



Things You Should Know About...

Summer/Fall 2023-2024



FLOOD PROTECTION

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums. Okaloosa County currently holds a Class 5 CRS rating. This classification equates to a **25% discount** on new or renewing flood insurance policies for all SFHA properties.

Since flooding is the most common natural disaster, it is important that you obtain the maximum protection. You can purchase flood insurance irrespective of where you reside in high, moderate, or low risk areas, and there is no exclusion as to what type of ownership you represent (i.e. homeowner, renter, or business owner). The following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane,



tropical storm or notification of projected heavy rainfall. During extended periods of heavy rainfall, low lying areas within the county are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding.

Entire neighborhoods are inundated by Shoal River floodwaters. These homes are on Antioch Road and Trevor Court in Crestview.

FLOOD HAZARD – [Floods Fact Sheet](#)

In areas of Okaloosa County, north of the Eglin Air Force Base Reservation, the primary sources of riverine flooding are the Blackwater River, the Yellow River and the Shoal River. Many small streams and tributaries, both in and out of Okaloosa County feed into these three rivers. Flooding from periods of heavy rainfall can occur frequently. RIVER LEVELS can be checked for Baker, Milligan and Crestview at this [website](#).

In coastal areas of Okaloosa County, south of the Eglin Reservation, the primary flood hazard is coastal flooding. Tropical Storms and Hurricanes are the best known sources of coastal flooding. But Coastal flooding can occur all year, not just in the tropical hurricane season. Coastal flooding can be intensified by the changing tides. Strong storms can move in from the Gulf of Mexico with strong winds and heavy rain that can quickly create flooding conditions. Waters can back up into the bays and bayous, as well as the many streams feeding these waterways.

Your property may be elevated high enough that you have not experienced flooding. But be aware, this can change in the future. Not all storms are the same. For instance, in 1995, Hurricane Opal quickly moved through the area flooding and destroying many coastal properties with a high storm surge. In 1998, Hurricane Georges slowly moved through the area dumping over 16 inches of rain. Flooding on the Shoal River and Yellow River nearly isolated Crestview as Highway 85 from the south and Highway 90 from the east and west had to be closed due to the high water.

FLOOD MAPS AND INFORMATION

The Okaloosa County Department of Growth Management can help you determine if your property is in a Special Flood Hazard Area; provide you with additional flood insurance information

such as the DFIRM Zone and the base flood elevation or depth, COBRA Zone, Coastal AE Zone/LIMWA (Limit of Moderate Wave Action), Floodways; provide historical flood information about past flooding at or near site in question; provide information about areas that should be protected because of their natural floodplain functions; and more flood hazard information. Copies of Elevation Certificates from 2000 – 2008 can be obtained at the Crestview Planning office. 2008 to present can be found on line at [Elevation Certificates](#). These certificates are required when construction is done in a flood hazard area. The Flood Insurance Rate Maps are available to view at the department offices in Crestview and Shalimar. You can contact the department in the Ft. Walton Beach area at (850) 651-7180 or in the Crestview area at (850) 689- 5080. The maps and information are also available at the Public Libraries in Crestview, Destin, Mary Esther, Niceville, Valparaiso, and Ft. Walton Beach. The FEMA website is another good source of information on the National Flood Insurance Program. Visit: <http://www.fema.gov>

FLOOD WARNING SYSTEM

[Okaloosa County Public Safety](#) has an automated flood warning system. In the event of a flood hazard, this system will call to warn you of an impending flood danger in your area. The [National Weather Service](#) issues flood advisories six (6) hours prior to expected heavy rainfall that can potentially cause flooding conditions. In the event of flood hazards, tune into local Radio (AM 1260, FM 105.5 and FM 99.5) and TV Stations for information. Also, a NOAA weather radio will provide this information. In large or severe events, Emergency Officials sometimes go into the potentially affected areas to inform the residents of any danger.

FLOOD SAFETY

- 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 that the ground is still there.
- Do not drive through a flooded

area. More people drown in their cars not drive around road barriers; the 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. Report downed power lines to the Power Company or City emergency management office.



An aerial photograph (left) of State Road 85 looking south shows the extent of the flooding around the Shoal River Bridge, which was closed in 1998.

- Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten 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 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 unless you know the gas has been turned off and the area has been ventilated.

IF YOU MUST EVACUATE

- 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.
- If you live in a mobile home, or are electrically dependent, plan to evacuate at the first notice of the emergency conditions.
- Rehearse your evacuation plan with all household members. Plan to leave early to avoid traffic delays.
- Register with the Okaloosa County Department of Public Safety Emergency Management (850-651-7560) if you have Special Needs. Shelters and evacuation assistance are available in conjunction with the Health Department (850-833-9245).
- Discuss these tips with your neighbors and friends. Try to have a prearranged plan designating how you can contact your neighbors. If you have to evacuate, inform each other of places where you will be staying and leave contact phone numbers and addresses.

FLOOD INSURANCE

Most mortgage lenders require flood insurance based on the elevation of the property. In the event that your mortgage does not have this provision or if you own your property free and clear, you can purchase this insurance at any time. Remember there is a 30-day waiting period before the policy becomes effective. Homeowner's insurance and/or Windstorm insurance does not cover flood damage to the structure.

Since Okaloosa County is an NFIP community, federally backed flood insurance is available, with the exception of the COBRA area near Destin. You are eligible for flood insurance, regardless of whether your property has never flooded...or has flooded several times in the past. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. Private flood insurance may be available.

Please contact your insurance agent for more information about flood insurance.

PROPERTY PROTECTION MEASURES

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 susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposure to flooding.

Residents of Garnier's Cay on Shalimar Drive ended up with more waterfront property than usual after heavy rains and waves pushed Garnier's Bayou into their yards.

Retrofitting is a unique approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of the habitable space.

There are several recognizable approaches to retrofitting:

1. Elevation of the structure above the base flood elevation
2. Construction of barriers (floodwalls, berms, etc.)
3. Dry flood proofing (water tight 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, it is always advisable to take the following emergency actions:

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

NATURAL AND BENEFICIAL FUNCTIONS

In their undisturbed and natural state, wetlands in Okaloosa County provide many beneficial functions and resources, including floodplain management, wildlife habitat, and recreational opportunities. Wetlands also serve as a natural filter that maintains water quality for lakes, streams, rivers, bays and bayous. A wetland is like a buffer between the upland area and a surface body

of water like Choctawhatchee Bay. Stormwater runoff from the upland areas picks up dust, dirt and other contaminants which the wetlands filter out. This helps to keep the water in the Bay cleaner. The wetlands are a natural place to flood and the vegetation that grows in them help to store and slow down flood waters. By limiting development in wetlands, flood waters have a natural place to go without threatening development. The County has been working toward the preservation and restoration of the wetlands system to protect these functions and resources well into the future.

The County has a [Master Stormwater Plan](#) which was developed to provide a guideline to improve the flooding problems within the county. Stormwater Management Plans are required for all development and redevelopment. The implementation of these regulations will help to reduce flood peaks and duration, provide additional flood storage when needed, and improve and maintain surface and ground water quality. This plan will have environmental benefits by restoring and enhancing wildlife habitat, and maintaining the diversity and integrity of this unique wetland environment.

FLOODPLAIN DEVELOPMENT PERMITS

All development (not just construction) within the floodplain of Okaloosa County requires permits. Extra requirements are involved when developing in the floodplain. Before you alter (fill, grade, clear, etc.) your property, build a building, or otherwise develop your property; contact the Okaloosa County Department of Growth Management in the Ft Walton Beach area at (850) 651-7180 or in the Crestview area at (850) 689-5080.

If you suspect any unauthorized development within the floodplain, please contact the Code Enforcement Department at (850) 651-7180.

SUBSTANTIAL IMPROVEMENTS/ DAMAGE REQUIREMENTS

The National Flood Insurance Program (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 also 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 one-foot above the base flood elevation).

In Okaloosa County, if your home is within a Special Flood Hazard Area (flood zone) you must elevate your home if you exceed this 50% rule. Therefore, if an addition to your home is more than 50% of the market value, the entire structure must be elevated above the base flood elevation. Permits will be required for construction which will ensure compliance with this rule. Contact the Department of Growth Management in the Ft Walton Beach area at (850) 651-7180 or in the Crestview area at (850) 689-5080 if you have any question about substantial improvements/damage requirements.

DRAINAGE SYSTEM MAINTENANCE

Proper drainage helps to reduce the risk of flooding. Okaloosa County inspects and maintains public drainage facilities. A blockage in a storm sewer system can cause flooding. Help to do your part by keeping storm drains and ditches free from debris. If you experience a problem with a drainage facility, quickly report it to the Okaloosa County Public Works Department at (850) 689-5772.

Okaloosa County prohibits the dumping of any trash or yard debris in streams, channels, or stormwater facilities. Dumping trash and yard debris in these areas could result in increased flooding and damages in areas that would otherwise be protected. Report any violations to the Okaloosa County Code Enforcement Office, (850) 651-7180.

SITE VISITS FOR SPECIAL FLOOD HAZARD AREAS

Upon request, a County representative will visit your property to explain possible ways to alleviate and prevent flood damage. Please contact the Okaloosa County Public Works Department at (850) 689-5772 or [Request for Service](#).

FOR AN INTERACTIVE FLOOD BROCHURE AND MAP GO TO

http://www.co.okaloosa.fl.us/doc/dept/growth_mgmt/planning/crs_flood_facts.pdf