

# **Santa Rosa County Floodplain Management Information Workshop**

**Presented by:**

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Floodplain Manager**

**US-02-00412**



# Agenda

- Introduction
- DFIRMS
- Flood Determinations
- Elevation Certificates
- Grandfathering
- Floodplain Management
- Cobra Zones or OPA
- Questions



# **Santa Rosa County Digital Flood Insurance Rate Maps**



# Where can I find the flood maps?

Flood maps are on-line at:

<https://portal.nwfwmdfloodmaps.com/>

Flood maps are on-line at the County GIS interactive mapping site and effective as of November 19, 2021.

<https://cloud.santarosa.fl.gov/Gomaps/>



# FLOOD DETERMINATIONS

- If you need the flood information in writing, I can supply you a written flood determination. Call me or email me.
- What is needed?
  - Parcel Number (this is best) or,
  - Address or,
  - Owners Name (The name on the property appraisers website) and
  - Where to send it – Address or email.

# Elevation Certificates

- Availability

1990 to current

Hit or miss before this time frame

- When is one required?
- What if one is not available?



# Where to look

- <https://srcpa.gov/Search/>

Example: 4557 Soundside Ter



# INSURANCE MANUAL RULES

- This has been changed to Risk Rating 2.0 and is bound to cause some issues with some policies.
- Acturial Rating is now the norm.
- New policies
- Existing policies





# GRANDFATHERING

- As of October 1, 2021 – Grandfathering is no longer being done.



# FLOODPLAIN MANAGEMENT

- LDC 10.03.02 requires that we add 3 feet of freeboard to all elevation requirements.
- LDC 10.03.02 requires that V-Zone Construction Standards shall apply on all lands waterward of the Limit of Moderate Wave Action line as shown on the flood maps.



# LIMWA

- As of November 19, 2021
- Limit of Moderate Wave Action
- Wave heights from 1-3 Feet.
- In between AE (standard) and VE Zones.



# Alterations, Repairs, Additions

- Yes, No, and Maybe

This depends on various factors



- What do the customers want to do?
- What flood zone is the property in?
- What is the current elevation of the structure?
- When was the structure built?
- What was the flood zone at the time of construction?



- Is the structure compliant with the current elevation requirement?
- Your best course of action is to contact the Floodplain Manager.
- The 50% rule may apply.



# Pools being added

- CALL ME!
- Yes, no, maybe.
- Could get expensive
- We have a standard operating procedure for pools in coastal areas and in SFHA's



# WETLANDS

- Who do I contact regarding Wetlands and Wetland issues?
  - DEP 595-8320
  - Karen Thornhill, CFM 981-7029
  - Planning & Zoning 981-7087 or 981-7088





# COBRA Zones

- Coastal Barrier Resources Areas or Otherwise protected areas.
- Disaster Assistance is either non-existent or extremely limited.
- Flood Insurance under the NFIP is not available.
- Federally backed mortgages are not available.



# Contact Information

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Santa Rosa County

Building Inspection Department

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**QUESTIONS?**

