### 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.: 408 Barlett 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 Nur<br>Lot 123, Ward Creek Phase 1B Parcel ID 32717-200-056       | nber:  |  |  |  |  |  |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential   |  |  |  |  |  |  |
| A5. Latitude/Longitude: Lat. 30°15'1489" N Long. 85°52'18.11" 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?  | ☐ Yes ☐ No     N/A   |  |  |  |  |  |
| c) Enter number of permanent flood openings in the crawispace 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. fl.   |  |  |  |  |  |
| f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): 0.00 sq. ft.   | <del></del>  |  |  |  |  |  |
| A9. For a building with an attached garage:   |  |  |  |  |  |  |
| a) Square footage of attached garage: 365.00 sq. ft.  |  |  |  |  |  |  |
| b) Is there at least one permanent flood opening on two different sides of the attached garage?   | Yes No No NA   |  |  |  |  |  |
| c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjation 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 Instructions): 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 Idea  | ntification Number: 120004   |  |  |  |  |  |
| B2. County Name: Bay B3. State: FL B4. Map/Panel No.: 1   | 2005C0190 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 E  | 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:   | Scot C. Rutherford, Digitally signed by Scot C.  |  |  |  |  |  |
| B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)?  | P.E., State of Florida, Numericad P.E. State of Florida, Ucense No. 70041 No License No. 70041 Date: 202405.01 10:00:03 -05:00 |  |  |  |  |  |

| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box N 408 Barlett Cove   | FOR INSURANCE COMPANY USE                          |  |  |  |  |  |
|--|--|--|--|--|--|--|
| City: Panama City Beach State: FL ZIP Code: 32413  | Policy Number: Company NAIC Number:                |  |  |  |  |  |
| SECTION C - BUILDING ELEVATION INFORMATION (S  | SURVEY REQUIRED)                                   |  |  |  |  |  |
| C1. Building elevations are based on:  Construction Drawings*  Building Under  A new Elevation Certificate will be required when construction of the building is comp  |  |  |  |  |  |  |
| 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:   |  |  |  |  |  |  |
| Datum used for building elevations must be the same as that used for the BFE. Conversio If Yes, describe the source of the conversion factor in the Section D Comments area.   | n factor used? Yes No  Check the measurement used: |  |  |  |  |  |
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor):   | 16.34 \(\sigma\) feet \(\sigma\) 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):  | 15.86  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):  | 16.05 ☑ feet ☐ meters                              |  |  |  |  |  |
| f) Lowest Adjacent Grade (LAG) next to building:   Natural  Finished   | 15.33 🛛 feet 🗌 meters                              |  |  |  |  |  |
| g) Highest Adjacent Grade (HAG) next to building:   Natural  Finished  | 15.76 🛛 feet 🗌 meters                              |  |  |  |  |  |
| <ul> <li>Finished LAG at lowest elevation of attached deck or stairs, including structural<br/>support:</li> </ul>   | 0.00  feet meters                                  |  |  |  |  |  |
| SECTION D - SURVEYOR, ENGINEER, OR ARCHITEC  | T 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?   | □ 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   |  |  |  |  |  |  |
| City: Lynn Haven State: FL ZIP Code: 32444 Signed and sealed and the SH.   |  |  |  |  |  |  |
| Scot C. Rutherford, P.E., State Digitally signed by Scot C. Rutherford, P.E., State of Florida, License No. 70041 Date: 2024.05.01 09:59:41 -05'00' Date: 04/29/2024   |  |  |  |  |  |  |
| Telephone: (850) 265-6979 Ext.: Email: Scr@scr.us.com Place Seaf Here  |  |  |  |  |  |  |
| Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) in  | surance 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.  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  | e, and/or Bldg. No.) | or P.O. Route and Br            | ox No.:        | FOR INSURANCE COMPANY USE   |
|---|----------------------|---------------------------------|----------------|---|
| 408 Barlett Cove City: Panama City Beach  | State: FL            | ZIP Code: 3241                  | 3              | Policy Number:  |
| SECTION É - BUILDING<br>FOR ZONE  | :                    | IT INFORMATION<br>O, AND ZONE A | •              |   |
| For Zones AO, AR/AO, and A (without BFE), co<br>intended to support a Letter of Map Change req<br>enter meters. |                      |                                 |                |   |
| Building measurements are based on: Cor*A new Elevation Certificate will be required wh                         |                      |                                 |                | n* Finished Construction  |
| E1. Provide measurements (C.2.a in applicable measurement is above or below the natura                          |                      |                                 | d check the ap | ppropriate boxes to show whether the                                    |
| <ul> <li>a) Top of bottom floor (including basement<br/>crawlspace, or enclosure) is:</li> </ul>                | <u> </u>             | [ feet                          | ☐ meters       | above or below the HAG.   |
| <ul> <li>b) Top of bottom floor (including basement<br/>crawlspace, or enclosure) is:</li> </ul>                | <u></u>              | [ feet                          | ☐ meters       | above or below the LAG.   |
| E2. For Building Diagrams 6–9 with permanent next higher floor (C2.b in applicable                              | flood openings pro   | wided in Section A II           | tems 8 and/or  |   |
| Building Diagram) of the building is:  E3. Attached garage (top of slab) is:                                    |                      |                                 | meters meters  | ☐ above or ☐ below the HAG. ☐ above or ☐ below the HAG.                 |
| E4. Top of platform of machinery and/or equipm servicing the building is:                                       | nent                 |                                 | ☐ meters       | ☐ above or ☐ below the HAG.   |
| E5. Zone AO only: If no flood depth number is a floodplain management ordinance?                                |                      |                                 |                | cordance with the community's st certify this information in Section G. |
| SECTION F - PROPERTY OWNE   | R (OR OWNER"         | S AUTHORIZED I                  | REPRESENT      | TATIVE) CERTIFICATION   |
| The property owner or owner's authorized represign here. The statements in Sections A, B, and                   |                      |                                 |                | one A (without BFE) or Zone AO must                                     |
| ☐ Check here if attachments and describe in the   | he Comments area     | ·-                              |                |   |
| Property Owner or Owner's Authorized Represe  | intative Name:       |                                 |                | W va  |
| Address:  |                      | ··-                             |                |   |
| City:   |                      |                                 | State:         | ZIP Code:   |
| Signature:  |                      | Date:                           |                | <u> </u>  |
| Telephone: Ext.:  | Email:               |                                 |                |   |
| Comments:   |                      |                                 |                |   |
|   |                      |                                 |                |   |
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|   |                      |                                 |                |   |

| Building Street Address (including Apt., Unit, Suite,   | and/or Bldg. No.) o   | or P.O. Route ar | nd Box No.:      | FOR INS              | URANCE COMPANY USE                    |
|---|-----------------------|------------------|------------------|----------------------|---------------------------------------|
| 408 Barlett Cove  City: Panama City Beach State: FL ZIP Code: 32413   |                       | Policy Nur       | Policy Number:   |                      |                                       |
| City: Fanama City Beach   | _ State:FL            | _ ZIP Code: 3    | 2413             | Company NAIC Number: |                                       |
| SECTION G - COMMUNITY INFORM  | IATION (RECO          | MENDED FO        | OR COMMUN        | ITY OFFICIA          | AL COMPLETION)                        |
| The local official who is authorized by law or ordin Section A, B, C, E, G, or H of this Elevation Certif             |                       |                  |                  |                      | rdinance can complete                 |
| G1. The information in Section C was take engineer, or architect who is authorize elevation data in the Comments area | ed by state law to    |                  |                  |                      |                                       |
| G2.a. A local official completed Section E fo<br>E5 is completed for a building located                               |                       | 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 insurance purpo     | ses.             |                  |                      |                                       |
| G3.   | ne local official des | scribes specific | corrections to   | the information      | n in Sections A, B, E and H.          |
| G4. The following information (Items G5–C   | 311) is provided fo   | or community flo | oodplain manag   | gement purpos        | ses.                                  |
| G5. Permit Number: PPRB23-0\355   | G6. Date P            | ermit Issued:    | 10-23-           | 23                   |                                       |
| G7. Date Certificate of Compliance/Occupance  |                       |                  | -                |                      |                                       |
| G8. This permit has been issued for: New  | Construction          | Substantial In   | nprovement       |                      |                                       |
| G9.a. Elevation of as-built lowest floor (including building:   | basement) of the      |                  | leet             | meters               | Datum:                                |
| G9.b. Elevation of bottom of as-built lowest horiz member:  | contal structural     |                  | feet             | meters               | Datum:                                |
| G10.a. BFE (or depth in Zone AO) of flooding at t   | he building site:     |                  | feet             | meters               | Datum:                                |
| G10.b. Community's minimum elevation (or depth requirement for the lowest floor or lowest I member:                   |                       | al               | ☐ feet           | ☐ meters             | Datum:                                |
| G11. Variance issued? Yes No If y   | es, attach docume     | entation and de  |                  | _                    |                                       |
| The local official who provides information in Sect correct to the best of my knowledge. If applicable,               | ion G must sign he    | ere. I have com  | pleted the infor | mation in Sec        | tion G and certify that it is         |
| Local Official's Name: Hoou M St  | Cho. A                | Title            | : Dicaa          | 0/                   |                                       |
|   |                       |                  |                  |                      |                                       |
| Telephone: Ext.:  |                       |                  |                  |                      |                                       |
| Address:  |                       |                  |                  |                      |                                       |
| City:   |                       |                  | 200 8            | ZIP C                | ode:                                  |
|   |                       |                  |                  |                      | · · · · · · · · · · · · · · · · · · · |
| Signature: M Shant  |                       |                  |                  |                      |                                       |
| Comments (including type of equipment and locat<br>Sections A, B, D, E, or H):  | ion, per C2.e; des    | cription of any  | attachments; ar  | nd corrections       | to specific information in            |
| *** Engineer or Surveyor will not be responsil page 2 is not valid unless dated and seal on                           | ble for any eleva     | tion data that   | has been cha     | inged by othe        | ers. *** Signature on                 |
|   |                       | age z.           |                  |                      |                                       |
| on to find and a  | rms                   |                  |                  |                      |                                       |
|   |                       |                  |                  |                      |                                       |

| Building Street Address (including A   | .pt., Unit, Suite, and | d/or Bldg. No.) (                            | or P.O. Route and Box                         | No.:                       | FOR IN                    | SURANCE COMPANY USE                                    |
|--|------------------------|--|---|----------------------------|---------------------------|--|
| 408 Barlett Cove   |                        |  |   |                            | Policy No                 | umber:   |
| City: Panama City Beach  | <u> </u>               | State: FL                                    | _ ZIP Code: <u>32413</u>                      |                            | Company                   | y NAIC Number:   |
|  |                        |  | R HEIGHT INFORM<br>OR INSURANCE PU            |                            |                           | ZONES  |
| The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section. |                        |  |   |                            |                           |  |
| H1. Provide the height of the top  | of the floor (as indi  | cated in Found                               | iation Type Diagrams)                         | above the                  | Lowest A                  | djacent Grade (LAG):                                   |
| <ul> <li>a) For Building Diagrams 1.</li> <li>floor (include above-grade floor subgrade crawlspaces or end</li> </ul>  | ors only for building  |  |   | feet [                     | ] meters                  | above the LAG  |
| <ul> <li>b) For Building Diagrams 2<br/>higher floor (i.e., the floor abo<br/>enclosure floor) is:</li> </ul>  |                        |  |   | feet [                     | ] meters                  | above the LAG  |
| H2. Is all Machinery and Equipment H2 arrow (shown in the Found Yes No   |                        |  |   |                            |                           |  |
| SECTION I - PROPE  | RTY OWNER (C           | OWNER'S                                      | AUTHORIZED RE                                 | PRESEN                     | 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.       | ative who comp<br>Note: If the lo            | pletes Sections A, B, a cal floodplain manage | ınd H must<br>ment officia | sign here.<br>al complete | . The statements in Sections ed Section H, they should |
| Check here if attachments are  | provided (including    | a required phot                              | os) and describe each                         | n attachmer                | nt in the C               | omments area.  |
| Property Owner or Owner's Author   |                        |  |   |                            |                           |  |
| Addense  |                        |  |   |                            |                           |  |
|  |                        |  |   | tate:                      | ZIP (                     | Code:  |
|  |                        | <del></del>                                  |   |                            |                           |  |
| Signature:   |                        | <u>.                                    </u> | Date:   |                            | <u> </u>                  |  |
| Telephone:   | Ext.:                  | Email:                                       |   |                            |                           |  |
| Comments:  |                        |  |   |                            |                           |  |
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|  |                        |  |   |                            |                           |  |

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

See Instructions for Item A6.

| Building Street Address (including Apt., Unit | FOR INSURANCE COMPANY USE |    |                        |                                      |
|---|---------------------------|----|------------------------|--------------------------------------|
| 408 Barlett 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 4/29/24

Clear Photo One



Photo Two

Photo Two Caption:

Left Side View 4/29/24

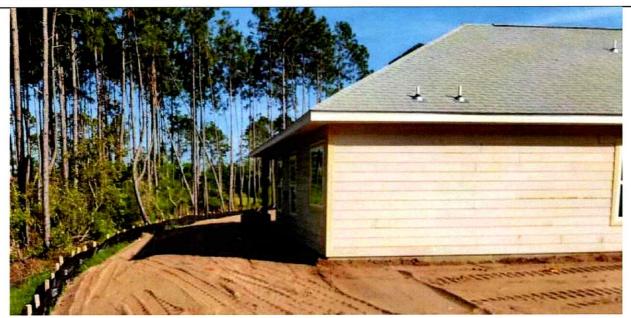
Clear Photo Two

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

**Continuation Page** 

| Building Street Address (including Apt., Unit, 408 Barlett Cove | FOR INSURANCE COMPANY USE |    |                        |                                      |  |  |
|---|---------------------------|----|------------------------|--------------------------------------|--|--|
| City: Panama City Beach   | State:                    | FL | ZIP Code: <u>32413</u> | Policy Number:  Company NAIC 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 4/29/24

Clear Photo Three



Photo Four

Photo Four Caption:

Right Side View 4/29/24

Clear Photo Four