

Flood Facts

May 2023

Effective December 28, 2020, National Flood Insurance Program (NFIP) policies issued or renewed for properties in the Special Flood Hazard Areas of Fort Walton Beach receive a 20% premium discount. This discount is the result of the City's Class 6 in the NFIP's Community Rating System (CRS). The City has achieved this rating through activities such as maintenance of drainage facilities, regulation of stormwater discharge, and distribution of this information as part of the Community Outreach Program.

Get Flood Insurance!!

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowner insurance policies. Protect your home and its contents with flood insurance through the NFIP.

The NFIP is a federal program established by Congress in 1968 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration. The City of Fort Walton Beach has participated in the NFIP since 1976.

Flood insurance is required for all properties in the Special Flood Hazard Area in the City of Fort Walton Beach that have a federally backed mortgage. Due to the coastal location of the City, it is recommended that all residents and businesses carry flood insurance to protect your investment. The amounts of flood insurance that are available through the NFIP, as of May 2021, are as follows:

Building Type	Available
One to four-family structure	\$250,000
Other residential structures	\$500,000
Business structure	\$500,000
Contents	Available
One to four-family home contents	\$100,000
Other residential contents	\$100,000
Business contents	\$500,000
Renter contents	\$100,000

To find out more about flood insurance for your property and its contents, contact the City Planning Division or your insurance agent. There is usually a waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens before you secure the flood insurance you need.

Important Information for Residents and Property Owners Regarding the Risk of Floods in Fort Walton Beach

If you have questions concerning information presented in this flyer, please call the Planning Division (850-833-9599). This information is also available on the City's website at FWB.org.

*What is Covered Under My NFIP Policy?
<https://www.fema.gov/flood-insurance>*

Get Informed and Protect Yourself!

One of the reasons Fort Walton Beach is recognized for its good floodplain management policies is that the City provides public information regarding flood hazards, flood insurance, and flood protection and mitigation measures designed to correct existing deficiencies in flood prone construction.

Know Your Flood Zone and Risk!!

FEMA's Flood Insurance Rate Map (FIRM) for Fort Walton Beach and Okaloosa County went into effect March 9, 2021. The City has been regulating to this standard since 2016, however it was not official until then. The Fort Walton Beach Planning and GIS Divisions are the community's primary source of information regarding FIRMs. Since much of Fort Walton Beach, including most of the waterfront, is in a Special Flood Hazard Area, it is important to know the base flood elevation and the flood insurance purchase requirements for your property. Contact the Fort Walton Beach Planning Division at City Hall if you have any questions regarding FIRMs, flood problems not shown on the FIRM, flood depth data, historical flood information, and natural floodplain functions related to your property or in general. You can also access copies of Elevation Certificates for structures inside the Special Flood Hazard Area online at www.fwb.org/planning/page/elevation-certificates or by calling the Planning Division at the number above.

Implement Flood Safety Measures

You should protect yourself from the flood hazards in our City by taking measures to ensure the safety of life and property before, during, and after a flood occurs. Safety precautions that can minimize the losses in such events include:

Prepare before the storm. Before a storm happens, you should know Okaloosa County's flood warning procedures, many of which are outlined in this brochure. Plan your evacuation in advance by knowing when, where, and how you are going to evacuate prior to a storm. Okaloosa County has posted all primary evacuation routes with blue and white signs. Evacuation time for Fort Walton Beach could take hours. Because some of the City's evacuation routes are prone to flooding early in a storm, the time required to evacuate may be longer.

Your evacuation plan should provide for your pets, your personal hurricane supplies (food,

medicine, etc.) and insurance considerations. If you evacuate, take proper identification and important personal papers and documents with you. If you live in an area that is particularly vulnerable to flooding, you may want to keep plywood, plastic sheeting, lumber, and other materials in stock to help prepare your property for the storm and to aid in emergency repairs afterwards.

Prepare for evacuation. Keep a battery powered radio tuned to local stations, and if an evacuation order is given, comply with it. Even if the evacuation order turns out to be unnecessary, leaving the area is better than risking the potential loss of life by staying.

If you are required to evacuate, try to move to the house of a friend or family member not affected by the impending flood hazard. Rehearse your evacuation plan with all household members. Plan to leave early to avoid traffic delays.

If you live in a mobile home or are electrically dependent (e.g., depend on medical equipment requiring electricity), plan to evacuate at the first notice of the emergency conditions.

Register with the Okaloosa County Department of Public Safety and Emergency Management (850-651-7150) if you have Special Needs. Shelters and evacuation assistance are available in conjunction with the Health Department (850-833-9240). Call 850-609-7000 (or 311 on most phones) after Okaloosa County Emergency Management has announced that the shelters are open. Don't wait for the storm to strike.

When preparing your home prior to evacuation, turn off all the electricity, with the possible exception of the power to your refrigerator. Also, fill your tubs, sinks, and any available containers with water, in case fresh water is not available after the storm. Shut off your water main to prevent any contaminated water from backing up into your house. If possible, board up your windows to protect them from flying debris. Move valuables to upper floors or higher elevations and elevate furniture if possible.

Permanent property protection measures such as structural elevation and flood proofing are non-emergency improvements designed to minimize potential flood damage. Since every structure is unique in its permanent property protection needs, individuals should call the Building Inspection Office (850-833-9605) for assistance.

Know what to do after the storm. The City will be working as quickly as possible after the storm to ensure a speedy and safe return to your homes. More people are often injured after a

storm due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions, than by the storm itself. Carefully check for structural damage prior to entering a building. Use caution when reentering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

Flood Warning System

The Okaloosa County Emergency Operations Center (EOC) works with the City, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats, and advise the community accordingly. Potential flood alerts are issued over the local radio Emergency Broadcast System (EBS) stations—AM 1050, AM 1260, FM 99.5, FM 104.7 and FM 105.5. Areas affected by the potential storm surge will be identified in the broadcast and advised on evacuation. For a listing of evacuation centers or other information on flood warnings, write to: Okaloosa County Public Safety, 90 College Boulevard East, Niceville, FL 32578.

Flood Threat

Flooding in Fort Walton Beach is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and by tidal surges that accompany coastal storms, tropical storms, and hurricanes. Hurricane tidal surges are the City's greatest threat and can cause flooding hours before the "eye" of the storm reaches the coast.

Because of the City's low land elevations and proximity to the Gulf of Mexico, the flood threat is significant. Due to this threat, FEMA has identified portions of the City as a Special Flood Hazard Area on the Flood Insurance Rate Maps. These maps establish base flood elevations, with the lowest ranging from 8 to 12 feet above sea level. All buildings within the City of Fort Walton Beach are required to be constructed with their lowest finished floor a foot above the base flood elevation. For more information on how these flood elevations impact development, contact the Planning Division at the number above.

The potential for flood losses in Fort Walton Beach always exists when tropical storms and hurricanes hit the area. Some storms, such as Hurricane Opal in October 1995, produced coastal flooding that resulted in significant property damage. Residents need to respect this hazard and be prepared to deal with it accordingly.

Site Visits for Special Flood Hazard Areas

Upon request, a city representative will visit your property to explain possible ways to alleviate and prevent flood damage. Please contact the Fort Walton Beach Growth Management Department at 850-833-9599 to schedule a visit.

Protect Your Property!

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain at a greater risk. Throughout the country there is a growing interest from property owners to develop practical

and cost-effective methods for reducing exposure to flooding and flood risk. Retrofitting is a unique approach to reduce your flood damage because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting that you can take:

1. Elevation of the structure above flood protection levels
2. Construction of barriers (floodwalls, berms, etc.)
3. Dry flood proofing (watertight floor and wall systems)
4. Wet flood proofing (constructing the flood prone areas so as to permit the entry and passage of flood water and removing or relocating items of value to higher elevation levels)

In the event of pending flood threats, take the following emergency actions:

1. Sand bagging to reduce erosion and scouring
2. Elevate furniture above flood protection levels
3. Create flood openings in non-habitable areas such as garage doors
4. Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

Publications and assistance in property protection are available from the Fort Walton Beach Building Inspection Office at City Hall Annex, 105 Miracle Strip Parkway SW, Fort Walton Beach or by calling 850-833-9605.

Protect the Natural and Beneficial Functions of Floodplains!

In their undisturbed and natural state, the City's wetlands and other floodplains provide many beneficial functions and resources, including flood water storage, water quality improvement, wildlife habitat, and recreational opportunities. Since 1991, the City has been working toward the preservation and restoration of the Wetlands System to protect these functions and resources for future generations.

The City has Stormwater Management Regulations requiring Stormwater Management Plans for new construction. The implementation of these plans will reduce flood peaks and duration, provide additional flood storage when needed, and improve and maintain surface and ground water quality. These plans also have environmental benefits by restoring and enhancing wildlife habitat and maintaining the diversity and integrity of our unique wetlands system and floodplains.

Maintain our Drainage System!

Over time the City has improved and maintained a stormwater management system in the City which has reduced road and yard flooding during the rainy season. All facets of the City's drainage system are inspected and maintained at least twice a year to ensure this system will function when heavy rains occur. The City prohibits the dumping of any trash, yard debris, or other foreign matter in streams, channels, or stormwater facilities. If you see any violations, areas that need maintenance, or experience any localized drainage problems,

please notify the City of Fort Walton Beach Stormwater Division at 850-833-9613.

You Need a Permit!!

With Fort Walton Beach's participation in the NFIP, the City administers flood management regulations and measures designed to minimize the potential of flood losses in the City. Any development in Fort Walton Beach requires a permit from the Building Inspections Division. Through the permitting process, the City ensures development is taking place according to flood regulations. Regulations include required elevations of living floor areas, flood proofing of certain construction, limitations on the placement of fill, and prohibitions of certain substantial improvements, additions, or reconstruction.

In accordance with NFIP standards, the City of Fort Walton Beach requires that if the cost of any reconstruction, rehabilitation, or addition or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement. The existing building is then required to meet the same standards as a new building. For residential structures, these requirements typically mean raising the living areas of the building to one foot above the base flood elevation.

The City's substantial improvement requirements are enforced through the development and building permitting process. Applicants for remodeling or repair of "non-conforming" structures (i.e., buildings which are not elevated to one foot above the base flood elevation) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of the existing structure, to determine if the work constitutes a substantial improvement. With these requirements, the City ensures that over time more of the older non-conforming structures in the City will be elevated to the correct elevation, and protected from potential flood damage.

The City's permitting review process may seem cumbersome at times, but it is necessary to allow the City to participate in the NFIP, making flood insurance available to City residents who want to protect their property from flood damage. Development that occurs without City permits threatens the City's continued participation in the NFIP, the Community Rating System, and the ability for residents to obtain flood insurance at a reduced cost. If you see development occurring without permits, protect your rights and contact the City immediately.

For more information on related subjects, visit the following web sites:

- www.fema.gov/flood-insurance
- www.co.okaloosa.fl.us/ps/emergency-management

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107 Miracle Strip Parkway SW
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