

Location, Location, Location

Siting your structure is very important. This can have an impact on the flood zone the structure is in, the type of construction required, insurance considerations, and future resale value.

Most people want to be close to the water so they can see the view. This is an aesthetic consideration. Being closer to the water brings more risk, therefore higher costs in construction, and insurance.

Depending on the soil conditions in your area, your design professional or the building inspection department may require a soil boring test. This will determine the density of the soil and greatly affect type and size of structure which can be placed on the property.

Fill placed on a property will need to be compacted, this will require a compaction test to ensure that the fill will remain in place over time.

Ensuring Elevation

All new construction located in a Special Flood Hazard Area will provide an original, certified Elevation Certificate before any rough inspections are done. The permit holder has 21 days from the date the lowest floor is established to provide an original certified "Under Construction" Elevation Certificate. Before the final inspection is performed and a Certificate of Occupancy is issued, a "Finished Construction" original, certified Elevation Certificate must be provided.

All new construction located on Navarre Beach and in FEMA designated "V-Zone" property will provide an original, sealed Under Construction Elevation Certificate before any rough inspections are done. Before the final inspection is performed and a Certificate of Occupancy is issued, a "Finished Construction" original, certified Elevation Certificate and V-Zone Certificate must be provided.

All new construction located in FEMA designated "Floodway" property will provide an original certified "NO-RISE Certificate" before a permit may be issued.

Flood Insurance

Will you need flood insurance? Remember these facts:

- ..# Homeowners Insurance DOES NOT cover floods.
- ..# The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 requires the purchase of flood insurance by property owners who are being assisted by Federal programs or by Federally regulated institutions in the acquisition or improvement of land or facilities or structures located or to be located within the Special Flood Hazard Area.
- ..# Approximately 30% of all flood claims originate in Zones X or 0.2% Annual Chance.
- ..# Flood Insurance can be affordable. Please consult a insurance professional for rating.



Building in a Special Flood Hazard Area (Flood Zone)

Development Services

6051 Old Bagdad Highway, Suite 202

Milton, FL 32583

Phone: 850-981-7000

www.santarosa.fl.gov

Division of Community Planning, Zoning and Development

Fax: 850-983-9874

Building Inspection and Code Compliance

Fax: 850-623-1208

FLOOD PLAIN MANAGEMENT



ONE TEAM, ONE GOAL, ONE MISSION

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Building in a Special Flood Hazard Area.

What to do first? Well the first step is finding out what Flood Zone your property is located in and what the required elevation is for any structure you want to build. You will need to call, email or visit with your local Floodplain Manager. For all of Santa Rosa County, contact Development Services at 850-981-7000 or email to (karent@santarosa.fl.gov) or visit Development Services Office at 6051 Old Bagdad Hwy, Room 202 in Milton. You will need to know the parcel number of the property you are inquiring about.

Flood Zone Definitions

Moderate to Low Risk Areas

Zone X: Moderate to Low Risk Areas. These areas are not considered to be a special flood hazard area, but can still flood.

0.2% Annual Chance: Moderate to Low Risk Area. These areas are not considered to be a special flood hazard area, but can still flood and have a higher risk of flooding than a Zone X.

High Risk Areas

A Zones: High risk areas. These zones are designated special flood hazard areas where flooding will come from any numbers of sources. Generally, the water will be rising water with wave heights less than 3 feet. Flood insurance is required for all loans backed by Federal funds.

V Zones: High Risk Coastal areas with an additional hazard associated with storm surge and waves. These zones are designated as special flood hazard areas where the flooding will come from open bays, the Gulf of Mexico or at the mouth of rivers. Generally, the water will be rising water with wave heights greater than 3 feet. Flood insurance is required for all loans backed by Federal funds.

Floodway: High risk areas along and in the vicinity of a river, stream or creek. This area is associated with high velocity river current water. Flood insurance is required for all loans backed by Federal funds.

Potential Stormwater Zones: These are subdivisions that were determined by the Engineer of record as areas that although they are not indicated on the Flood Insurance Rate Map, have the potential to flood and elevation of the structure is required. These properties will not require you to purchase flood insurance, but it is highly recommended that you do so.

Foundation Considerations

Now that you know your Flood Zone and the elevation requirement, you will need to know what type of foundation you can or cannot use.

- ...# **Slab:** Concrete poured directly on the ground.
- ...# **Piers:** These are short stacks of block, either concrete, wood, or metal.
- ...# **Stemwall:** A stemwall is a wall that is constructed to support the perimeter of a structure. Typically, a footing is poured, and then the wall is constructed upon this footing. The walls can be 2 or 3 blocks high, all the way up to a full story.
- ...# **Columns:** Columns are used to elevate structures which need to be elevated above the height of a typical pier. Most of the time, columns are used to elevate a full story. They can be concrete block, cast in place concrete or metal.
- ...# **Pilings:** This type of foundation is used primarily in Coastal Zones or Floodways. Pilings, usually wood, are driven into the ground.
- ...# **Fill:** Dirt is added to the existing grade and compacted.

Please consult your design professional for more information on foundations.