

Our Flood Threat

This section has more information regarding flooding in our area-

All of Pensacola Beach is subject to flooding. We are considered to be 100% in a Special Flood Hazard Area, as defined by the National Flood Insurance Program.

Where would the water go?

- This [interactive map](#) shows what areas on the island will be underwater at different flood levels.

How deep can the water get?

- Contact Developmental Services at 850.932.2257 for information on the depth of flooding at your property. Or stop by the Santa Rosa Island Authority administration office, 1 Via de Luna.

How much damage would be caused?

- The dollar damage caused by a flood can rack up pretty quickly.

What are the flood insurance flood zones?

- The Developmental Service department can tell you the flood insurance flood zones for any site, or you can check an on-line Flood Insurance Rate Map. Enter your address and hit 'view map'.

Is my building protected?

- The best way to protect a building in Pensacola Beach is to elevate it above flood levels. For more information on elevating a house, see the 'Protecting Your Property' tab below.
- We have FEMA Elevation Certificates on some building that were constructed or improved within the last ten years. Contact Developmental Services at 850.932.2257 for information, or stop by the Santa Rosa Island Authority administration office, 1 Via de Luna.

What about beach erosion?

- Coastal erosion is a threat, too. We have two programs to address erosion:
 - 1) Beach nourishment, where we bring in sand to replenish what was lost.

2) Coastal setback requirements to keep development out of harm's way. Contact Developmental Services at 850.932.2257 for information on the erosion setback lines that may affect your property.