



# **2018 LOCAL GOVERNMENT FLOOD INFORMATION REFERENCE GUIDE**

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## INTRODUCTION

Floods can happen anywhere, anytime. Major storms, like hurricanes, are not the only causes of flooding. Most floods are too small or local to qualify for relief assistance. You do not have to live near water or in a flood zone to become flooded. In fact, approximately 25% of flood insurance claims come from areas outside of the 100-year floodplain and are designated as low-risk.

Not all insurance policies cover flood damages. Losses due to flooding **are not** covered under most homeowner's and business owner's hazard insurance policies. Flood insurance is available through the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA). If you live in a community that participates in the NFIP, flood insurance is available. The NFIP, in conjunction with property or casualty insurance agents, brokers or with most of the country's major insurance companies and independent insurance agents, offers flood insurance to individuals and businesses located within NFIP participating communities throughout the United States. Flood insurance provides coverage for damages to structures, contents, flood-related erosion and other types of flood-caused damages. Whether you are a renter or own your home (including condominiums) or business, you can purchase flood insurance.

A community that participates in the NFIP must comply with FEMA's minimum standards for floodplain management. For those communities that do, the NFIP created the Community Rating System (CRS) program. The CRS is a voluntary program that recognizes community efforts that go above and beyond the minimum standards established in the NFIP by reducing flood insurance premiums for renters and property owners. Depending upon the level of participation in the CRS by the community, the discounts range from 5% to 45%. Walton County is a Class 5 CRS community as of October 1, 2016 which equals a discount of 25%.

A community that chooses to participate in the Community Rating System determines which of the 18 public information and floodplain management activities to perform. Each participating community assigns a CRS Coordinator who is responsible for the CRS program application and to make sure that the community performs the activities chosen.

## PURPOSE

Many areas of Walton County can be considered low-lying or subject to flooding. Therefore, **unincorporated** Walton County and the communities within the County participate in the National Flood Insurance Program. This document was created to provide contacts within the jurisdictions who can answer questions regarding flooding, the CRS program, flood and evacuation zones, flood hazards, and flood protection. In addition, these people can increase your awareness of the hazards of flooding, mitigating the effects from flooding and flood damage, and to assist with flood protection.

The following directories identify the contact(s) in the jurisdictions throughout Walton County. Additionally, contacts are listed for State governmental agencies and Federal government for further information and requests for flood related materials such as publications and maps. For convenience, website addresses are listed for those jurisdictions and other governmental agencies that have created webpages and links to various departments and staff, or provide flood-related or mitigation information.

## **TROPICAL CYCLONES**

A tropical cyclone is a warm-core, non-frontal low pressure system which exhibits synchronized characteristics on a large scale. The storm develops over tropical or subtropical waters and has a definite organized surface circulation. The term tropical cyclone is a generic phrase, which covers tropical disturbances, tropical depressions, tropical storms, and hurricanes.

History teaches that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane disaster. This Flood Information Reference Guide serves as a tool for you in preparing for a hurricane and for mitigating the effects from tropical cyclones and heavy rain or weather events such as flooding and wind damage.

### **Hurricanes and Typhoons:**

Both hurricanes and typhoons are warm-core tropical cyclones in which the maximum sustained surface wind is 74 miles per hour (64 knots) or more. Hurricanes are found in the Atlantic Ocean and eastern Pacific Ocean. A typhoon is a hurricane on the other side of the International Dateline.

### **The Saffir-Simpson Hurricane Scale:**

The Saffir-Simpson Hurricane Scale is a 1-5 rating based on the hurricane's present intensity. This is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall. Wind speed is the determining factor in the scale, as storm surge values are highly dependent on the slope of the continental shelf in the landfall region. For the purposes of this Scale, all winds were measured using the U.S. 1-minute average, meaning that the winds speeds are measured and averaged over a period of one minute. The following table incorporates the Saffir-Simpson Hurricane Scale to compare each of the tropical cyclones and the possible damages expected as a result of the increasingly intensity of a storm.

Flooding will occur from wind-driven waters and the rising waters from the hurricane storm surge. A storm surge is an abnormal rise in sea level 50 to 100 miles wide that sweeps across the coast near where the eye of accompanying a hurricane or other intense storm makes landfall. The storm surge height is measured as the difference between the observed level of the sea surface during the storm and the level that would have occurred in the absence of the tropical cyclone. Storm surge is usually estimated by subtracting the normal or astronomic tide from the observed storm tide. In addition, waves on top of the storm surge will create an even greater high-water mark and increase the storm's devastation. Therefore, the storm surge is the greatest threat to life and property. Most hurricane-related deaths are caused by drowning.

Coastal flooding from tropical cyclones is not the only destructive flood waters. Tropical cyclones can produce widespread torrential rains often in excess of ten inches in a relatively short period of time. A nearly stationary or slow moving storm will bring in very heavy rains which are capable of producing destructive floods. These floods can be a major threat to areas that are not only considered to be coastal, but also areas that are well inland.



## TROPICAL CYCLONE COMPARISON INCORPORATING THE SAFFIR-SIMPSON HURRICANE SCALE

Storm Classification	Winds (mph/k)	Storm Surge (feet)	Predicted Damage	Comments / Possible Damages
<b>Tropical Disturbance</b>	-	-	<b>Minimal</b>	A discrete tropical weather system of apparently organized convection; generally 100 to 300 miles in diameter; originating in the tropics or subtropics, having a nonfrontal migratory character, and maintaining its identity for 24 hours or more. It may or may not be associated with a detectable blob of thunderstorms. The Hurricane Hunters may fly a "low-level investigative mission" on a tropical disturbance to see if the winds are forming a "closed circulation", which means it is reaching the next stage of development, the tropical depression.
<b>Tropical Depression</b>	< 38 / 33	-	<b>Minimal</b>	The storm exhibits a closed circulation pattern. At this point, the storm gets a cyclone number, starting with "TD01" at the beginning of each storm season.
<b>Tropical Storm</b>	39 - 73 / 34 - 63	< 4	<b>Minimal</b>	In this stage of development, the cyclone gets a name. In the Atlantic/Caribbean/Gulf of Mexico basin, the names start with "A" each season. Locally, TS Josephine, 1986, had tropical storm winds and a 6' storm surge.
<b>Hurricane Category 1</b>	74 - 95 / 64 - 82	4 - 5	<b>Minimal</b>	Damage is primarily to shrubbery, trees, foliage, and unanchored manufactured homes. No real damage to other structures. Some damage to poorly constructed signs. Low-lying coastal areas and roads will be inundated. Also, minor pier damage, some small craft in exposed anchorage torn from moorings. Hurricane Gladys, 1968, made landfall at Homosassa Springs with minimal hurricane winds and a 5' storm surge in Pinellas County.
<b>Hurricane Category 2</b>	96 - 110 / 83 - 95	6 - 8	<b>Moderate</b>	Storm damages may include some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Major damage to mobile homes, poorly constructed signs, and piers. Evacuation on coastal and low-lying areas required. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Marinas flood. Small craft in unprotected anchorages break moorings. In 1966, Hurricane Alma paralleled the Pinellas County coast 50 miles off-shore with 90 mph winds in the County and creating a storm surge up to 10'.



<p><b>Hurricane Category 3</b></p>	<p><b>111 - 130 / 96 - 113</b></p>	<p><b>9 - 12</b></p>	<p><b>Extensive</b></p>	<p>Damage to shrubbery and trees with foliage torn off trees and large trees blown down. Mobile homes and poorly constructed signs are destroyed. Some structural damage to small residences and utility buildings with damages to roofing, windows and doors. Flooding near the coast destroys smaller structures with larger structures damaged by battering from floating debris. Evacuation of low-lying residences with several blocks of the shoreline may be required. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles or more. Hurricane Opal, 1995, created high winds and a storm surge of 4' locally. Although 90 miles off-shore, Hurricane Elena, 1985, caused heavy beach erosion and a 7' storm surge in Pinellas County.</p>
<p><b>Hurricane Category 4</b></p>	<p><b>131 - 155/ 114 - 113</b></p>	<p><b>13 - 18</b></p>	<p><b>Extreme</b></p>	<p>Shrubs, trees, and all signs are blown down. Extensive window and door damages with some complete roof structure failures on small residences. Complete destruction of mobile homes. Major flood damage to lower floors of structures near the shore. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the center of the hurricane. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 2 miles. The 1921 Hurricane which made landfall in northern Pinellas/southern Pasco had winds of 104 mph and a storm surge of 7'. The storm split Honeymoon Island into two, creating Hurricane Pass, Dunedin, and forming Caladesi Island.</p>
<p><b>Hurricane Category 5</b></p>	<p><b>&gt; 155 &gt; 135</b></p>	<p><b>&gt; 18</b></p>	<p><b>Catastrophic</b></p>	<p>All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Complete roof failure on many residences and industrial buildings. Severe and extensive window and door damage as glass shatters. Some complete building failures. Small utility buildings blown over or away. Major damage to lower floors of all structures &lt; 15' above sea level with 500 yards of shore. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the center of the hurricane. Massive evacuation of residential areas on low ground within 5-10 miles of the shoreline may be required. In 1969 Hurricane Camille hit Mississippi with winds of 200 mph and a 24' storm surge. It has been ranked as the second most intense hurricane to hit the U.S. and the fifth most expensive U.S. hurricane. Hurricane Andrew, 1992, came ashore in Dade County with 165 mph winds and a 17' storm surge. It has been ranked as the third most intense hurricane to hit the U.S. and the first most expensive U.S. hurricane.</p>

## Community Description

Walton County is located on the Gulf of Mexico, approximately in the middle of the Florida Panhandle. Walton County is bordered by Okaloosa County to the west, Covington and Geneva Counties, Alabama to the north, Bay, Holmes, and Washington Counties to the east, and the Gulf of Mexico to the south. The county had a 2006 population of 52,270 .

The topography of Walton County varies with slopes ranging from flat, along the Gulf Coast, to moderate in the north half of the county. Terrain along the Gulf of Mexico is high enough to form a barrier against many of the hurricane inland penetration surges. The inland areas are generally rolling, with large areas of forest. Poor drainage in some of the areas allows for the detention of surface water that has produced extensive areas of swamp. The terrain of Walton County rises to an elevation of 345 feet North American Vertical Datum 1988 (NAVD), the highest elevation in Florida, at a location near the Alabama border. Soils of Walton County consist of poorly drained sands with muck along the Gulf Coast, excessively drained sands in the central region and well drained sand and loams in the northern part of the county.

The climate of Walton County is subtropical, with a moderating influence from the Gulf of Mexico. The average daily normal temperature varies from 55 degrees Fahrenheit (°F) in January to 82°F in August. The annual precipitation is 57.6 inches.

Choctawhatchee Bay is a prominent feature in the county. It is approximately 6 miles wide and extends for approximately 18 miles across the southern portion of the county. It is transversed by the Intracoastal Waterway, which has a dredged channel to the east. The Choctawhatchee River flows into the eastern end of the bay over a wide, swampy flood plain. The river has a large basin that begins in Alabama and is subject to severe rainfall flooding. The Alaqua Creek drainage is contained completely within Walton County. The headwaters are located mid-county near DeFuniak Springs, Florida and are primarily south of the I-10 corridor. The system flows south and discharges into Choctawhatchee Bay via Alaqua Bayou. The Bruce Creek / Mill Creek drainages are contained completely within Walton County. The headwater areas are located mid-county near DeFuniak Springs, Florida beginning just north of the I-10 corridor. Mill Creek joins Bruce Creek, which flows east until its confluence with the Choctawhatchee River along the Washington County boundary. Pate Branch and Camp Creek are part of the Black Creek drainage, which is contained completely within Walton County. Pate Branch begins east of the City of Freeport, Florida located in the southeast quadrant of Walton County and flows south into Camp Creek. Camp Creek flows southward and joins Black Creek just east of County Highway 3280. The Lafayette Creek drainage is contained completely within the southeast quadrant of Walton County. This system, which is situated between the Black Creek and Bruce Creek drainages, initially flows to the west and then turns south at the eastern flank of the City of Freeport, Florida. Lafayette Creek empties into Fourmile Creek, which drains into Choctawhatchee Bay via LaGrange Bayou. The Shoal River is the largest internally drained system in the County, draining the majority of the area in the northwest quadrant. Within Walton County, the Shoal River drainage is located north of the I-10 corridor with the headwaters area situated west of State Road 83. The system flows in a westerly direction beyond the Walton / Okaloosa County boundary before turning south at Crestview, Florida to join the Yellow River.

Rapid population growth, along with the attraction of the beaches, has resulted in some development in areas that would be adversely affected by a hurricane storm tide. Development in stream floodplains, however, is fairly light.

The City of DeFuniak Springs is located in the central portion of the county and serves as the county seat. The 2006 population was 4,989 .

The City of Freeport is located just north of the northern shoreline of Choctawhatchee Bay, approximately 7 miles south of the City of DeFuniak Springs. The 2007 population was 1,728.

The Town of Paxton is located on the northern border of Walton County, at the Alabama state line, approximately 25 miles northwest of the City of DeFuniak Springs. The 2007 population was 793.

## **Principal Flood Problems**

Flood problems in the county can be attributed to both riverine flooding and tidal surge. Riverine flooding occurs as a result of both naturally occurring storm patterns and severe precipitation due to hurricanes.

Some of the worst floods to occur in northwestern Florida were the result of high intensity rainfall during hurricanes. The time of concentration of runoff for large basin rivers in northwestern Florida may be several days. Consequently, peak flows do not typically coincide with hurricane tides at the coast. Smaller streams, however, have a shorter time of concentration and flood-flow occurring concurrently with the storm surge is more likely. This greatly increases the likelihood of inundation of low-lying areas along the coast. Maximum precipitation volumes typically occur in the eastern portion of cyclonic type storm systems. As the storm passes inland, its intensity decreases, but heavy rainfall continues. It is not uncommon in northwestern Florida, for total precipitation to be as high as 24 inches for a hurricane related storm.

Normal rainfall patterns are greatest during two distinct periods: 1) during summer, due to afternoon and evening thunderstorms, and 2) during the late winter and early spring, due to frontal systems.

The Choctawhatchee River, a major river in the county, accounts for much of the flooding in the area. The Choctawhatchee River is characterized by wide, flat flood plains varying from several thousand feet to several miles wide. The flat slopes and wide, heavily vegetated flood plains enhance the flood problems by preventing the rapid drainage floodwaters. At flood stage inundation occurs over large areas, flooding forest and farm land, fishing resorts, and other businesses built on the floodplain.

Major floods to date include the 1929 flood and the 1975 flood. The 1929 flood was the largest flood ever recorded. At the gaging station near Bruce, Florida, the Choctawhatchee River reached an elevation of 28.94 feet mean sea level (msl), 7.46 feet higher than the next largest flood. The 1975 flood was the second largest flood recorded; it reached an elevation of 21.48 feet msl. The recurrence interval of this 1975 flood is once every 19 years while the 1929 flood interval would be less than once in 500 years.

Alaqua Creek, though not as large as the Choctawhatchee River, experiences flooding from both extensive rainfall and high storm surges. Even though no severe flooding problems have been recorded, Alaqua Creek poses a threat to the area's residential housing and also to future development along the stream. The coastal areas of Walton County are subject to flooding from tidal surges associated with hurricanes both along the Gulf of Mexico and inside Choctawhatchee Bay. Generally, the terrain inland along Choctawhatchee Bay rises fairly rapidly and flooding from surges is restricted to only short distances inland of the bay shoreline.

Walton County has experienced flooding from several hurricanes since 1870. Reports of high water marks for the hurricanes of 1936 were 8.1 feet NAVD at Fort Walton Beach, Okaloosa County, and from 6.7 to 7.7 feet NAVD at Destin, in Okaloosa County. This compares with the GKY 1-percent annual chance surge prediction of 1.7 to 6.7 feet NAVD. The prediction does not incorporate the effects of wind driven waves or the tidal influences of the heavenly bodies. In October 1995, Hurricane Opal produced high

storm surge tides in Walton County. Hurricane Opal high-water marks along the Gulf of Mexico shoreline of Walton County were from 7.7 to 24.7 feet NAVD and in Choctawhatchee Bay from 5.7 to 6.7 feet NAVD. Present conclusions about recurrence coastal flood elevations rely heavily on historical evidence from the continuous tidal records. For the March 7, 2000 countywide FIS, in order to evaluate existing FIS coastal flood frequencies and revised 1-percent annual chance stillwater elevations, historical tide gauge water level records for the Florida Panhandle region were used.

**DIRECTORY OF LOCAL GOVERNMENT OFFICIALS FOR**  
**INFORMATION REGARDING FLOODING, FLOOD**  
**MITIGATION OR OTHER FLOOD-RELATED INQUIRIES**

<b>JURISDICTION</b>	<b>INQUIRY CATEGORY</b>	<b>DEPARTMENT / POSITION RESPONSIBLE</b>	<b>TELEPHONE</b>
<b>City of Freeport</b>	Flood Zone Information, Development	Planner	850-835-2340
<b>City of DeFuniak Springs</b>	Flood Zone Information, Development	Planning Director	(850) 892-8571
<b>Walton County (Unincorporated)</b>	Development	Planning and Development Services	(850) 267-1955
	Flood Insurance Rate Maps (FIRM's), Flood Zone Information, Floodproofing and Retrofitting, Letters of Map Change	Floodplain Manager	(850) 267-1955
	Construction, Floodproofing and Retrofitting	Building	(850) 892-8160
	Stormwater/ Drainage	Public Works, Engineering	(850) 892-8108
	Wetlands , Environmental	Environmental	(850) 892-8108
	Emergency Management	Emergency Flood Warnings	(850) 892-8392

**FEDERAL EMERGENCY MANAGEMENT AGENCY  
FLOOD INSURANCE RATE MAP (FIRM) COMMUNITY NUMBERS**

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<u>COMMUNITY</u>	<u>COMMUNITY NUMBER</u>
Walton County (Unincorporated)	120317
DeFuniak Springs	120318
City of Freeport	120319
Town of Paxton	120423

# FLOOD SAFETY

## Terms To Know

**Flash Flood or Flood Watch:** Indicates flash flooding or flooding is possible within the designated watch area. When a watch is issued, be alert and ready to take action.

**Flash Flood or Flood Warning:** Flash flooding or flooding has been reported or is imminent. You should take necessary precautions and actions at once.

## Before the Flood

- Avoid building in a floodplain if possible.
- **Ask your insurance agent about flood insurance. Homeowner's policies do not cover flood damage.**
- Find out if you live in a flood-prone area from your local Floodplain Manager and by finding out the flood history of your area. A quick assessment of your risk can be checked at [www.floodsmart.gov](http://www.floodsmart.gov) .
- Find out whether your property is above or below the base flood elevation. When predicted flood levels are broadcast, you can determine if you may be flooded.
- Be aware of your community's warning system for flooding.
- Learn the safest route from your home or business to high, safe ground should you have to leave in a hurry.
- Make an itemized list of all valuables including furnishings, clothing and other personal property. Keep the list in a safe place.
- Stockpile emergency supplies of canned food, medicine and first aid supplies, cash and credit cards, and drinking water. Store drinking water in clean, closed containers. Store these items on a high shelf if possible.
- Plan what you are going to do with your pets.
- Have a portable radio, flashlights, extra batteries, sturdy boots or shoes, and emergency cooking equipment available.
- Keep your automobile fueled. If electric power is cut off, gasoline stations may not be able to pump fuel for several days. Have a small disaster supply kit in the trunk of your car.
- If you live in an area that is frequently prone to flooding, stockpile emergency building materials for emergency water-proofing, including plywood, plastic sheeting, lumber nails, hammer and saw, pry bar, shovels, and sandbags.

- Construct barriers (levees, beams, floodwalls) to stop floodwater from entering your home.
- Have backflow prevention valves installed in building sewer traps to prevent flood waters from backing up in sewer drains and entering your home. As a last resort, use large corks or stoppers to plug showers, tubs, or basins.
- Seal walls in basements with waterproofing compounds to avoid seepage.
- If a flood is likely in your area, listen to the radio or television for information.
- Study flood preparation literature and start putting the information into practice.
- Have an evacuation plan and route. Be sure to practice the evacuation procedures before a true emergency occurs. Find out what the community's evacuation plan is from the local emergency management agency. This should contain the safest routes to shelters. Make sure that you have several route planned, in case the first and/or second choices are flooded out. Become familiar with NOAA's [Turn Around Don't Drown](#) Campaign.
- Develop and practice a 'family escape' plan and identify a meeting place if family members become separated.
- Make sure that all family members know how to respond after a flood or flash flood.
- Teach all family members how and when to turn off gas, electricity, and water.
- Teach children how and when to call 9-1-1, police, fire department, and which radio station to tune to for emergency information.
- Learn about the [National Flood Insurance Program](#) .

### **During a Flood Watch**

- Monitor the National Oceanic & Atmospheric Administration's (NOAA) Weather Radio or your local radio and TV station broadcasts for information.
- Have a battery operated radio available in case of loss of power so that you can continue to monitor the situation.
- Fill bathtubs, sinks, and jugs with clean water in case water becomes contaminated.
- Bring outdoor belongings, such as patio furniture, indoors.
- If time allows move all valuable items from lower floors to higher ones.
- Be prepared! Pack a bag with important items in case you need to evacuate. Don't forget to include needed medications.
- If advised to evacuate your home, do so immediately.
- If there is any possibility of a flash flood, move immediately to higher ground.
- If possible, bring in outdoor furniture and move essential items to an upper floor.

- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances.

### **During the Flood**

- Monitor the National Oceanic & Atmospheric Administration's (NOAA) Weather Radio or your local radio and TV station broadcasts for information.
- If local officials advise evacuation, do so promptly. If directed to a specific location, go there.
- Know where the shelters are located.
- Disconnect electrical appliances that cannot be moved. **DO NOT** touch them if you are wet or standing in water.
- Shut off water, gas, and electrical services before leaving, if told to do so.
- Secure your home: lock all doors and windows.

### **Travel With Care**

- Do not walk through moving water. As little as 6 inches (15 centimeters) of moving water can make you fall. Drowning is the number one cause of flood deaths. Most occur during flash floods. Climb to high ground and stay there. If you have to walk in water, wherever possible, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not touch electrical equipment if you are wet or standing in water. Electrocutation is also a major killer in floods. Electrical current can travel through water. Report downed power lines to your utility company or local emergency manager.
- Leave early to avoid being marooned on flooded roads.
- Make sure you have enough fuel for your car.
- Follow recommended routes. **DO NOT** sightsee. Do not try to take short cuts. They may be blocked. Stick to designated evacuation routes.
- As you travel, monitor NOAA Weather Radio and local radio broadcasts for the latest information.
- Watch for washed-out roads, earth-slides, broken water or sewer mains, loose or downed electrical wires, and falling or fallen objects.
- Watch for areas where rivers or streams may suddenly rise and flood, such as highway dips, bridges, and low areas.
- **DO NOT** drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. More people drown in their cars than

anywhere else. Do not drive around road barriers; the road or bridge may be washed out. If you come to a flooded area, turn around and go another way. If your car stalls, abandon it immediately and climb to higher ground. Many deaths have resulted from attempts to move stalled vehicles.

- **DO NOT** underestimate the destructive power of fast-moving water. Two feet of fast-moving flood water will float your car. Water moving at two miles per hour can sweep cars off a road or bridge. As little as six inches of water may cause you to lose control of your vehicle.
- If you are in your car and water begins to rise rapidly around you, abandon the vehicle immediately.
- Nearly half of all flash flood fatalities are vehicle related! When driving your automobile during flood conditions, look out for flooding at highway dips, bridges and low areas.
- Motorists develop false confidence when they normally or frequently pass through a dry low-water crossing.
- Driving too fast through low water will cause the vehicle to hydroplane and lose contact with the road surface.
- Visibility is limited at night, increasing the vulnerability of the driver to any hidden dangers.

### **After the Flood**

- Listen to the radio or TV for instructions from local officials.
- Return home only when authorities indicate it is safe.
- Wait until an area has been declared safe before entering it. Be careful driving, since roads may be damaged and power lines may be down.
- Before entering a building, check for structural damage. Turn off any outside gas lines at the meter or tank. Let the building air out to remove foul odors or escaping gas.
- Upon entering the building, use a battery-powered flashlight. **DO NOT** use an open flame as a source of light. Gas may be trapped inside.
- When inspecting the building, wear rubber boots and gloves.
- Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small animals.
- 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.
- Watch for electrical shorts and live wires before making certain the main power switch is off.

- **DO NOT** turn on electrical appliances until an electrician has checked the system and appliances. Some appliances, such as television sets, can shock you 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.
- Throw out any medicine or food that has had contact with flood waters. When in doubt, throw them out.
- Test drinking water for potability. Wells should be pumped out and water tested for drinking.
- If the public water system is declared 'unsafe' by health officials, water for drinking and cooking should be boiled vigorously for 10 minutes.
- Shovel out mud with special attention to cleaning heating and plumbing systems.
- Flooded basements should be drained and cleaned as soon as possible. Structural damage can occur if drained too quickly. When surrounding waters have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Stay out of any building if it is surrounded by floodwaters.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.
- Take pictures of the damage for insurance purposes. Remove materials that may cause mold and mi
- Use a generator or other gasoline-powered machine outdoors well away from open windows to prevent carbon monoxide poisoning. The same goes for camping stoves. Fumes from charcoal are especially deadly -- cook with charcoal only outdoors.

### **Take Good Care of Yourself**

Recovering from a flood is a big job. It is tough on both the body and the spirit. And the effects a disaster has on you and your family may last a long time. Learn how to recognize and care for anxiety, stress, and fatigue.

## **Important Links**

[Turn Around Don't Drown](http://tadd.weather.gov/)

<http://tadd.weather.gov/>

[NOAA Flood Safety](http://www.floodsafety.noaa.gov/)

<http://www.floodsafety.noaa.gov/>

[National Flood Insurance Program](http://www.floodsmart.gov/floodsmart/)

<http://www.floodsmart.gov/floodsmart/>

[Florida Division of Emergency Management](http://www.floridadisaster.org/DEMpublic.asp)

<http://www.floridadisaster.org/DEMpublic.asp>

**FOR MORE INFORMATION ON  
FLOOD INSURANCE AND FLOOD PROTECTION**

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- 1) **To obtain more information about Flood Insurance Rate Maps (FIRM), Flood Boundary and Floodway Maps for a specific community (a nominal fee may be charged):**

Federal Emergency Management Agency / NFIP  
Map Service Center  
P. O. Box 1038  
Jessup, MD 20794-1038

(800) 358-9616 or fax: (800) 358-9620

Hours: 8 am to 8 pm, EST, Monday through Friday

If possible, have specific the panel number found on the map and the community number available (please see attached list for community numbers; for unincorporated Pinellas County - Community No. 125139). **Fees** start at \$3.00 per paper map or digital maps on CD; \$2.50 per downloaded FIRM; and \$6.00 and up for flood studies. Plus shipping and handling charges. Prices are as of February 2006.

FEMA Map Assistance Center (information about flood hazard maps and map changes)  
(887) 336-2627

Information is also available on the Internet at:

<http://www.fema.gov/hazard/flood/info.shtm>

Information regarding LOMA's and LOMA-F's is available on-line. Tutorials with helpful tips and links, and interactive forms available for downloading can be found at:

[http://www.fema.gov/plan/prevent/fhm/fmc\\_loma.shtm](http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm)

Past FIRM information may be located with Federal Emergency Management Agency (FEMA) Technical Evaluation Contractors at Dewberry & Davis (703) 849-0100 or on the Internet at: [www.Dewberry.com](http://www.Dewberry.com)

**For information about the Flood Insurance Rate Maps for the unincorporated areas of Walton County contact:**

Walton County Planning and Development Services  
Floodplain Management  
31 Coastal Centre Blvd.  
Santa Rosa Beach, FL 32459  
Ph: (850) 267-1955  
Fax: (850) 622-9133

Please have the 18-digit parcel Identification Number for the property.

**\*\* Flood Zone Map Information (FLOOD INSURANCE RATE MAP'S OR FIRM'S) FOR ALL OF WALTON COUNTY ARE NOW AVAILABLE ONLINE ON THE WALTON COUNTY WEBSITE. GO TO:**  
<http://www.co.walton.fl.us/index.aspx?nid=534>

**2) For questions about the National Flood Insurance Program (NFIP):**

Federal Emergency Management Agency  
Region IV  
3003 Chamblee Tucker Road  
Atlanta, GA 30341  
Telephone: (770) 220-5400  
Fax: (770) 220-5230  
FEMA World Wide Web Site:

[www.fema.gov](http://www.fema.gov)

Federal Emergency Management Agency National Flood Insurance Program (NFIP):  
For general flood information: (800) 427-4661  
For lender questions on flood policy coverage and rates: (800) 611-6125  
For insurance agent questions on policy coverage and rates: (800) 720-1093  
FEMA's NFIP Website: [www.FLOODSMART.GOV](http://www.FLOODSMART.GOV)

This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

**NFIP Forms and FEMA Publications:**

FEMA Distribution Center  
P.O. Box 2012  
Jessup, MD 20794-2012  
Telephone: (800) 480-2520  
Fax: (301) 497-6378

Some publications are available from the FEMA website at: [www.fema.gov](http://www.fema.gov)  
The publications are informative in the areas of the National Flood Insurance Program, flood insurance, and flood mitigation. In addition to being available through the FEMA Distribution Center, the on-line publications can be down loaded and printed. Follow the directions below to find the publications on the FEMA website [www.fema.gov](http://www.fema.gov) :

From FEMA's home page, go to "Library" in the margin on the left-hand side. Under Library, click on "Preparation and Prevention". FEMA's Library web page will be displayed. Scroll down the page to investigate the publications under each group heading: General Publications, Insurance Professional Publications, Lender Publications, Flood Hazard Mapping, Floodplain Management, Floods, Hurricanes, and other group headings. The publications include books, booklets/information sheets, and reports/newsletters. Choose the publication to be viewed, downloaded, or printed. Some of the publications that may be of interest are listed below.

**General Publications:**

- "Answers to Questions About the National Flood Insurance Program"
- "Avoiding Flood Damage: A Checklist for Homeowners"
- "Coping With a Flood – Before, During and After"
- "How the NFIP Works"
- "How You Can Benefit From the New ICC Endorsement"
- "Myths and Facts About the NFIP"
- "Preferred Risk Policy"
- "Things You Should Know About Flood Insurance"
- "Tips On Handling Your Flood Insurance Claim"
- "Top 10 Facts Every Consumer Needs to Know About the NFIP"
- "What You Need to Know About Federal Disaster Assistance and National Flood Insurance"
- "Why You Should Have a Preferred Risk Policy"
- "Your Homeowners Insurance Doesn't Cover Floods"

**Insurance Professional Publications:**

- "Flood Insurance Manual"
- "Top 10 Facts Every Insurance Agent Needs to Know About the NFIP"

**Lender Publications:**

- "Mandatory Purchase of Flood Insurance Guidelines"
- "Top 10 Facts Every Lender Needs to Know About the NFIP"

**Flood Hazard Mapping:**

- "Mitigation's Flood Hazard Mapping Services"

**Floodplain Management:** (Floodproofing structures)

- "Above the Flood: Elevating Your Floodprone House"
- "Answers to the Questions About Substantially Damaged Buildings" (also assists with the "50% Rule" for additions to pre-FIRM structures)
- "Design Guidelines for Flood Damage Reduction"

“Elevated Residential Structures”  
“Protecting Building Utilities from Flood Damage”  
“Repairing Your Flooded Home”  
“Homeowners Guide to Retrofitting: Six Ways to Protect Your House From Flooding”

**Floods:**

“How To Series: Protecting Your Property From Flooding” - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

**Hurricanes:**

“After A Flood: The First Steps”  
“Against the Wind, Protecting Your Home From Hurricane Wind Damage”  
“Avoiding Hurricane Damage: A Checklist for Homeowners”  
“Coastal Construction Manual”  
“How To Series: Protecting Your Property From Wind” - a mitigation series of publications on protecting homes and businesses from disasters including flooding and winds from hurricanes.

**Planning and Preparing:**

“Disaster Plan For Families”  
“Disaster Preparedness”  
“Disaster Preparedness For People With Disabilities”  
“Emergency Preparedness Checklist”  
“Family Disaster Plan”  
“Surviving The Storm For Floods”  
“Understanding Your Risks”

Other sources of publications and information include:

State NFIP Coordinator  
Florida Department of Community Affairs  
Division of Emergency Management  
Bureau of Recovery and Mitigation  
Hurley Rudd EOC  
2555 Shumard Oak Boulevard  
Tallahassee, FL 32399-2100  
Telephone: (850) 413-9960  
[www.FloridaDisaster.org](http://www.FloridaDisaster.org)

**3) For more information about flood insurance:**

Contact Your Local Insurance Agent or

To locate insurance agencies/agents in your area who are currently writing flood insurance

policies call the National Flood Insurance Program toll free at (800) 720-1093.

Or

Look on the Internet at [www.FLOODSMART.GOV](http://www.FLOODSMART.GOV) . This site provides information on preparing homes for flooding, tools for assessing flood risk and estimating flood insurance rates, and listings of local flood insurance agents, and information on types of flood policies, coverage, terms, and costs, including 10 questions to ask your flood insurance agent.

Or contact (formerly the Florida Department of Insurance) at:

Florida Department of Financial Services – Insurance  
200 E. Gains Street  
Tallahassee, FL 32399-0308  
Telephone: (850) 413-3140  
Consumer Helpline: (800) 342-2762  
FDfS’s website: [www.fldfs.com](http://www.fldfs.com)

Also:  
Office of Insurance Regulation  
for Hurricane (assistance)Updates  
[www.fldfs.com/companies/](http://www.fldfs.com/companies/)

Or contact

Florida Office of Insurance Regulation  
200 East Gaines Street, Tallahassee, FL 32399  
(850) 413-3140  
Commissioner  
[www.floir.com](http://www.floir.com)

**4) For questions regarding the National Flood Insurance Program (NFIP) / Community Rating System (CRS) Program:**

Federal Emergency Management Agency  
Region IV  
3003 Chamblee Tucker Road  
Atlanta, GA 30341  
Telephone: (770) 220-5400  
FEMA’s NFIP Website:  
FEMA’s CRS Website:

[www.fema.gov/nfip](http://www.fema.gov/nfip)  
<http://www.fema.gov/national-flood-insurance-program-community-rating-system>

State NFIP Coordinator  
Florida Department of Community Affairs  
Division of Emergency Management  
Hurley Rudd EOC  
2555 Shumard Oak Boulevard  
Tallahassee, FL 32399-2100  
Telephone: (850) 413-9960

Walton County Planning and Development Services  
Floodplain Management  
31 Coastal Centre Blvd.  
Santa Rosa Beach, FL 32459  
Ph: (850) 267-1955  
Fax: (850) 622-9133

<http://www.floridadisaster.org/mitigation/CRS/>

**5) For questions regarding flood protection and floodproofing:**

Federal Emergency Management Agency  
Region IV  
3003 Chamblee Tucker Road  
Atlanta, GA 30341  
Telephone: (770) 220-5400  
[www.fema.gov/nfip](http://www.fema.gov/nfip)  
[www.fema.gov/mit](http://www.fema.gov/mit)

Executive Director  
Assoc of State Floodplain Managers  
2809 Fish Hatchery Road, Ste 204  
Madison, WI 53713  
Telephone: (608) 274-0123  
[www.floods.org](http://www.floods.org)

U.S. Army Corps of Engineers, Jacksonville District  
Prudential Building  
701 San Marco Boulevard  
Jacksonville, FL 32207  
Telephone: (904) 232-2568  
[www.saj.usace.army.mil](http://www.saj.usace.army.mil)

Walton County Planning and Development Services  
Floodplain Management  
31 Coastal Centre Blvd.  
Santa Rosa Beach, FL 32459  
Ph: (850) 267-1955  
Fax: (850) 622-9133

Walton County Building Division  
47 North 6th Street  
DeFuniak Springs, FL 32433  
Ph: (850) 892-8160  
Fax: (850) 892-8533  
Billy Bearden, CBO, Building Official  
[beabilly@co.walton.fl.us](mailto:beabilly@co.walton.fl.us)

**6) For questions regarding evacuation, evacuation zones, evacuation routes and evacuation shelters in Walton County:**

Walton County Emergency Management  
63 Bo Pete Manor Road  
DeFuniak Springs, FL 32435  
Phone: 850-892-8065  
Fax: 850-892-8366

**7) For questions regarding floodplain management in Walton County (unincorporated areas only):**

Walton County Planning and Development Services  
Floodplain Management  
31 Coastal Centre Blvd.  
Santa Rosa Beach, FL 32459  
Ph: (850) 267-1955  
Fax: (850) 622-9133

**8) For more information and publications regarding floodplain management or natural and beneficial functions of floodplains:**

Northwest Florida Water Management District (NFWFMD)

Headquarters  
81 Water Management Drive  
Havana, FL 32333-4712  
Tel. (850) 539-5999  
Fax (850) 539-2777

Crestview  
180 E. Redstone Avenue  
Crestview, Florida 32539  
Wells Program and Surface Water Program  
Telephone (850) 683-5048 / Fax (850) 683-5051  
Environmental Resource Permitting  
Telephone (850) 683-5044 / Fax (850) 683-5050  
[www.nwfwmd.state.fl.us](http://www.nwfwmd.state.fl.us)

Floodplain Management Resource Center  
Natural Hazards Research and Applications Information Center  
University of Colorado  
Campus Box 428  
Boulder, CO 80309 - 0482  
Telephone: (303) 492-6818

U.S. Environmental Protection Agency, Office of Wetlands, Oceans and Watersheds  
1200 Pennsylvania Avenue, N. W.  
Washington, D.C. 20460  
Telephone: (202) 566-1300 [www.epa.gov/owow](http://www.epa.gov/owow)

WALTON COUNTY DEPARTMENTS

Walton County Planning and Development Services

South Walton Planning 31 Coastal Centre Blvd Santa Rosa Beach, FL 32459 (850) 267-1955 Wayne Dyess, Director	North Walton Planning 47 North 6 Street DeFuniak Springs, FL 32435 (850) 892-8157
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Walton County Building Division

47 North 6th Street  
DeFuniak Springs, FL 32433  
Ph: (850) 892-8160  
Fax: (850) 892-8533  
Billy Bearden, CBO, Building Official

Walton County Floodplain Management

31 Coastal Centre Blvd.  
Santa Rosa Beach, FL 32459  
Ph: (850) 267-1955  
Fax: (850) 622-9133  
Hal Laird, CFM

**9) Post-Disaster Recovery:**

FEDERAL EMERGENCY MANAGEMENT AGENCY, FEMA [www.fema.gov](http://www.fema.gov)

First check to see if the County has been designated for assistance following recent disaster and emergency declarations. If so, check online for Recovery Information and Register for Disaster Assistance Online or call: (800) 621-FEMA (3362)

FEMA's website has online links for "FEMA: The Disaster Assistance Process for Individuals". Download or view the booklet "*Help After a Disaster: Applicant's Guide to the Individuals & Households Program*".

DISASTER CONTRACTORS NETWORK. [www.dcnonline.org](http://www.dcnonline.org)

This organization can be used by homeowners and contractors. This site can help confirm or check the status of a contractor's state license, provide updates on the availability of building materials, and provide advice on home and business repairs. Homeowner information on the site can assist in hiring a contractor, rebuild after a storm, check to see if a contractor is

licensed in the state of Florida ([www.myfloridalicense.com](http://www.myfloridalicense.com)), provide information on roofing, and provide tips for filing flood insurance claims.

Also, this Network provides contractors with information and resources needed to help customers successfully repair or rebuild their home after a disaster. Contractors can post their critical needs or the availability for labor, equipment or materials. The site creates a database for materials and labor, and assists in locating loans for businesses. Also the Network can assist businesses in creating disaster strategies that will limit losses and help companies recover to get back to normal business.

**10) For other information:**

FLASH: Federal Alliance for Safe Homes [www.flash.org](http://www.flash.org)  
FLASH, Inc. is a non-profit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. This organization promotes life safety, property protection and economic well-being by strengthening homes and safeguarding families from natural and manmade disasters. The website offers considerable information on how to fortify and protect your home from wind and flood damage.

Florida Department of Environmental Protection  
Bureau of Beaches and Coastal Systems, M.S. #300  
Attn: Rosaline Beckham, Environmental Specialist  
3900 Commonwealth Blvd., MS 300  
Tallahassee, Florida 32399-3000,  
(850) 488-7815  
[www.dep.state.fl.us](http://www.dep.state.fl.us)

Coastal Construction Control Line Permit Manager  
Rolando Gomez, Engineer III  
Escambia, Santa Rosa, Okaloosa, Walton, and Bay  
850-921-7841

Field Representative  
Reginald Bradley,  
Environmental Specialist II  
Escambia, Santa Rosa, Okaloosa, and Walton Counties  
1-850-488-7708

The State of Florida has recently developed the Florida Wind Insurance Incentives Web Site. This web site allows Florida homeowners and builders to search for wind insurance incentives that are available for building features that reduce damage during high wind events like hurricanes. Building features that reduce wind damage include improved roof shingles, strong roof decks, hurricane clips/straps, impact resistant glazing or shutter protection for windows, roof shape and other construction techniques. This project resulted from the amendments to the Florida Building Code to require insurance companies to offer insurance rate adjustments for the new code and requirements.

Florida Attorney General for consumer fraud: (800) 414-3300  
Fraud Hotline: (866) 966-7226  
FEMA Fraud Detection: (800) 323-8603

### **Fun Information for Children!**

Federal Emergency Management Agency: FEMA kids site at

<https://www.ready.gov/kids>

To order free books and coloring books for children, go to the FEMA links above or <http://www.fema.gov/kids/freebks.htm> First find the books you want to order from the website. Then, parents can call 1-800-480-2520 and ask for the books by title.



### **Walton County Commissioners**

**Bill Chapman, Vice-Chair, District 1**  
**Danny Glidewell, District 2**  
**Melanie Nipper, District 3**  
**Trey Nick, Chair, District 4**  
**Tony Anderson, Chairman, District 5**

### **Strategic Objectives for 2018 - 2019**

- Promote the development of more diverse and higher paying jobs, infrastructure to support them; i.e., attainable work force housing and military impact coordination;
- Improve public relations, make government more service and solution oriented, and instill confidence in county government;
- Implementation of a comprehensive program for paving, bridges and other infrastructure;
- Protect natural resource areas from negative impacts of growth;
- Continue to expand Walton County's private/public partnerships to accomplish local and /or regional objectives to enhance and expand available resources; and
- Provide or promote services to maintain or enhance the health, safety, welfare, and quality of life of citizens.
- Improve Community Rating System Score.