

PANAMA CITY BEACH FLOOD INFORMATION

The City of Panama City Beach Building Department is charged with requiring, maintaining, and enforcing floodplain management and elevation certificate requirements. Please use this page for assistance in answering flood related questions.

1. Floodplain map inquiries:
 - a) To find your flood zone, maps are on file at the PCB building department. Located at 116 S. Arnold Rd. or may be reached at 850-233-5054 ext. 2311
 - b) Additionally the Property Appraisers website at www.qpublic.net/bay/search.html has search capabilities and flood zone map overlays.
 - c) FEMA map service at www.fema.gov
2. National Flood Insurance program (NFIP) information:
 - a) www.floodsmart.gov
3. PCB Floodplain Regulations:
 - a) Coastal Construction Code
www.municode.com/library/fl/panama_city_beach/code_of_ordinances
 - b) Floodplain Management and Resource Protection at www.pcbgov.com Land Development Code Chapter 3.
 - c) Florida Building Code at www.floridabuilding.org Chapter 31 section 3109.
4. Disaster Preparedness:
 - a) www.disasterassistance.gov
 - b) www.ready.gov
5. Weather Information:
 - a) National Weather Service at www.noaa.gov
 - b) National Hurricane Center at www.nhc.gov
6. Elevation Certificates:
 - a) Elevation certificates and instructions at www.fema.gov/media-library/assets/documents/160?=1383
 - b) Elevation certificate required fields. See pages 3&4.
7. For further information or assistance, please call 850-233-5054 ext. 2311.

ELEVATION CERTIFICATES

Who Needs Them and Why: www.fema.gov

Copies of existing Elevation Certificates are available at the Panama City Beach Building Department. (not all elevation certificates will be on file).

2015 Elevation Certificate and Instructions: www.fema.gov

WHY DO WE NEED ELEVATION CERTIFICATES?

Elevation Certificates are very helpful and are used for 2 main reasons:

1) Panama City Beach staff uses elevation certificates to ensure that new construction or substantial improvements to property are compliant with floodplain regulations for minimum building elevation to or above the required Base Flood Elevation.

2) The insurance industry uses elevation certificates to rate your structure for flood insurance. Generally speaking, for each one (1) foot above the required Base Flood Elevation your home or business is elevated, you will see a corresponding decrease of nearly 50% in your annual flood insurance premiums. Conversely, for each foot below BFE, your rates will double. Elevating your home can be costly, but this explanation shows how you can save a lot of money in annual flood insurance premiums, while having a safer home or business to enjoy.