused paved areas to a natural state

Climate Change

Our office of Resilience and Sustainability is preparing the Village of Key Biscayne to adapt to the chronic stresses of climate change and sea level rise. Adaptation efforts are geared towards upgrading infrastructure such as roads and the stormwater system, implementing shoreline protection strategies, hardening electrical and communications assets through undergrounding and evolving the building and zoning codes to support new solutions to climate change and sea level rise that will be protective of our barrier island community and the quality of life it supports. Learn more at keybiscayne.fl.gov and click on Village Services, then “Resiliency & Sustainability”.



VILLAGE COUNCIL

Joe I. Rasco, Mayor
Oscar Sardiñas, Vice Mayor
Michael F. Bracken
Franklin H. Caplan
Edward London
Nancy Stoner
Fernando A. Vazquez

Steven C. Williamson, *Village Manager*
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The Village of Key Biscayne
88 West McIntyre Street, Suite 250
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Stormwater Drainage System

Essential to minimizing flood damage, Village Public Works Staff performs regular inspections and maintenance of drainage system components, including stormwater pumps, catch basins, manholes, pollution control boxes, wells, and outfalls.



You can help by:

- Do not place yard clippings, oil, paint or branches near or on top of storm drains.
- If you experience localized flooding, notify Public Works at (305) 365-8945.
- Don't throw anything into drains, swales, or any waterway in, or bordering the Village. It is illegal to do so. Remember “No Dumping: Drains to Bay.”
- If you see dumping or debris in drains, contact Village Code Compliance at (305) 365-891

Important information is available by calling the Building, Zoning and Planning (BZP) Department at (305) 365-5512, at Village Hall, the Council Chamber, the Chamber of Commerce and Key Biscayne Public Library. Ask the librarian for the “Floodplain Management Section.” Please see the Miami-Dade County website at MiamiDade.gov/global/emergency/home.page