



Flash Flood Warning for Parts of Bay and Walton Counties Until 10:45 a.m. CDT

Public paper · October 4, 2026 · Bay County and Walton County, Florida · Ryan Standley / Record of Sale, LLC / Notice Nearby

The National Weather Service in Tallahassee issued a Flash Flood Warning at 8:38 a.m. EDT on Sunday, Oct. 4, 2026, for west-central Bay County and southwestern Walton County, Florida. It runs until 11:45 a.m. EDT, which is 10:45 a.m. CDT. Radar showed 1 to 3 inches of rain, with 1 to 2 more inches possible. Stay off flooded roads.

Heavy thunderstorm rain has fallen on parts of Bay County and Walton County in the Florida panhandle. The National Weather Service says flash flooding is happening or is about to start. Small creeks, streets, and underpasses can flood fast. Stay off flooded roads. Turn around, don't drown.

The National Weather Service office in Tallahassee issued this Flash Flood Warning at 8:38 a.m. EDT on Sunday, Oct. 4, 2026. That is 7:38 a.m. CDT. The headline clock ends at 11:45 a.m. EDT. The warning text says until 10:45 a.m. CDT. Those are the same moment. If this page and weather.gov disagree, weather.gov wins.

This warning covers west-central Bay County and southwestern Walton County. It is not the Flood Watch, and it is not the separate Okaloosa County flash flood warning from the Mobile office. Read this clock on its own.

The warning, in plain words

The product code is FFWTAE. The sender is the National Weather Service office in Tallahassee. The headline says the warning was issued October 4 at 8:38 a.m. EDT and lasts until October 4 at 11:45 a.m. EDT.

The warning text uses Central time. It says the warning lasts until 10:45 a.m. CDT. It also says that at 7:38 a.m. CDT, radar showed the heavy rain. Eastern time is one hour ahead of Central time. 11:45 a.m. Eastern is 10:45 a.m. Central.

The areas are west-central Bay County and southwestern Walton County, in the Florida panhandle. The county codes on the alert are FLC005 for Bay and FLC131 for Walton. The alert id is urn:oid:2.49.0.1.840.0.6787dc2e3b297e2eaa082b7a8850185b21660e3a.001.1.

Between 1 and 3 inches of rain had fallen. Another 1 to 2 inches are possible. Flash flooding was ongoing or expected to begin shortly.

The hazard line says flash flooding caused by thunderstorms. The source line says radar indicated. The impact line names small creeks and streams, urban areas, highways, streets, underpasses, and other poor-drainage and low-lying spots.

Places the warning names

The warning lists places that will experience the flash flooding: Santa Rosa Beach, Eglin Air Force Base, Freeport, Grayton Beach, Blue Mountain Beach, Seaside, Bunker, Seagrove Beach, Portland, Four Mile Village, Sandestin, Gulf Pines, Inlet Beach, Miramar Beach, and Villa Tasso.

Those names sit in southwestern Walton County and the west-central Bay County area the bulletin describes, including the Eglin Air Force Base area where the counties meet. 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.

Eglin Air Force Base is also named in a separate Flash Flood Warning from the National Weather Service in Mobile for southeastern Okaloosa County. That warning ends at 9:45 a.m. CDT Sunday unless it is extended. It is a different product and a different clock. If you are in the Eglin area, read both.

This page names the counties and those communities only. It does not print a street address.

A Flood Watch is a separate clock

A Flood Watch is also in effect until 8:00 a.m. EDT Monday, Oct. 5, for Bay County, Walton County, and nearby counties. A watch means more heavy rain is possible through Monday morning. It is not the same product as this Flash Flood Warning.

If the Bay County hub still shows a Special Weather Statement from Oct. 3, that is an older note. It was not in the active alert list for Bay County when this page was checked on the morning of Oct. 4. It is not this warning.

Use separate clocks. This flash flood warning is the urgent one, and it is set to end at 10:45 a.m. CDT, which is 11:45 a.m. EDT, Sunday, unless the Tallahassee office extends it. The watch can last into Monday morning even after this warning ends.

Do not treat a canceled watch, an older statement, or the Okaloosa warning as this warning. Check weather.gov for which product is still active.

What to do

Do not drive through water on the road. You cannot tell the depth. Six inches of moving water can knock you down. A foot or two can move a car. If you meet water, turn around.

Stay out of small creeks, underpasses, and low parking lots that are filling. If you are in a low spot in the warned part of Bay County or Walton County, move to higher ground before the street becomes the creek.

The Weather Service instruction is short: turn around, don't drown. Most flood deaths happen in vehicles.

If you see flooding and you can do it safely, tell local emergency services or law enforcement and ask them to pass the report to the National Weather Service. Call 911 if you are trapped.

Recheck the warning before you travel late Sunday morning. The end time on this page is 10:45 a.m. Central and 11:45 a.m. Eastern unless the Tallahassee office extends it.

Source

National Weather Service Tallahassee, Flash Flood Warning FFWTAE, issued 8:38 a.m. EDT Oct. 4, 2026, until 11:45 a.m. EDT / 10:45 a.m. CDT Oct. 4, 2026, for west-central Bay County and southwestern Walton County.

Live alert:

<https://api.weather.gov/alerts/urn:oid:2.49.0.1.840.0.6787dc2e3b297e2eaa082b7a8850185b21660e3a.001.1>

The Flood Watch until 8:00 a.m. EDT Monday, Oct. 5, is a different alert. The Okaloosa County flash flood warning from NWS Mobile is also a different alert.

The Weather Service flood safety page is <https://www.weather.gov/safety/flood>. Confirm on X with the Tallahassee office and Florida Storms, not with rumors. Tallahassee office post:

<https://x.com/NWSTallahassee/status/2106725808630849972>

County hubs: <https://noticenearby.com/fl/bay> and <https://noticenearby.com/fl/walton>. Notice Nearby is not the National Weather Service, the sheriff, or the fire department.

Notes

- Source: NWS Tallahassee Flash Flood Warning FFWTAE, alert [urn:oid:2.49.0.1.840.0.6787dc2e3b297e2eaa082b7a8850185b21660e3a.001.1](https://api.weather.gov/alerts/urn:oid:2.49.0.1.840.0.6787dc2e3b297e2eaa082b7a8850185b21660e3a.001.1), checked live on the morning of Oct. 4, 2026. If weather.gov updates the clock, weather.gov wins.
 - A Flood Watch through 8:00 a.m. EDT Monday, Oct. 5, for Bay, Walton, and nearby counties is context only. It is not this warning. No Special Weather Statement was in the active Bay County alert list at check time.
 - Eglin Air Force Base is also in the separate NWS Mobile Flash Flood Warning for southeastern Okaloosa County until 9:45 a.m. CDT. That is a different clock.
 - Author: Ryan Standley / Record of Sale, LLC / Notice Nearby.
 - Not legal advice. Not a newspaper. Not Legal Publication. Record of Sale, LLC (Oregon).
- Bay County hub · <https://noticenearby.com/fl/bay> · Walton County hub · <https://noticenearby.com/fl/walton> · @NoticeNearYou post pending.
<https://noticenearby.com/papers/flash-flood-warning-bay-walton-counties-fl-oct-2026>