



Flash Flood Warning for Bay County, Florida, Until 4:30 p.m. CDT

Public paper · October 5, 2026 · Bay County, Florida · Ryan Standley / Record of Sale, LLC / Notice Nearby

Heavy rain is causing flash flooding in Bay County, Florida. NWS Tallahassee issued a Flash Flood Warning for the whole county at 1:26 p.m. CDT Monday, Oct. 5, 2026. It lasts until 4:30 p.m. CDT (2:30 p.m. Pacific). Up to 3.5 inches of rain has fallen, and 1 to 3 inches more is possible. Panama City, Lynn Haven, Panama City Beach and Callaway are named. Turn around, don't drown.

Heavy rain is causing flash flooding in Bay County, Florida, on Monday, Oct. 5, 2026. The warning covers Bay County in the Florida Panhandle. NWS Tallahassee issued it at 1:26 p.m. CDT Monday, Oct. 5, 2026 (2:26 p.m. EDT, 11:26 a.m. Pacific). It lasts until 4:30 p.m. CDT (5:30 p.m. EDT, 2:30 p.m. Pacific). Radar showed thunderstorms with heavy rain. Between 2.5 and 3.5 inches of rain had already fallen. Another 1 to 3 inches is possible. Panama City, Lynn Haven, Panama City Beach, Callaway, Springfield and Tyndall Air Force Base are among the places named. Flash flooding is happening now or will start soon. Small creeks and streams, city streets, highways, underpasses and low spots can flood. A separate Flood Watch from NWS Tallahassee also covers inland Bay County and many nearby counties until 8 p.m. EDT (7 p.m. CDT, 5 p.m. Pacific), so more heavy rain is possible after this warning ends.

What to do: do not drive on flooded roads. Turn around, don't drown. Most flood deaths happen in vehicles. Six inches of moving water can knock a person down. A foot or two of moving water can float a car or truck. You cannot tell how deep the water is from the driver's seat. Low streets near the bays and bayous, drainage ditches and underpasses can fill fast. If you are in a low spot, move to higher ground. If you are trapped, call 911. If you can report flooding safely, tell local emergency services. Do not treat the end time as an all-clear until weather.gov says the warning is over.

Source: National Weather Service Tallahassee, Florida. Flash Flood Warning FFWTAE, issued 1:26 p.m. CDT (2:26 p.m. EDT) Oct. 5, 2026, until 4:30 p.m. CDT (5:30 p.m. EDT):

<https://api.weather.gov/alerts/urn:oid:2.49.0.1.840.0.2677a9e2fe1315dc64614d53a61ff5b0bfc18ec9.001.1>.

Office text products: <https://forecast.weather.gov/wwamap/wwatxtget.php?cwa=tae&wwa=all>. Flood safety:

<https://www.weather.gov/safety/flood>. County hub: <https://noticenearby.com/fl/bay>. If this page and weather.gov disagree, weather.gov wins. Notice Nearby is not the National Weather Service, the sheriff, or the fire department.

The warning, in plain words

NWS Tallahassee, Florida, sent this warning. That office covers north Florida, southeast Alabama and southwest Georgia. Bay County runs on Central time, but the Tallahassee office is on Eastern time.

The headline says 2:26 p.m. EDT until 5:30 p.m. EDT. In Bay County that is 1:26 p.m. to 4:30 p.m. CDT. In Pacific time it is 11:26 a.m. to 2:30 p.m.

Doppler radar showed thunderstorms with heavy rain over the warned area. Between 2.5 and 3.5 inches of rain had fallen. Another 1 to 3 inches is possible.

Severity is Severe. Urgency is Immediate. Certainty is Likely. The status is Actual. It is a brand-new warning (NEW on the VTEC line). The hazard is flash flooding caused by thunderstorms. The source is radar. The VTEC string is /O.NEW.KTAE.FF.W.0033.261005T1826Z-261005T2130Z/.

The impact line names small creeks and streams, urban areas, highways, streets, underpasses, and other poor drainage and low-lying areas. Water can cover a road with no warning.

The county code is FLC005 (Bay). The FIPS code used on this page is 12005. Alert id: urn:oid:2.49.0.1.840.0.2677a9e2fe1315dc64614d53a61ff5b0bfc18ec9.001.1.

The Weather Service instruction: turn around, don't drown when you come to a flooded road. Most flood deaths occur in vehicles. Be aware of your surroundings and do not drive on flooded roads.

Which areas

The warning covers Bay County in the panhandle of Florida. That takes in Panama City and the towns around St. Andrew Bay, North Bay and East Bay, out to Panama City Beach on the Gulf.

Tyndall Air Force Base is on the list. People on base should follow base instructions as well as the Weather Service.

This page names the county and towns only. It does not print a street address or a house number.

Places the warning names

The warning says some places that will see flash flooding include Panama City, Lynn Haven, Panama City Beach, Callaway, Springfield, Hiland Park, Tyndall Air Force Base, Parker, Brannonville, College Station, Bayou George, Dirego Park, Recota Beach, Cedar Grove, Southport, Bayhead, Millville, Bay Harbor, Majette and Camp Flowers.

This page does not add towns the warning left out.

If your town is not on the list, you can still be in the warned area. The list is examples, not a fence. Check weather.gov before you decide you are clear.

More rain later today

A Flood Watch from NWS Tallahassee covers inland Bay County and many nearby counties until 8 p.m. EDT (7 p.m. CDT, 5 p.m. Pacific). A watch means flooding is possible. A warning means it is happening or about to happen.

Earlier today, a separate Flash Flood Warning covered parts of Calhoun and Jackson counties to the north. That one ended at 2:45 p.m. CDT. The Notice Nearby paper on it stays in Papers:
<https://noticenearby.com/papers/flash-flood-warning-calhoun-jackson-counties-fl-oct-5-2026>.

Along the coast, a Rip Current Statement covers coastal Bay County into Tuesday morning. Stay out of rough surf.

If the Weather Service extends or ends this warning early, weather.gov will show the new time first.

Notes

- Source: NWS Tallahassee FL Flash Flood Warning FFWTAE (alert urn:oid:2.49.0.1.840.0.2677a9e2fe1315dc64614d53a61ff5b0bfc18ec9.001.1), checked live Monday, Oct. 5, 2026, at about 12:08 p.m. Pacific. Status Actual. Message type Alert. Not cancelled at that check. If weather.gov updates the clock, weather.gov wins.
 - WMO WGUS52 KTAE 051826. VTEC /O.NEW.KTAE.FF.W.0033.261005T1826Z-261005T2130Z/. Issued 1:26 p.m. CDT / 2:26 p.m. EDT (11:26 a.m. PT). Ends 4:30 p.m. CDT / 5:30 p.m. EDT / 2:30 p.m. PT Oct. 5, 2026, unless extended. Rain: 2.5 to 3.5 inches fallen; 1 to 3 more possible.
 - Context: Flood Watch (NWS Tallahassee) for inland Bay County and neighbors until 8 p.m. EDT. Rip Current Statement for coastal Bay County until 5 a.m. EDT Tuesday. Related earlier warning: Calhoun and Jackson counties, ended 2:45 p.m. CDT.
 - Places named by the warning only. No street address numbers. The paper stays in Papers after the warning ends.
 - Author: Ryan Standley / Record of Sale, LLC / Notice Nearby.
 - Not legal advice. Not a newspaper. Not Legal Publication. Record of Sale, LLC (Oregon).
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