U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program

OMB Control No. 1660-0008 Expiration Date: 06/30/2026

ELEVATION CERTIFICATE IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

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

SECTION A - PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
A1. Building Owner's Name: D R Horton, Inc	Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 162 Butler Cove	Company NAIC Number:
City: Panama City Beach State: FL	ZIP Code: 32413
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Nul Lot 58, Ward Creek Phase 1A Parcel ID 32717-150-290	mber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	
A5. Latitude/Longitude: Lat. 30°15'24.36" N Long. 85°52'21.17" W Horizontal Datum:	IAD 1927 ⊠NAD 1983 □ WGS 84
A6. Attach at least two and when possible four clear photographs (one for each side) of the building	g (see Form pages 7 and 8).
A7. Building Diagram Number:1A	
A8. For a building with a crawlspace or enclosure(s):	
a) Square footage of crawlspace or enclosure(s): 0.00 sq. ft.	
b) Is there at least one permanent flood opening on two different sides of each enclosed area?	P ☐ Yes ☐ No ☒ N/A
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot Non-engineered flood openings:0 Engineered flood openings:0	above adjacent grade:
d) Total net open area of non-engineered flood openings in A8.c: 0.00 sq. in.	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instruction	ons): 0.00 sq. ft.
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): 0.00 sq. ft.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: 416.00 sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage?	? ☐ Yes ☐ No N/A
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent Non-engineered flood openings:0 Engineered flood openings:0	acent grade:
d) Total net open area of non-engineered flood openings in A9.c: o.00 sq. in.	
e) Total rated area of engineered flood openings in A9.c (attach documentation - see Instruction	ons): one sq. ft.
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): sq. ft.	
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFOR	RMATION
B1.a. NFIP Community Name: Bay County Unincorporated Areas B1.b. NFIP Community Ide	ntification Number: 120004
B2. County Name: Bay B3. State: FL B4. Map/Panel No.:	1205C0190 B5. Suffix: H
B6. FIRM Index Date: 06/02/2009 B7. FIRM Panel Effective/Revised Date: 06/02/20	09
B8. Flood Zone(s): A B9. Base Flood Elevation(s) (BFE) (Zone AO, use B	Base Flood Depth): 13.0'
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: ☐ FIS ☐ FIRM ☐ Community Determined ☐ Other: See Comments Below	
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 Prote Designation Date: CBRS _ OPA	Scot C. Rutherford, P.E., State of Florida, Rutherford, P.E., State of Florida,
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Prote	Scot C. Rutherford, P.E., State of Florida,

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box	FOR INSURANCE COMPANY USE						
162 Butler Cove City: Panama City Beach State: FL ZIP Code: 32413	Policy Number: Company NAIC Number:						
SECTION C - BUILDING ELEVATION INFORMATION (
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, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: NGS BM 46-16-A03V EL.=8.53' Vertical Datum: NAVD 88							
Indicate elevation datum used for the elevations in items a) through h) below. ☐ NGVD 1929 ☑ NAVD 1988 ☐ Other:							
Datum used for building elevations must be the same as that used for the BFE. Conversi If Yes, describe the source of the conversion factor in the Section D Comments area.	on factor use	-	Yes	⊠ ne me	No easurement used:		
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	1		feet		meters		
b) Top of the next higher floor (see Instructions):	1 1	0.00	feet		meters		
 c) Bottom of the lowest horizontal structural member (see Instructions): 		0.00	feet		meters		
d) Attached garage (top of slab):	1	5.19	√ feet		meters		
 e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): 	1	5.14 D	☑ feet		meters		
f) Lowest Adjacent Grade (LAG) next to building: Natural Finished	14	4.77	feet		meters		
g) Highest Adjacent Grade (HAG) next to building: Natural Finished	1	5.12	 feet		meters		
 Finished LAG at lowest elevation of attached deck or stairs, including structural support: 		0.00] feet		meters		
SECTION D – SURVEYOR, ENGINEER, OR ARCHITE	CT CERTIF	CATIC	N				
This certification is to be signed and sealed by a land surveyor, engineer, or architect autinformation. I certify that the information on this Certificate represents my best efforts to in false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section	nterpret the d						
Were latitude and longitude in Section A provided by a licensed land surveyor? ☑ Yes ☐ No							
Check here if attachments and describe in the Comments area.							
Certifier's Name: Scot C. Rutherford License Number: PE 70041							
Title: Civil Engineer / Vice President Digitally signed by Scot C. Rutherford, P.E., State of Florida, Lucinse No. 70041 Lucinse No. 70041 Lucinse No. 70041							
Company Name: SCR & Associates NWFL, Inc							
Address: P O Box 958 City: Lynn Haven State: FL ZIP Code: 32444							
City: Lynn Haven State: FL ZIP Code: 32444							
Scot C. Rutherford, P.E., State Of Florida, License No. 70041 Signature: of Florida, License No. 70041 Date: 2023.08.29 15:24:48-05'00' Date: 08/28/2023 Date: 08/28/2023							
Telephone: (850) 265-6979							
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2)	insurance ag	ent/comp	any, ar	d (3) l	building owner.		
Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments): *** Engineer or Surveyor will not be responsible for any elevation data that has been changed by others. *** Signature on page 2 is not valid unless dated and seal on bottom right of page 2. B9, And B10.) The Base Flood Elevations Shown Hereon as Per Memorandum Prepared by Gemini Engineering & Sciences, Inc. Dated January 9, 2023. C2.e) Lowest machinery taken from bottom of HVAC unit. C2a-h) Where 0.00 appears, it represents N/A. Unable to add letters.							

Building Street Address (including Apt., Unit, Suite,	and/or Bld	ig. No.) r	or P.O. Route and	Box No.:	FOR INSURANCE COMPANY USE
162 Butler Cove					Policy Number:
City: Panama City Beach	_ State:_	FL	_ ZIP Code: 324	113	Company NAIC Number:
→ SÉCTION É – BUILDING'I FOR ZONE A	MEASUR O, ZONE	EMEN AR/A	T INFORMATIO O, AND ZONE A	N (SURVE)	(NOT REQUIRED)) (BRE)
For Zones AO, AR/AO, and A (without BFE), comintended to support a Letter of Map Change requienter meters.	iplete Item est, compl	is E1–El lete Sec	5. For Items E1–E tions A, B, and C.	4, use natura Check the m	al grade, if available. If the Certificate is easurement used. In Puerto Rico only,
Building measurements are based on: Cons *A new Elevation Certificate will be required wher					tion* Finished Construction
E1. Provide measurements (C.2.a in applicable Emeasurement is above or below the natural H				and check the	appropriate boxes to show whether the
 a) Top of bottom floor (including basement, crawlspace, or enclosure) is: 			[feet	t 🗌 meters	s above or below the HAG.
 Top of bottom floor (including basement, crawlspace, or enclosure) is: 				t [] meters	s above or below the LAG.
E2. For Building Diagrams 6–9 with permanent fl next higher floor (C2.b in applicable	ood openi	ngs prov	vided in Section A	ltems 8 and/	or 9 (see pages 1-2 of Instructions), the
Building Diagram) of the building is:			[feet	meters	s above or below the HAG.
E3. Attached garage (top of slab) is:	-		feet	t 🔲 meters	above or below the HAG.
E4. Top of platform of machinery and/or equipme servicing the building is:	ent .			meters	s ☐ above or ☐ below the HAG.
E5. Zone AO only: If no flood depth number is av floodplain management ordinance?	ailable, is s	the top o			accordance with the community's nust certify this information in Section G.
SECTION F PROPERTY OWNER	≀ (OR OV	VNER'S	AUTHORIZED	REPRESE	NTATIVE) CERTIFICATION
The property owner or owner's authorized represe sign here. The statements in Sections A, B, and E	entative wi	no comp	letes Sections A, best of my know	B, and E for a	Zone A (without BFE) or Zone AO must
Check here if attachments and describe in the	: Commen	its area.			
Property Owner or Owner's Authorized Represent	tative Nan	ne:			
Address:				<u></u>	
City:				_ State:	ZIP Code:
Signature:			Date:		
Telephone: Ext.:	Email:				
Comments:					
					i

Building Street Address (including Apt., Unit, Suite	, and/or Bldg. No.) o	r P.O. Route and Box N	No.:	FOR INS	URANCE COMPANY USE	
162 Butler Cove	FI			Policy Nur	mber:	
City: Panama City Beach	State:FL	ZIP Code: <u>32413</u>		Company	NAIC Number:	
SECTION G - COMMUNITY INFOR	MATION (RECON	MENDED FOR CO	MMUN	ITY OFFICIA	AL COMPLETION)	
The local official who is authorized by law or ord Section A, B, C, E, G, or H of this Elevation Cert					rdinance can complete	
G1. The information in Section C was tak engineer, or architect who is authoriz elevation data in the Comments area	zed by state law to o					
G2.a. A local official completed Section E for E5 is completed for a building located		d in Zone A (without a	BFE), Zo	one AO, or Zo	one AR/AO, or when item	
G2.b. A local official completed Section H f	or insurance purpos	ses.				
G3. In the Comments area of Section G,	the local official des	scribes specific correct	tions to t	he informatior	n in Sections A, B, E and H.	
G4.	-G11) is provided fo	r community floodplain	n manag	ement purpos	ses.	
G5. Permit Number: PPRB23-00	G6. Date Pe	ermit Issued: 2-2	2-23	3		
G7. Date Certificate of Compliance/Occupand	cy Issued:					
G8. This permit has been issued for: New	w Construction	Substantial Improvem	nent			
G9.a. Elevation of as-built lowest floor (includin building:	g basement) of the		feet	meters	Datum:	
G9.b. Elevation of bottom of as-built lowest hor member:	izontal structural		feet	meters	Datum:	
G10.a. BFE (or depth in Zone AO) of flooding at	the building site:	[feet	meters	Datum:	
G10.b. Community's minimum elevation (or dept requirement for the lowest floor or lowest member:		al .	☐ feet	☐ meters	Datum:	
G11. Variance issued? Yes No If	yes, attach docume	entation and describe in				
G11. Variance issued? Yes No If yes, attach documentation and describe in the Comments area. The local official who provides information in Section G must sign here. I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.						
Local Official's Name: Hope M Stewart Title: Planner						
NFIP Community Name: Bay Court						
Telephone:855.248.8255 Ext.: Email:						
Address: 840 W 11 TM S						
		Sta				
Signature:		Date:				
Comments (including type of equipment and local Sections A, B, D, E, or H): *** Engineer or Surveyor will not be responsively page 2 is not valid unless dated and seal on	sible for any elevat	cription of any attachm	nents; an	d corrections		
on + C.O. Hong	ſ					

Building Street Address (including A	pt., Unit, Suite, and/or Bldg. I	No.) or P.	D. Route and B	Box No.:	FOR IN	SURANCE COMPANY USE
City: Panama City Beach	State: F	L ZI	P Code: 3241	13	Policy No	umber: y NAIC Number:
	– BUILDING'S FIRST FI JRVEY NOT REQUIRED)					ZONES
The property owner, owner's authors to determine the building's first floor nearest tenth of a foot (nearest tenth of and the appropriate instructions) and the appropriate	or height for insurance purpo hth of a meter in Puerto Rico	ses, Seci). <i>Refere</i>	tions A, B, and nce the Found	i i must also b dation Type i	e complete D <i>iagrams</i>	ed. Enter heights to the (at the end of Section H
H1. Provide the height of the top of	of the floor (as indicated in F	oundation	Type Diagrar	ms) above the	Lowest A	djacent Grade (LAG):
 a) For Building Diagrams 1. floor (include above-grade floor subgrade crawlspaces or end 	ors only for buildings with	ottom		_ [] feet [] meters	above the LAG
 b) For Building Diagrams 2. higher floor (i.e., the floor aborence floor) is: 			100	_ ☐ feet ☐] meters	above the LAG
H2. Is all Machinery and Equipme H2 arrow (shown in the Found Yes No						
SECTION 1 - PROPE	RTY OWNER (OR OWNE	ER'S AU	THORIZED I	REPRESEN	TATIVE) (CERTIFICATION
The property owner or owner's aut A, B, and H are correct to the best indicate in Item G2.b and sign Sec	of my knowledge. Note: If the					
☐ Check here if attachments are	provided (including required	photos) a	ınd describe e	ach attachme	nt in the C	omments area.
Property Owner or Owner's Author	ized Representative Name:					
Address:		-				
City:				State:	ZIP (Code:
Signature:			Date:			
Telephone:	Ext.: Email:		Date:			
Comments:				<u></u>		
						•

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19 BUILDING PHOTOGRAPHS

See Instructions for Item A6.

Building Street Address (including Apt., Unit	, Suite, and/or Blo	ig. No.)	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
162 Butler Cove City: Panama City Beach	State:_	FL	ZIP Code: <u>32413</u>	Policy Number: Company NAIC Number:

Instructions: Insert below at least two and when possible four photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses). Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." Photographs must show the foundation. When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.



Photo One

Photo One Caption:

Front View 8/28/23

Clear Photo One



Photo Two

Photo Two Caption:

Left Side View 8/28/23

Clear Photo Two

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19 BUILDING PHOTOGRAPHS

Continuation Page

Building Street Address (including Apt., 162 Butler Cove		
City: Panama City Beach	State: FL ZIP Code: 324	Policy Number: Company NAIC Number:
Insert the third and fourth photograph View," or "Left Side View." When floo vents, as indicated in Sections A8 and	d openings are present, include at least one clos	aken and "Front View," "Rear View," "Right Side se-up photograph of representative flood openings or
	Photo Three	
Photo Three Caption:	Rear View 8/28/23	Clear Photo Thre
		don't



Photo Four

Right Side View 8/28/23

Photo Four Caption:

Clear Photo Four