



# Village of Bald Head Island, NC

## For Building Contractors and Homeowners

In accordance with the National Flood Insurance Program, Chapter 14 of the Village of Bald Head Island Code of Ordinances requires that all new construction or substantial improvement of any residential, commercial, industrial, or non-residential building (including manufactured home) shall have the lowest floor, including basement and electrical and utility connections elevated to no lower than one foot above the base flood elevation (BFE).

**Before you begin any construction, please contact the Village's Development Services Department for the appropriate permit application.**

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](http://msc.fema.gov/portal). Also, upon request, the Building Services Director will make free flood zone determinations for properties located within the Village. Call (910) 457-9700 for more information. It is critical to note that properties located outside of the SFHA are not guaranteed to be safe from flooding.

#### 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](http://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 Development Services Department 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 Development Services Department at (910) 457-6255.

**For additional information, contact the Village of Bald Head Island Development Services Department:**

299 Edward Teach Extension ♦ Bald Head Island, NC 28461 ♦ (910) 457-6255 ♦ [www.villagebhi.org](http://www.villagebhi.org)