#### 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.: 407 Bartlett 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 Numbers 124, Ward Creek Phase 1B Parcel ID 32717-200-058	nber:
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential	
A5. Latitude/Longitude: Lat. 30°15'15.09" N Long. 85°52'18.54"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: 439.00 sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage?	Y ☐ Yes ☐ No ☒ N/A
<ul> <li>c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjates Non-engineered flood openings:</li> <li>0</li> <li>Engineered flood openings:</li> </ul>	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): 0.00 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 Ide	ntification Number: 120004
B2. County Name: Bay B3. State: FL B4. Map/Panel No.: 1	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): 12.7
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, Digitally signed by Scot C.  P. F. State of Florida, Rutherford, P.E. State of Florida,
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? Yes	F.E., State of Floridat Phone No 70041

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box	No.: FOR INSURANCE COMPANY USE					
407 Bartlett Cove   City: Panama City Beach   State: FL   ZIP Code: 32413	Policy Number:  Company NAIC Number:					
SECTION C - BUILDING ELEVATION INFORMATION (	SURVEY REQUIRED)					
C1. Building elevations are based on:  Construction Drawings* Building Unde *A new Elevation Certificate will be required when construction of the building is com						
C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), A99. Complete Items C2.a–h below according to the Building Diagram specified in It Benchmark Utilized: NGS BM 46-16-A03V EI.=8.53' Vertical Datum: NAV	em A7. In Puerto Rico only, enter meters.					
Indicate elevation datum used for the elevations in items a) through h) below.						
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 used? Yes No  Check the measurement used:					
a) Top of bottom floor (including basement, crawlspace, or enclosure floor):	16.33 🛛 feet 🗌 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					
d) Attached garage (top of slab):	15.87 🛛 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):	15.96 ⊠ feet □ meters					
f) Lowest Adjacent Grade (LAG) next to building:   Natural  Finished	15.39 ⊠ feet ☐ meters					
g) Highest Adjacent Grade (HAG) next to building:   Natural  Finished	15.72 ⊠ feet ☐ meters					
h) Finished LAG at lowest elevation of attached deck or stairs, including structural support:	0.00  feet 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 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  Digitally signed by Scot C. Rutherford, P.E. State of Florida. License No. 70041						
Company Name: SCR & Associates NWFL, Inc						
Address: P O Box 958						
Address: P O Box 958  City: Lynn Haven State: FL ZIP Code: 32444  State: our Find a select on class y spired and sealed at the seal a using a state adjacent to						
Scot C. Rutherford, P.E., State  Signature: of Florida, License No. 70041  Signature: of Florida, License No. 70041  Signature: of Florida, License No. 70041  Date: 2024,05.15 10:05:53 -05'00'  Date: 05/06/2024						
Telephone: (850) 265-6979	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.  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.						

Building Street Address (including Apt., Unit, Suite	, and/or Bldg. No.) (	or P.O. Route and Box No.:	FOR	INSURANCE COMPANY USE
407 Bartlett Cove			—— Policy	y Number:
City: Panama City Beach	_ State: FL	ZIP Code: <u>32413</u>	Comp	pany NAIC Number:
SECTION E - BUILDING FOR ZONE A		T INFORMATION (SUR O, AND ZONE A (WITH		REQUIRED)
For Zones AO, AR/AO, and A (without BFE), cor intended to support a Letter of Map Change requenter meters.	nplete Items E1-E	5. For Items E1-E4, use nations A, B, and C. Check t	iatural grade, i ihe measurem	if available. If the Certificate is tent used. In Puerto Rico only,
Building measurements are based on: Con *A new Elevation Certificate will be required whe	_		struction* [	Finished Construction
E1. Provide measurements (C.2.a in applicable measurement is above or below the natural			k the appropri	ate boxes to show whether the
a) Top of bottom floor (including basement, crawlspace, or enclosure) is:		feet m	neters 🗌 a	above or Delow the HAG.
b) Top of bottom floor (including basement, crawlspace, or enclosure) is:		[ feet [ n	neters 🗌 a	above or
E2. For Building Diagrams 6–9 with permanent in next higher floor (C2.b in applicable	flood openings pro	vided in Section A Items 8	and/or 9 (see	pages 1-2 of Instructions), the
Building Diagram) of the building is:		[ feet [ π	neters 🔲 a	above or below the HAG.
E3. Attached garage (top of slab) is:		[ feet [ n	neters 🗌 a	above or
E4. Top of platform of machinery and/or equipm servicing the building is:	ent	feet 🔲 m	neters 🗌 a	above or 📋 below the HAG.
E5. Zone AO only: If no flood depth number is a floodplain management ordinance?	vailable, is the top es	of the bottom floor elevate Jnknown The local offi		nce with the community's ify this information in Section G.
SECTION F - PROPERTY OWNE	R (OR OWNER'S	AUTHORIZED REPR	ESENTATIV	E) CERTIFICATION
The property owner or owner's authorized repressign here. The statements in Sections A, B, and			E for Zone A (	without BFE) or Zone AO must
Check here if attachments and describe in the	e Comments area.			
Property Owner or Owner's Authorized Represen	ntative Name:	· · · · · · · · · · · · · · · · · · ·	<u>.</u>	
Address:				
City:		State:	: Z	ZIP Code:
Signature:		Date:		
Telephone: Ext.:	Email:			
Comments:				

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:	FOR INSURANCE COMPANY USE					
407 Bartlett Cove	Policy Number:					
City: Panama City Beach State: FL ZIP Code: 32413	Company NAIC Number:					
SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNI	TY OFFICIAL COMPLETION)					
The local official who is authorized by law or ordinance to administer the community's floodplain management of Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign be						
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 state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)						
G2.a. A local official completed Section E for a building located in Zone A (without a BFE), Zone E5 is completed for a building located in Zone AO.	ne AO, or Zone AR/AO, or when item					
G2.b.   A local official completed Section H for insurance purposes.						
G3.	ne information in Sections A, B, E and H.					
G4.	ement purposes.					
G5. Permit Number: PPRB23 - 01330 G6. Date Permit Issued: 10 - 30-1	23					
G7. Date Certificate of Compliance/Occupancy Issued:						
G8. This permit has been issued for: New Construction Substantial Improvement						
G9.a. Elevation of as-built lowest floor (including basement) of the building:	meters Datum:					
G9.b. Elevation of bottom of as-built lowest horizontal structural member:	meters Datum:					
G10.a. BFE (or depth in Zone AO) of flooding at the building site:	meters Datum:					
G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member:	meters Datum:					
G11. Variance issued? Yes No If yes, attach documentation and describe in the Co	mments 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: Title: Plance						
NFIP Community Name:						
Telephone: Ext.: Email:						
Address:						
City: State:	ZIP Code:					
Signature Date: 5-17-24						
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.						
OK of find and C.O. Mng						

Building Street Address (including 407 Bartlett Cove	ng Apt., Unit, Suite,	, and/or Bldg. No.)	or P.O. Route and E	Box No.:		SURANCE COMPANY USE
City: Panama City Beach		State: FL	ZIP Code: 324	13	Policy N Gompan	y NAIC Number:
			OR HEIGHT INFO			ZONES
The property owner, owner's a to determine the building's first nearest tenth of a foot (nearest Instructions) and the approp	: floor height for ins t tenth of a meter i	surance purposes n Puerto Rico). <i>R</i>	. Sections A, B, and eference the Foun	i I must also <i>dation Typ</i> e	be complete Diagrams	ed. Enter heights to the (at the end of Section H
H1. Provide the height of the t	op of the floor (as	indicated in Foun	dation Type Diagra	ms) above ti	ne Lowest A	djacent Grade (LAG):
<ul> <li>a) For Building Diagram floor (include above-grade subgrade crawlspaces or or</li> </ul>	floors only for bui	ldings with	n	_	meters	above the LAG
<ul> <li>b) For Building Diagram higher floor (i.e., the floor a enclosure floor) is:</li> </ul>				_	meters	above the LAG
H2. Is all Machinery and Equip H2 arrow (shown in the Fo ☐ Yes ☐ No						
SECTION I - PRO	PERTY OWNER	R (OR OWNER'	S AUTHORIZED	REPRESE	NTATIVE)	CERTIFICATION
The property owner or owner's A, B, and H are correct to the bindicate in Item G2.b and sign	est of my knowled	entative who com dge. Note: If the lo	pletes Sections A, ocal floodplain man	B, and H mu agement offi	ist sign here icial complet	. The statements in Sections ed Section H, they should
Check here if attachments	are provided (inclu	ding required pho	otos) and describe e	ach attachn	nent in the C	omments area.
Check here if attachments a			otos) and describe $\epsilon$	each attachn	ent in the C	omments area.
Property Owner or Owner's Au	thorized Represen	ntative Name:		each attachn	nent in the C	omments area.
Property Owner or Owner's Au Address:		ntative Name:		each attachn		comments area.
Property Owner or Owner's Au Address: City:	thorized Represen	ntative Name:				
Property Owner or Owner's Au Address: City: Signature:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represen	ntative Name:				
Property Owner or Owner's Au Address: City: Signature:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
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Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				
Property Owner or Owner's Au Address: City: Signature: Telephone:	thorized Represer	ntative Name:				

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

See Instructions for Item A6.

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City: Panama City Beach	State:	FL	ZIP Code: 32413	Policy 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 5/6/24

Clear Photo One



Photo Two

Photo Two Caption:

Left Side View 5/6/24

Clear Photo Two

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

**Continuation Page** 

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: 407 Bartlett Cove			FOR INSURANCE COMPANY USE	
City: Panama City Beach	State:	FL	ZIP Code: <u>32413</u>	Policy Number:

Insert the third and fourth photographs below. Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." 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 Three** 

Photo Three Caption:

**Rear View 5/6/24** 

Clear Photo Three



Photo Four

Photo Four Caption:

Right Side View 5/6/24

Clear Photo Four