

Floodplain Management Newsletter



WALTON COUNTY PLANNING & DEVELOPMENT SERVICES

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Flood Zones in Walton County



Black Creek, Walton County, march 2009.

Walton County is a unique County from a floodplain standpoint. The floodplain in Walton County consists of lakes, ponds, rivers, coastal dune lakes, the Choctawhatchee Bay, and the Gulf of Mexico. This presents a challenge from a management standpoint. Inundating rains can cause flooding in the riverine and lake areas in the North and Central ar-

reas of the County, and storm surge and erosion from coastal storms often cause damage in the South area of the county.

There are four types of Flood Zones within Walton County. They are as follows:

- VE zone- associated with high-velocity wave action, such as the impact of waves and waterborne debris and the effects of severe scour and erosion. Buildings in VE Zones are required to be built on piling foundations. These zones are found along the gulf of Mexico and Choctawhatchee Bay.
- AE zone-the principal source of flooding is runoff from rainfall, and flood

waters may move slowly or rapidly, but waves are usually not a significant threat to buildings. These areas can be found along the coastal dune lakes, the Choctawhatchee bay, creeks, lakes, and rivers.

- X Zone- areas where the annual probability of flooding is less than 0.2 percent. Flood Insurance is not mandatory for structures in X Zones.
- A zone (with no Base Flood Elevation) areas that meet the definition of an AE zone, but that have not undergone a detailed study. These areas are widespread throughout Walton County around lakes, ponds, creeks, and wetland areas.

Special points of interest:

- Flood Insurance is available for as little as \$119 a month for a residential building
- There are four types of Flood Zones within Walton County
- 25% of all flood insurance claims are on properties located outside of the Special Flood hazard Area

Why Do I Need Flood Insurance?

Many home and business owners do not realize until it is too late that their homeowner's and business multi-peril policies do not cover flooding. A separate policy must be obtained to insure a building and its contents against a flood. Flood insurance is also available for

renters for building contents. There is a 30 day waiting period after purchasing a flood insurance policy before the policy takes effect.

One fact to consider when deciding whether to purchase flood insurance is that 25% of all flood insurance claims are on properties lo-

cated outside of the Special Flood Hazard Area (SFHA). Flood Insurance is available for as little as \$119 a month for \$20,000 in coverage for a residential building in Zone X. Don't wait until it is too late— check with your insurance agent about protecting yourself from flooding.

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Morrison Springs, March 2009.

IT IS IMPORTANT TO KNOW YOUR FLOOD RISK PRIOR TO PURCHASING A LOT OR COMING IN TO OBTAIN BUILDING PERMITS.

Building in the Floodplain

There are numerous challenges to building in a Special Flood Hazard Area (SFHA). In this article I want to talk about the increased costs associated with building in the SFHA.

Hiring a surveyor is a must when constructing a building in a flood zone. Three elevation Certificates are required in Walton County during the construction process. One at the plan review stage, one within 30 days of the slab or

floor framing inspection, and one prior to the power inspection. This alone will add \$1200 or more to the cost of construction.

Foundation type is another area where the cost may go up. All foundations in the SFHA are required to be engineered and certified to resist the forces of a flood event, and in V-Zones piling foundations are required. These items can greatly affect the cost of construction.

Enclosed areas for parking, storage and access are permitted below the Base Flood Elevation with some provisions. Flood vents, and flood resistant materials are requirements that will increase the cost of construction.

Keeping these things in mind, it is a good idea to know the flood zone in which you are building prior to bidding the project.

Is my property in a Flood Zone?

If you have a mortgage on a home or business you probably already know the answer to this. The National Flood Insurance Program (NFIP) requires that Flood Insurance is mandatory for buildings in the SFHA prior to obtaining a Federally-backed loan. If you do not have a mortgage, or own an undeveloped lot, or are looking to purchase a

lot, you may not know your flood risk. There are several ways to find out if a property is located within a flood zone. You can do a quick check of your flood risk at the NFIP official website at www.floodsmart.gov. The Walton County Floodplain Manager can do a Flood Zone request and determine if your property is located in

a flood zone. Our Flood Zone Request for Information Form is available on the County website at www.co.walton.fl.us or call 850-267-1955 and we can fax it to you. We offer this service free of charge. It is important to know your flood risk prior to purchasing a lot or coming in to obtain building permits.

Floodplain Manager's Corner

The National Flood Insurance Program (NFIP) mandates that each community must designate one individual to administer the Flood Prevention Ordinance. Prior to January 1, 2010, the responsibility for Floodplain Administration in Walton County was a secondary position with duties shared by several peo-

ple. This made keeping up with NFIP standards a challenge. Walton County Administration has recognized the need for a full time Floodplain Manager and decided to implement it. I am pleased to say, I have been chosen to be the Floodplain Manager here in Walton County. My name is Jonathan

Bilby, and I have been employed by Walton County for over 4 years, serving in the Building Division. I am a Certified Floodplain Manager, and I am looking forward to the challenges of this position, and look forward to serving the citizens of Walton County. I can be reached at 850-267-1955.



Flooding on the Chocotawhatchee River on Highway 20 at Ebro.