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.: 639 Hancock Way	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 Nur Lot 80, Ward Creek Phase 1A Parcel ID 32717-150-400	nber:			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential				
A5. Latitude/Longitude: Lat. 30°15'23.46" N Long. 85°52'25.72" 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 crawispace or enclosure(s): 0.00 sq. ft.				
b) Is there at least one permanent flood opening on two different sides of each enclosed area?	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 adjated Non-engineered flood openings:0 Engineered flood openings:0	acent grade:			
d) Total net open area of non-engineered flood openings in A9.c: 0.00 sq. in.				
e) Total rated area of engineered flood openings in A9.c (attach documentation - see instruction	ons): sq. ft.			
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): 0.00 sq. ft.				
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFOR	RMATION			
B1.a. NFIP Community Name: Bay County Unincorporated Areas B1.b. NFIP Community Idea	ntification Number: 120004			
B2. County Name: Bay B3. State: FL B4. Map/Panel No.:	12005C0190 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): 15.3			
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 Protected Area (OPA)? Yes No Designation Date: CBRS OPA Scot C. Rutherford, Digitally signed by Scot C. Rutherford, Rutherford, P.E., State of Florida, Rutherford, P.E., State of Florida				
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?				

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 639 Hancock Way			FOR INSURANCE COMPANY USE				
City: Panama City Beach State: FL ZIP Code: 32413				Policy Number:			
Cor				ompany NAIC Number:			
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY R	EQUIR	ED)				
C1. Building elevations are based on: Construction Drawings* Building Unde *A new Elevation Certificate will be required when construction of the building is com		n* ⊠ F	inished	d Cor	nstruction		
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 EI.=8.53' Vertical Datum: NAVD 88							
Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 NAVD 1988 Other:					4		
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	-			No easurement used:		
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	18	3.24	-		meters		
b) Top of the next higher floor (see Instructions):		0.00	feet		meters		
c) Bottom of the lowest horizontal structural member (see Instructions):		0.00	feet		meters		
d) Attached garage (top of slab):	17	7.73	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): 	18	3 <u>.18</u> ⊠	feet		meters		
f) Lowest Adjacent Grade (LAG) next to building: Natural Finished	17	<u>7.24</u> ⊠	feet		meters		
g) Highest Adjacent Grade (HAG) next to building: Natural Finished	17	<u>7.63</u> ⊠	feet		meters		
 h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: 	c	0.00] feet		meters		
SECTION D – SURVEYOR, ENGINEER, OR ARCHITE	CT CERTIF	ICATIO	N				
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state 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.							
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							
Company Name: SCR & Associates NWFL, Inc							
Address: P O Box 958 Soc C Ruberford PE, on the date adjacent to the seal a using the seal a using a SHA authentication code.							
City: Lylin haven State: FL ZIP Code: 32444							
Scot C. Rutherford, P.E., State of Florida, License No. 70041 Signature: Of Florida, License No. 70041 Signature: Digitally signed by Scot C. Rutherford, P.E., State of Florida, License No. 70041 Date: 11/13/2023 Date: 11/13/2023							
Telephone: (850) 265-6979 Ext.: Email: scr@scr.us.com Place Seal Here							
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) 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. C2a-h) Where 0.00 appears, it represents N/A. Unable to add letters. C2.e) Lowest machinery taken from bottom of HVAC unit.							

Building Street Address (including Apt., Unit, Suite,	and/or Bldg. No.)	or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE		
639 Hancock Way			Policy Number:		
City: Panama City Beach	_ State:FL	_ ZIP Code: 32413	Company NAIC Number:		
SECTION E - BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BEE)					
For Zones AO, AR/AO, and A (without BFE), comintended to support a Letter of Map Change requenter meters.	nplete Items E1–E est, complete Sec	5. For Items E1–E4, use natu tions A, B, and C. Check the	ral grade, if available. If the Certificate is measurement used. In Puerto Rico only,		
Building measurements are based on: Cons *A new Elevation Certificate will be required when		 Building Under Construme building is complete. 	ction* Finished Construction		
E1. Provide measurements (C.2.a in applicable to measurement is above or below the natural below the measurement in a positive or below the measurement is above or below the measurement in the measurement is above or below the measurement in the measurement is above or below the measurement in the measurement in the measurement is above or below the measurement in the measurement in the measurement is above or below the measurement is above or			e appropriate boxes to show whether the		
 a) Top of bottom floor (including basement, crawlspace, or enclosure) is: 		feet mete	ers 🔲 above or 🔲 below the HAG.		
 Top of bottom floor (including basement, crawlspace, or enclosure) is: 		feet	ers		
E2. For Building Diagrams 6–9 with permanent finext higher floor (C2.b in applicable	ood openings pro	vided in Section A Items 8 and	d/or 9 (see pages 1-2 of Instructions), the		
Building Diagram) of the building is:			ers above or below the HAG.		
E3. Attached garage (top of slab) is:		feet	ers 🔲 above or 🔲 below the HAG.		
E4. Top of platform of machinery and/or equipme servicing the building is:	ent 	[feet mete	ers above or below the HAG.		
E5. Zone AO only: If no flood depth number is av floodplain management ordinance? Ye	railable, is the top ∈ s		n accordance with the community's must certify this information in Section G.		
SECTION F - PROPERTY OWNER	(OR OWNER'S	AUTHORIZED REPRES	ENTATIVE) CERTIFICATION		
The property owner or owner's authorized representing here. The statements in Sections A, B, and E			r Zone A (without BFE) or Zone AO must		
Check here if attachments and describe in the	Comments area.				
Property Owner or Owner's Authorized Represent	tative Name:				
Address:					
City:		State:	ZIP Code:		
Signature:		Date:			
Telephone: Ext.:	Email:				
Comments:		•			

	ng Street Address (including Apt., Unit, Suite, Hancock Way	and/or Bk	dg. No.) c	or P.O. Route a	nd Box No.:	FOR INS	URANCE COMPANY USE
	Panama City Beach	State:	FL	ZIP Code: 3	2413	Policy Number:	
	SECTION G - COMMUNITY INFORM	IATION (PECON	MENDED E	OP COMMUN	Company NAIC Number:	
The lo			aller Ha				
Section	ocal official who is authorized by law or ordin on A, B, C, E, G, or H of this Elevation Certif	icate. Cor	mplete th	r the communi ne applicable ite	ty's floodplain in em(s) and sign l	nanagement o below when:	rdinance can complete
G1.							
G2.a.	A local official completed Section E for E5 is completed for a building located	r a buildin in Zone A	ig located AO.	d in Zone A (wi	thout a BFE), Z	one AO, or Zo	one AR/AO, or when item
G2.b.	☐ A local official completed Section H fo	r insuranc	ce purpos	ses.			
G3.	$\hfill\Box$ In the Comments area of Section G, the	ne local of	fficial des	scribes specific	corrections to t	the information	n in Sections A, B, E and H.
G4.	The following information (Items G5–G	311) is pro	ovided fo	or community flo	oodplain manag	gement purpos	ses.
G5.	Permit Number: PPR323-0048	(A)	. Date Pe	ermit Issued:	55-23		
G7.	Date Certificate of Compliance/Occupancy	/ Issued:					
G8.	This permit has been issued for: 🔎 New	Construc	ction 🗌	Substantial In	provement		
G9.a.	Elevation of as-built lowest floor (including building:	basemen	nt) of the	***	feet	meters	Datum:
G9.b.	Elevation of bottom of as-built lowest horiz member:	ontal stru	ctural		☐ feet	meters	Datum:
G10.a.	BFE (or depth in Zone AO) of flooding at the	ne buildin	g site:		feet	meters	Datum:
G10.b.	Community's minimum elevation (or depth requirement for the lowest floor or lowest hember:			al	☐ feet	□ meters	Datum:
G11.	Variance issued? Yes No If ye	es, attach	1 docume	entation and de	scribe in the Co	omments 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 Stenar Title: 12 and							
NFIP Community Name: Bas Count							
Telephone \$50.348.8252 Ext.: Email:							
Addres	s:						
City: _					State:	ZIP Co	ode:
Signature: Date: 11-15-23							
Comments (including type of equipment and location, per C2.e; description of any attachments; and corrections to specific information in Sections A, B, D, E, or H): *** 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.							
0	K 40 C.D. Ams						n n

Building Street Address (including Ap 639 Hancock Way	t., Unit, Suite,	and/or Bidg. No.) o	or P.O. Route and I	Box No.:	FOR IN	SURANCE COMPANY USE
City: Panama City Beach		State: FL		12	Policy N	lumber:
						y NAIC Number:
(SŪĒ	RVEY NOT I	REQUIRED) (FC	R HEIGHT INFO	PURPOSES	ONLY)	(<u>*</u>
The property owner, owner's authori to determine the building's first floor nearest tenth of a foot (nearest tenth Instructions) and the appropriate	height for ins h of a meter in	surance purposes. n Puerto Rico). <i>Re</i>	Sections A, B, and ference the Foun	d I must also b Idation Type I	e complet D <i>iagrams</i>	ed. Enter heights to the (at the end of Section H
H1. Provide the height of the top of	the floor (as i	indicated in Found	lation Type Diagra	ms) above the	Lowest A	djacent Grade (LAG):
 a) For Building Diagrams 1A, floor (include above-grade floor subgrade crawlspaces or enclose 	s only for build	dings with		_	meters	above the LAG
 b) For Building Diagrams 2A, higher floor (i.e., the floor above enclosure floor) is: 				_	meters	above the LAG
H2. Is all Machinery and Equipment H2 arrow (shown in the Foundat ☐ Yes ☐ No	t servicing the tion Type Dia	building (as listed grams at end of S	d in Item H2 instruction	ctions) elevate ns) for the app	d to or ab ropriate B	ove the floor indicated by the uilding Diagram?
SECTION I - PROPER	TY OWNER	(OR OWNER'S	AUTHORIZED	REPRESEN'	TATIVE)	CERTIFICATION
The property owner or owner's author A, B, and H are correct to the best of indicate in Item G2.b and sign Section	orized represe f my knowled	entative who comp	oletes Sections A,	B, and H must	sign here	. The statements in Sections
☐ Check here if attachments are pro	ovided (includ	ding required photo	os) and describe e	each attachme	nt in the C	omments area.
Property Owner or Owner's Authorize						
Address:	<u>-</u>			<u>.</u>		
						Onda.
City:				State:	ZIP	Code:
Cit			Date:	State:	ZIP	Code:
City:	Ext.:	Email:		State:	ZIP 	Code:
City:				State:	ZIP 	Code:
City: Signature: Telephone:				State:	ZIP 	Code:
City: Signature: Telephone:				State:	ZIP 	Code:
City: Signature: Telephone:				State:	ZIP 	Code:
City: Signature: Telephone:				State:	ZIP	Code:
City: Signature: Telephone:				State:	ZIP	Code:
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City: Signature: Telephone:				State:	ZIP	Code:
City: Signature: Telephone:				State:	ZIP	Code:
City: Signature: Telephone:				State:	ZIP	Code:
City: Signature: Telephone:				State:	ZIP	Gode:
City: Signature: Telephone:				State:	ZIP	Code:

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

	See Instructions for Item A6.	
Building Street Address (including A	Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE
City: Panama City Beach	State: FL ZIP Code: 32413	Policy Number: Company NAIC Number:
able to take front and back picture "Right Side View," or "Left Side View,"	two and when possible four photographs showing each side of its of townhouses/rowhouses). Identify all photographs with the ew." Photographs must show the foundation. When flood open ative flood openings or vents, as indicated in Sections A8 and A	date taken and "Front View," "Rear View," ings are present, include at least one
	Photo One	
Photo One Caption:	Front View 11/13/23	Clear Photo One
	Photo Two	
Photo Two Caption:	Left Side View 11/13/23	Clear Photo Two

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

	Continuation Page				
Building Street Address (including 639 Hancock Way	Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE			
City: Panama City Beach	State: FL ZIP Code: 32413	Policy Number: Company NAIC Number:			
Insert the third and fourth photog View," or "Left Side View." When vents, as indicated in Sections A	graphs below. Identify all photographs with the date taken and " in flood openings are present, include at least one close-up phot & and A9.	'Front View," "Rear View," "Right Side tograph of representative flood openings or			
	Photo Three				
Photo Three Caption:	Rear View 11/13/23	Clear Photo Three			
Photo Four					

Right Side View 11/13/23

Photo Four Caption:

Clear Photo Four