

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
 Expiration Date: July 31, 2015

**Important: Read the instructions on pages**

<b>SECTION A – PROPERTY INFORMATION</b>	<b>FOR INSURANCE COMPANY USE</b>
A1. Building Owner's Name <b>MICHAEL ANTONELLI</b>	Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. <b>7109 SOUTH LAGOON DRIVE</b>	Company NAIC Number:
City <b>PANAMA CITY BEACH</b> State <b>FL</b> ZIP Code <b>32408</b>	

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)  
**LOT 8, BLOCK "11", HOLIDAY BEACH UNIT FIFTEEN; PARCEL ID NO: 30808-279-000**

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) RESIDENTIAL

A5. Latitude/Longitude: Lat. 30.15992° Long. -85.77261° Horizontal Datum:  NAD 1927  NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number 1A

A8. For a building with a crawspace or enclosure(s):

a) Square footage of crawspace or enclosure(s) <u>NA</u> sq ft	A9. For a building with an attached garage:
b) Number of permanent flood openings in the crawspace or enclosure(s) within 1.0 foot above adjacent grade _____	a) Square footage of attached garage <u>447</u> sq ft
c) Total net area of flood openings in A8.b _____ sq in	b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade <u>6</u>
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	c) Total net area of flood openings in A9.b <u>498</u> sq in
	d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

## SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number <b>BAY COUNTY 120004</b>		B2. County Name <b>UNINCORPORATED AREA</b>		B3. State <b>FL</b>	
B4. Map/Panel Number <b>12005C0317</b>	B5. Suffix <b>H</b>	B6. FIRM Index Date <b>JUNE 2, 2009</b>	B7. FIRM Panel Effective/Revised Date <b>JUNE 2, 2009</b>	B8. Flood Zone(s) <b>AE</b>	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) <b>8</b>

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.  
 FIS Profile  FIRM  Community Determined  Other/Source: \_\_\_\_\_

B11. Indicate elevation datum used for BFE in Item B9:  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?  Yes  No  
 Designation Date: \_\_\_\_\_  CBRS  OPA

## SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction  
 \*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: R77 Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below.  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_  
 Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawspace, or enclosure floor)	<u>9.1</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor	<u>NA</u>	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>NA</u>	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)	<u>8.6</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	<u>9.8</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	<u>8.6</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	<u>9.0</u>	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	<u>NA</u>	<input type="checkbox"/> feet <input type="checkbox"/> meters

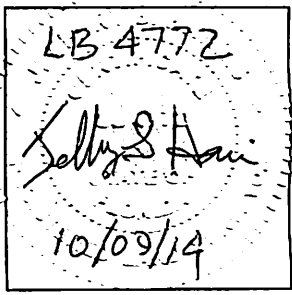
## SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No

Check here if attachments.

Certifier's Name <b>JEFFERY S. HARRIS</b>	License Number <b>LS4772</b>
Title <b>LAND SURVEYOR</b>	Company Name <b>JEFF HARRIS, PSM</b>
Address <b>1815 MAINE AVENUE</b>	City <b>LYNN HAVEN</b> State <b>FL</b> ZIP Code <b>32444</b>
Signature <i>Jeffery S. Harris</i>	Date <b>10/09/2014</b> Telephone <b>850-819-9555</b>



ELEVATION CERTIFICATE, page 2

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>	<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 7109 SOUTH LAGOON DRIVE	Policy Number:
City PANAMA CITY BEACH State FL ZIP Code 32408	Company NAIC Number:

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments THE LATITUDE AND LONGITUDE WERE MEASURED USING LABINS.ORG. THE LOWEST MACHINERY SERVICING THE BUILDING IS AN AIR CONDITIONING UNIT. EACH 1.33'x0.66' VENT IS PRORATED AT 66% FLOW.

Signature *Sally L. Lami* Date 10/09/2014

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
  - a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the HAG.
  - b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Telephone \_\_\_\_\_

Comments \_\_\_\_\_

Check here if attachments.

SECTION G – COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number <i>RB14-0331</i>	G5. Date Permit Issued <i>4-22-14</i>	G6. Date Certificate Of Compliance/Occupancy Issued <i>10-10-14</i>
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- G7. This permit has been issued for:  New Construction  Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_
- G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_
- G10. Community's design flood elevation: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature *D.S.* Date *10/9/14*

Comments *OK per floodplain manager.*

Check here if attachments.

# Building Photographs

See Instructions for Item A6.

**IMPORTANT: In these spaces, copy the corresponding information from Section A.**

FOR INSURANCE COMPANY USE

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.  
7109 SOUTH LAGOON DRIVE

Policy Number:

City PANAMA CITY BEACH

State FL

ZIP Code 32408

Company NAIC Number:

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

FRONT VIEW LEFT 10/09/2014



FRONT VIEW RIGHT 10/09/2014



# Building Photographs

Continuation Page

**IMPORTANT: In these spaces, copy the corresponding information from Section A.**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 7109 SOUTH LAGOON DRIVE		
City PANAMA CITY BEACH	State FL	ZIP Code 32408

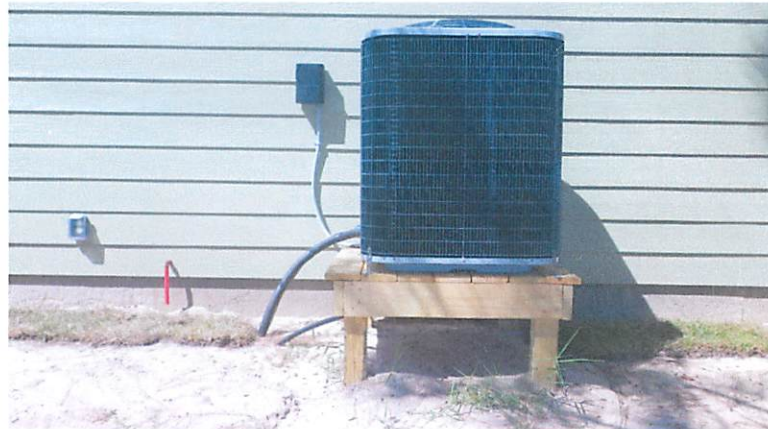
FOR INSURANCE COMPANY USE	
Policy Number:	
Company NAIC Number:	

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

REAR VIEW 10/09/2014



FOUNDATION AND MACHINERY DETAIL 10/09/2014



## Dennis Stanley

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**From:** Wayne Porter  
**Sent:** Wednesday, October 08, 2014 8:33 AM  
**To:** Dennis Stanley  
**Cc:** Larry Carnley  
**Subject:** FW: Attached Garage Below the One Foot Freeboard

I guess she didn't copy you on this one. She's ok with it now.

Wayne Porter, CFM  
Planner/CRS Coordinator  
Bay County Planning & Zoning  
850-248-8258  
wporter@baycountyfl.gov

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**From:** Hopfensperger, Sue K. [mailto:SHopfensperger@verisk.com]  
**Sent:** Wednesday, October 08, 2014 7:51 AM  
**To:** Wayne Porter  
**Subject:** RE: Attached Garage Below the One Foot Freeboard

It won't be an issue.

I remember the instance where vents were not included previously. At that time I needed to asked the question to determine if the local regs required them to be included as part of higher regulatory credit.

But the determination at that time was made that if the garage is above BFE but doesn't meet the FRB requirements and no vents were installed, then it wouldn't be a compliance issue with the NFIP and it wouldn't cause an impact adjustment against FRB credit within the CRS program.

So yes, it did come up. And yes, we did need to delve into the issue. But it was resolved and no impact adjustment was made against freeboard credit.

Thanks. Sue

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**From:** Wayne Porter [mailto:wporter@baycountyfl.gov]  
**Sent:** Wednesday, October 08, 2014 8:42 AM  
**To:** Hopfensperger, Sue K.  
**Cc:** Dennis Stanley; Larry Carnley  
**Subject:** RE: Attached Garage Below the One Foot Freeboard

The ordinance does not reference garages specifically, it states that all residential structures "must be elevated to a minimum of one foot above the BFE". This doesn't happen very often, so we don't have any set policies in place. We feel that as long as the garage is above the BFE then they shouldn't be required. If you read the FEMA regs and tech bulletins, they seem to indicate that flood openings above the BFE serve no purpose. The only reason we are telling this particular homeowner he has to go back and add them is because you dinged us on this a couple years ago during a recert. But we agree with the assessment that it's not an NFIP compliance problem.

The builder, who might have been the owner, either disregarded or did not see our notes that the openings were required during construction. He is very upset and angry that we're causing him the extra expense of going back and adding them after construction. He's also educated himself on the FEMA regs and feels they shouldn't be required. It's

very difficult to justify the need for them. We don't want to make him go back and add the vents, but if it's going to be an issue when you look at this EC next year, then that's what we'll do.

Thanks,

**Wayne Porter, CFM**  
**Planner/CRS Coordinator**  
**Bay County Planning & Zoning**  
**850-248-8258**  
**[wporter@baycountyfl.gov](mailto:wporter@baycountyfl.gov)**

**From:** Hopfensperger, Sue K. [<mailto:SHopfensperger@verisk.com>]  
**Sent:** Wednesday, October 08, 2014 7:17 AM  
**To:** Wayne Porter  
**Cc:** Dennis Stanley; Larry Carnley  
**Subject:** RE: Attached Garage Below the One Foot Freeboard

It all depends on what your local ordinance states and the local practices and policies. I would not see the lack of vents as a compliance problem with the NFIP since the finished floor is above the BFE.

**From:** Wayne Porter [<mailto:wporter@baycountyfl.gov>]  
**Sent:** Tuesday, October 07, 2014 2:35 PM  
**To:** Hopfensperger, Sue K.  
**Cc:** Dennis Stanley; Larry Carnley  
**Subject:** Attached Garage Below the One Foot Freeboard

Sue,

We have an EC where the home is in an AE Zone with a BFE of 8ft. We have a one foot freeboard requirement. The home meets this at 9.1. The attached garage is above the BFE at 8.6 but below the freeboard requirement. Do we have to require flood openings?

Thanks,

**Wayne Porter, CFM**  
**Planner/CRS Coordinator**  
**Bay County Planning & Zoning**  
**850-248-8258**  
**[wporter@baycountyfl.gov](mailto:wporter@baycountyfl.gov)**

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