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

OMB Centrol 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.

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|---|---|--|--|--|--|--|
| 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.: 648 Melrose 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<br>Lot 88, Ward Creek Phase 1A Parcel ID 32717-150-440                  | mber:   |  |  |  |  |  |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): Residential   |   |  |  |  |  |  |
| A5. Latitude/Longitude: Lat. 30°15'24.94" N Long. 85°52'30.26" 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                 |   |  |  |  |  |  |
| 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): 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 grade:  Non-engineered flood openings:  0 Engineered flood openings:  0 |   |  |  |  |  |  |
| 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) INFO  | 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.:   | 12005C0169 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 I  | 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 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)?  | F.E., State Of Florida, Tirense No. 7004t       |  |  |  |  |  |

| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No 648 Melrose Way  | FOR INSURANCE COMPANY USE   |  |  |  |  |  |
|---|---|--|--|--|--|--|
| City: Panama City Beach State: FL ZIP Code: 32413   | Policy Number:  |  |  |  |  |  |
| State. 12 ZIF Code. 02410   | Company NAIC Number:  |  |  |  |  |  |
| SECTION C - BUILDING ELEVATION INFORMATION (SU  | JRVEY REQUIRED)   |  |  |  |  |  |
| C1. Building elevations are based on:  Construction Drawings* Building Under C A new Elevation Certificate will be required when construction of the building is comple   | Construction*   |  |  |  |  |  |
| C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR A99. Complete Items C2.a–h below according to the Building Diagram specified in Item Benchmark Utilized: NGS BM 46-16-A03V EI.= 8.53' Vertical Datum: NAVD  | A7. In Puerto Rico only, enter meters.  |  |  |  |  |  |
| 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. Conversion of Yes, describe the source of the conversion factor in the Section D Comments area.   | factor used? Yes No  Check the measurement used   |  |  |  |  |  |
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor):  | 18.00  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  feet  meters  |  |  |  |  |  |
| d) Attached garage (top of slab):   | 17.52 ⊠ feet ☐ meters   |  |  |  |  |  |
| <ul> <li>e) Lowest elevation of Machinery and Equipment (M&amp;E) servicing the building<br/>(describe type of M&amp;E and location in Section D Comments area):</li> </ul>   | 17.81 ⊠ feet □ meters   |  |  |  |  |  |
| f) Lowest Adjacent Grade (LAG) next to building:   Natural  Finished  | 17.06 \( \times \) feet \( \times \) meters   |  |  |  |  |  |
| g) Highest Adjacent Grade (HAG) next to building:   Natural  Finished   | 17.32 ⊠ 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 authori information. I certify that the information on this Certificate represents my best efforts to interprete statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 100   | pret the data available. I understand that any  |  |  |  |  |  |
| 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   | HUTHER TO   |  |  |  |  |  |
| Title: Civil Engineer / Vice President  |   |  |  |  |  |  |
| Company Name: SCR & Associates NWFL, Inc  |   |  |  |  |  |  |
| Address: P O Box 958  |   |  |  |  |  |  |
| City: Lynn Haven State: FL ZIP Code: 32444   Digitally signed by Soct C Ruther Ford, P.E. State of Rorida.  |   |  |  |  |  |  |
| Scot C. Rutherford, P.E., State  Of Florida, License No. 70041  Signature: of Florida, License No. 70041  Date: 2024.07.03 15:37:47 -05'00'  Date: 07/01/2024  Date: 07/01/2024  Discusse No. 70041, Discusse No. 70041, Discusse No. 70041, Date: 2024.07.03 15:37:47 -05'00'  Date: 07/01/2024  Discusse No. 70041, Discusse No. 70041, Date: 07/01/2024  Date: 07/01/2024  Discusse No. 70041, Discusse No. 70041, Discusse No. 70041, Date: 07/01/2024                                  |   |  |  |  |  |  |
| Telephone: (850) 265-6979   | enall-scotescraping Seal Here   |  |  |  |  |  |
| Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insu   | rance agent/company, and (3) building owner.  |  |  |  |  |  |
| Comments (including source of conversion factor in C2; type of equipment and location per C **** Engineer or Surveyor will not be responsible for any elevation data that has been page 2 is not valid unless dated and seal on bottom right of page 2. B4). Also in Maj B9. And B10) Base Flood Elevations Shown Hereon as Per Memorandum Prepared Dated January 9, 2023.C2a-h) Where 0.00 appears, it represents N/A. Unable to ad C2.e) Lowest machinery taken from bottom of HVAC unit. | n changed by others. *** Signature on p/Panel # 12005C0190 by Gemini Engineering & Sciences. Inc. |  |  |  |  |  |

| Building Street Address (including Apt., Unit, Suite  | e, and/or Bk | dg. No.) o            | r P.O. Route  | and E        | Box No.: |                | FOR INSURA      | NCE COMPANY USE   |
|---|--------------|-----------------------|---------------|--------------|----------|----------------|-----------------|---|
| 648 Melrose Way  City: Panama City Beach  |              |                       |               | 004          |          |                | Policy Number   | *   |
| City. Parlama City Beach  | State:_      | FL                    | ZIP Code:     | 324          | 13       |                | Company NAI     | C 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), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter meters. |              |                       |               |              |          |                |                 |   |
| Building measurements are based on: Construction Drawings* Building Under Construction* Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.  |              |                       |               |              |          |                |                 |   |
| E1. Provide measurements (C.2.a in applicable measurement is above or below the natural   | Building D   | iagram) f<br>the LAG. | or the follow | ing ar       | nd check | the ap         | propriate boxes | s to show whether the                                       |
| <ul> <li>a) Top of bottom floor (including basement<br/>crawlspace, or enclosure) is:</li> </ul>  | <b>.</b>     |                       | □             | feet         | me       | eters          | above or        | below the HAG.  |
| <ul> <li>b) Top of bottom floor (including basement, crawlspace, or enclosure) is:</li> </ul>   |              |                       | □             | feet         | ☐ me     | eters          | above or        | below the LAG.  |
| E2. For Building Diagrams 6–9 with permanent next higher floor (C2.b in applicable Building Diagram) of the building is:  | flood openi  | ings prov             | ided in Secti |              |          |                | <b>.</b>        |   |
| E3. Attached garage (top of slab) is:   | -            | <u> </u>              |               | feet<br>feet | _        | eters<br>eters | ☐ above or      | <ul><li>□ below the HAG.</li><li>□ below the HAG.</li></ul> |
| E4. Top of platform of machinery and/or equipm servicing the building is:   | nent -       |                       | <u></u>       |              |          | _              | _               |   |
| 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 OWNE   |              |                       |               |              |          |                |                 |   |
| The property owner or owner's authorized repres   | sentative wi | ho compi              | etes Section  | s A, E       | 3. and E |                |                 | <u> </u>  |
| sign here. The statements in Sections A, B, and  Check here if attachments and describe in the  |              |                       | best of my k  | nowle        | edge     |                |                 |   |
| Property Owner or Owner's Authorized Represer   |              |                       |               |              |          |                |                 |   |
| Address:  | ildaro (tqt  |                       | ·             |              | ·        |                | <del></del>     |   |
| City:   |              | ~                     |               |              | State:   |                | ZIP Code:       |   |
| Signature:  |              |                       | Det           | ə:           |          |                |                 |   |
| Telephone: Ext.:  | Email:       | -                     |               |              |          |                | _               |   |
| Comments:   |              |                       |               |              |          |                | - <del></del>   |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |
|   |              |                       |               |              |          |                |                 |   |

| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:   | FOR INSURANCE COMPANY USE                     |  |  |  |  |  |
|--|---|--|--|--|--|--|
| 648 Melrose Way  | Policy Number:                                |  |  |  |  |  |
| City: Panama City Beach State: FL ZIP Code: 32413  | Company NAIC Number:                          |  |  |  |  |  |
| SECTION G - COMMUNITY INFORMATION (RECOMMENDED FOR COMMUN  | ITY OFFICIAL COMPLETION)                      |  |  |  |  |  |
| The local official who is authorized by law or ordinance to administer the community's floodplain in Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign I   | nanagement ordinance can complete pelow when: |  |  |  |  |  |
| 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 AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.   |   |  |  |  |  |  |
| G2.b. A local official completed Section H for insurance purposes.   |   |  |  |  |  |  |
| G3. In the Comments area of Section G, the local official describes specific corrections to t  | he information in Sections A, B, E and H.     |  |  |  |  |  |
| G4. The following information (Items G5–G11) is provided for community floodplain manag  |   |  |  |  |  |  |
| G5. Permit Number: PRSG-202307 430 G6. Date Permit Issued: 1-73.   |   |  |  |  |  |  |
| 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   |   |  |  |  |  |  |
| The local official who provides information in Section G must sign here. I have completed the information to the best of my knowledge. If applicable, I have also provided specific corrections in the Complete to the best of my knowledge.   | mation in Section G and certify that it is    |  |  |  |  |  |
| . 1  | similarità di da di una dedilori.             |  |  |  |  |  |
| NEID Community No.   | · · ·   |  |  |  |  |  |
| Telephone: Ext.: Email:  |   |  |  |  |  |  |
| Address:   |   |  |  |  |  |  |
|  | ZIP Code:                                     |  |  |  |  |  |
| Signature: Date:   | ZIF Code.                                     |  |  |  |  |  |
| Comments (including type of equipment and location, per C2.e; description of any attachments; and Sections A, B, D, E, or H):  *** Engineer or Surveyor will not be responsible for any elevation data that has been charpage 2 is not valid unless dated and seal on bottom right of page 2.        |   |  |  |  |  |  |
| Ok I find and CD.  |   |  |  |  |  |  |
|  |   |  |  |  |  |  |

| Building Street Address (including   |   |   |   |   |
|--|---|---|---|---|
| 648 Melrose Way  | ng Apt., Unit, Suite, ar                        | nd/or Bldg. No.) o                          | or P.O. Route and Box No.:                                    | FOR INSURANCE COMPANY USE   |
| City: Panama City Beach  |   | State: FL                                   | 7ID Code: 22412   | Policy Number:  |
|  |   | <u> </u>                                    | ZIP Code: <u>32413</u>  | Company NAIC Number:  |
|  | (SURVEY NOT RE                                  | QUIRED) (FO                                 | R HEIGHT INFORMATION RINSURANCE PURPOS                        | BES ONLY)   |
| I so deservance mie britalitä 2 ilizi  | tioor neight for insum<br>tenth of a meter in P | ance purposes.<br>Juerto Rico). <i>Re</i> : | Sections A, B, and I must als<br>ference the Foundation Tv    | may complete Section H for all flood zones so be completed. Enter heights to the pe Diagrams (at the end of Section H to complete this section. |
| H1. Provide the height of the to   | op of the floor (as ind                         | icated in Found                             | ation Type Diagrams) above                                    | the Lowest Adjacent Grade (LAG):  |
| a) For Building Diagrams floor (include above-grade subgrade crawlspaces or e  | s 1A, 1B, 3, and 5–9<br>floors only for buildin | . Top of bottom                             |   | meters above the LAG  |
| <ul> <li>b) For Building Diagrams<br/>higher floor (i.e., the floor a<br/>enclosure floor) is:</li> </ul>  | s 2A, 2B, 4, and 6–9<br>bove basement, crav     | . Top of next<br>vispace, or                | [ feet  | meters above the LAG  |
| H2. Is all Machinery and Equip H2 arrow (shown in the Foundation of the Foundation o | ment servicing the buundation Type Diagra       | uilding (as listed<br>ams at end of Se      | I in Item H2 instructions) elevection H instructions) for the | vated to or above the floor indicated by the appropriate Building Diagram?  |
| SECTION I - PRO  | PERTY OWNER (C                                  | OR OWNER'S                                  | AUTHORIZED REPRES   | ENTATIVE) CERTIFICATION   |
| The property owner or owner's a  | authorized representa<br>est of my knowledge.   | ative who compl                             | etes Sections A. B. and U.m.                                  | ust sign here. The statements in Sections ficial completed Section H, they should   |
| ☐ Check here if attachments a  | re provided (including                          | required photo                              | es) and describe each office                                  | mont in the Comments are  |
| Property Owner or Owner's Auti   |   |   | by and describe each allach                                   | ment in the Comments area.  |
|  | Topicocitati                                    |   |   |   |
| Address:   |   |   |   |   |
|  |   |   | State:  | ZID Code:   |
|  |   |   | State:  | ZIP Code:   |
|  |   |   | State:  | ZIP Code:   |
| City:Signature:Telephone:  |   | Email:                                      |   | ZIP Code:   |
| City:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
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| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |
| City:Signature:Telephone:  |   |   |   | ZIP Code:   |

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

See Instructions for Item A6.

| Building Street Address (including Apt., Un 648 Melrose Way | FOR INSURANCE COMPANY USE |    |                        |                |
|---|---------------------------|----|------------------------|----------------|
| City: Panama City Beach                                     | State:                    | FL | ZIP Code: <u>32413</u> | 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 7/1/24

Clear Photo One



Photo Two

Photo Two Caption:

Left Side View 7/1/24

Clear Photo Two

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

Continuation Page

| Building Street Address (including Apt., Ur 648 Melrose Way | 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 7/1/24

Clear Photo Three



Photo Four

Photo Four Caption:

Right Side View 7/1/24

Clear Photo Four