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

OMB No. 1660-0008

Expiration Date: November 30, 2022

# **ELEVATION CERTIFICATE**

Important: Follow the instructions on pages 1-9. 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 Policy Number: Arthur J Klein and Barbara C Klein A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. Company NAIC Number: 27 Bedford Drive City State ZIP Code Palm Coast Florida 32137 A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Lot 52, Sea Colony Subdivision, Phase I, Flagler County, Florida PID# 20-10-31-5365-00010-0520 A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Residential A5. Latitude/Longitude: Lat. 29.626320 Long. -81.200620 Horizontal Datum: X NAD 1927 NAD 1983 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance. A7. Building Diagram Number 1B A8. For a building with a crawlspace or enclosure(s): a) Square footage of crawlspace or enclosure(s) N/A sq ft b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade N/A c) Total net area of flood openings in A8.b N/A sq in d) Engineered flood openings? 

Yes 

No A9. For a building with an attached garage: a) Square footage of attached garage 420.00 sq ft b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade N/A c) Total net area of flood openings in A9.b N/A sq in SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION B1. NFIP Community Name & Community Number B2. County Name B3. State Flagler County Unincorp 120085 Flagler County Florida B4. Map/Panel B5. Suffix B6. FIRM Index **B7. FIRM Panel** B8. Flood B9. Base Flood Elevation(s) Number Date Effective/ Zone(s) (Zone AO, use Base Flood Depth) Revised Date 12035C/0039 E 06-06-2018 06-06-2018 AE 6.00 B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: FIS Profile FIRM Community Determined Other/Source: 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

### **ELEVATION CERTIFICATE**

OMB No. 1660-0008

Expiration Date: November 30, 2022 IMPORTANT: In these spaces, copy the corresponding information from Section A. FOR INSURANCE COMPANY USE Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. Policy Number: 27 Bedford Drive City State ZIP Code Company NAIC Number Palm Coast Florida 32137 SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED) C1. Building elevations are based on: 
Construction Drawings\* Building Under Construction\* X Finished Construction \*A new Elevation Certificate will be required when construction of the building is complete. C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: Local Vertical Datum: NAVD 1988 Indicate elevation datum used for the elevations in items a) through h) below. ☐ NGVD 1929 
☐ NAVD 1988 
☐ Other/Source: Datum used for building elevations must be the same as that used for the BFE. Check the measurement used. a) Top of bottom floor (including basement, crawlspace, or enclosure floor) X feet meters b) Top of the next higher floor 18.3 X feet meters c) Bottom of the lowest horizontal structural member (V Zones only) N/A feet meters d) Attached garage (top of slab) 7.8 X feet meters e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) 8.2 X feet meters f) Lowest adjacent (finished) grade next to building (LAG) 7.0 X feet meters g) Highest adjacent (finished) grade next to building (HAG) 7.5 X feet meters h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support 7.0 X 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 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. Certifier's Name License Number Kimberly Atchison LB#8039, LS#6964 Professional Surveyor & Mapper Company Name Atchison Surveying & Mapping, Inc. Address 16 Lake Success Place City State ZIP Code Palm Coast Florida 32137 Signature Date Telephone Ext. mbelly 04-13-2022 (386) 597-4705 Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner. Comments (including type of equipment and location, per C2(e), if applicable) Equipment listed in section C2(e) is the A/C pad/unit located on the left side of the dwelling/building.

### **ELEVATION CERTIFICATE**

OMB No. 1660-0008 Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURAN	CE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P 27 Bedford Drive	.O. Route and Bo		Policy Number:	
City State Palm Coast Florida	ZIP Code 32137		Company NAIC	Number
SECTION E - BUILDING ELEVATION INFOR FOR ZONE AO AND ZONE	MATION (SUR) A (WITHOUT E	VEY NOT F	REQUIRED)	
For Zones AO and A (without BFE), complete Items E1–E5. If the Certification complete Sections A, B, and C. For Items E1–E4, use natural grade, if available meters.	ilable. Check the	measurem	ent used. In Pue	erto Rico only,
E1. Provide elevation information for the following and check the appropriate highest adjacent grade (HAG) and the lowest adjacent grade (LAG) a) Top of bottom floor (including basement,	iate boxes to sho G).	w whether t	the elevation is	above or below
b) Top of bottom floor (including basement,	-	meters	above or	below the HAG.
crawlspace, or enclosure) is	100	meters		below the LAG.
E2. For Building Diagrams 6–9 with permanent flood openings provided in the next higher floor (elevation C2.b in the diagrams) of the building is		s 8 and/or 9		2 of Instructions),
E3. Attached garage (top of slab) is		meters		below the HAG.
E4. Top of platform of machinery and/or equipment servicing the building is	feet	meters	above or	below the HAG.
E5. Zone AO only: If no flood depth number is available, is the top of the I floodplain management ordinance?  Yes No Unknown	bottom floor elev	ated in acco	ordance with the	
SECTION F - PROPERTY OWNER (OR OWNER'S	S REPRESENTA	ATIVE) CER	TIFICATION	
The property owner or owner's authorized representative who completes sommunity-issued BFE) or Zone AO must sign here. The statements in Section 2015	Sections A. B. an	d F for Zone	a Δ (without a E	EMA-issued or
Property Owner or Owner's Authorized Representative's Name				my knowledge.
Address	у	State	е	ZIP Code
Signature Da	te	Tele	phone	
Comments	-			
			Check he	ere if attachments.

## **ELEVATION CERTIFICATE**

OMB No. 1660-0008 Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy th	e corresponding information	from Section A	EOR INCLIDANCE CONTRACTOR
Building Street Address (including Apt.,	Unit, Suite, and/or Bldg. No.) or	P.O. Route and Box	FOR INSURANCE COMPANY USE  No. Policy Number:
27 Bedioid Drive			i olioy rumbor.
City Palm Coast	State	ZIP Code	Company NAIC Number
	Florida	32137	
	SECTION G - COMMUNITY INF		
The local official who is authorized by lat Sections A, B, C (or E), and G of this Ele used in Items G8–G10. In Puerto Rico o	w or ordinance to administer the evation Certificate. Complete the nly, enter meters.	community's floodpla applicable item(s) ar	ain management ordinance can complete nd sign below. Check the measurement
G1. The information in Section C we engineer, or architect who is an data in the Comments area be	as taken from other documental uthorized by law to certify elevat low.)	tion that has been sig ion information. (Indic	ned and sealed by a licensed surveyor, cate the source and date of the elevation
G2. A community official completed or Zone AO.	Section E for a building located	d in Zone A (without a	FEMA-issued or community-issued BFE)
G3. The following information (Item	ns G4–G10) is provided for comm	nunity floodplain man	agement purposes.
G4. Permit Number	G5. Date Permit Issued		G6. Date Certificate of Compliance/Occupancy Issued
G7. This permit has been issued for:	☐ New Construction ☐ Su	ubstantial Improveme	nt
G8. Elevation of as-built lowest floor (incof the building:			feet meters Datum
G9. BFE or (in Zone AO) depth of floodii	ng at the building site:		feet meters Datum
G10. Community's design flood elevation.			feet meters Datum
Local Official's Name	Ti	itle	
Community Name	Te	elephone	
Signature	Di	ate	
Comments (including type of equipment ar	nd location, per C2(e), if applical	ble)	
			a
			Check here if attachments.

### **BUILDING PHOTOGRAPHS**

**ELEVATION CERTIFICATE** 

See Instructions for Item A6.

OMB No. 1660-0008

Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.

27 Bedford Drive

City

State

Palm Coast

State

FOR INSURANCE COMPANY USE

Policy Number:

Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

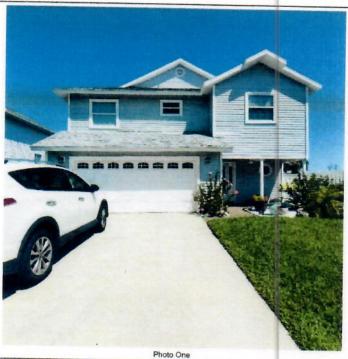


Photo One Caption Front View Photo Taken on 4/12/2022

Clear Photo One



Photo Two

Photo Two Caption Left Side View

Photo Taken 4/12/2022

Clear Photo Two

## **BUILDING PHOTOGRAPHS**

### **ELEVATION CERTIFICATE**

Continuation Page

OMB No. 1660-0008

Expiration Date: November 30, 2022

IMPORTANT: In these services			Expiration Date: November 30, 2022	
IMPORTANT: In these spaces, copy the corresponding information from Section A.  Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.  27 Bedford Drive			FOR INSURANCE COMPANY USE	
			Policy Number:	
City Palm Coast	State	ZIP Code	Company NAIC Number	
	Florida	32137		

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.



Photo Three

Photo Three Caption

Right Side View Photo Taken on 4/12/2022

Clear Photo Three



Photo Four

Photo Four Caption

Rear View

Photo Taken on 4/12/2022

Clear Photo Four

01-08-2024 9:57:05 AM	Rcvd photos dated 12/22/23, apprvd NB eff 02/01/2024 STD 30DW from PR date 1/2/24, addresses match for prim res, EC applied	SHELBIA FOUNTAIN	
01-04-2024 6:42:37 AM	photos uploaded	CRYSTAL JOY WOHLFORD	
01-02-2024 8:30:03 AM	Agent task: Needs Photos. UW Note: Please provide photos of the front and back of the building, including the number of floors and the foundation. The photos must be taken within 90 days of submission. Also, provide the date the photos were taken.	SHELBIA FOUNTAIN	
01-02-2024 8:28:52 AM	NEED: current/dated photos	SHELBIA FOUNTAIN	







Photos taken 12/20/2023 for wind mitigation report

# National Flood Hazard Layer FIRMette



Basemap Imagery Source: USGS National Map 2023

#### Legend SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT Without Base Flood Elevation (BFE) With BFE or Depth Zone AE, AO, AH, VE, AR SPECIAL FLOOD **HAZARD AREAS** Regulatory Floodway 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X **Future Conditions 1% Annual** Chance Flood Hazard Zone X Area with Reduced Flood Risk due to Levee. See Notes. Zone X OTHER AREAS OF FLOOD HAZARD Area with Flood Risk due to Levee Zone D NO SCREEN Area of Minimal Flood Hazard Zone X Effective LOMRs OTHER AREAS Area of Undetermined Flood Hazard Zone D - - Channel, Culvert, or Storm Sewer **GENERAL** STRUCTURES | LILLI Levee, Dike, or Floodwall 20.2 Cross Sections with 1% Annual Chance 17.5 Water Surface Elevation **Coastal Transect** ---- 513 ---- Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary **Coastal Transect Baseline** OTHER **Profile Baseline FEATURES** Hydrographic Feature Digital Data Available

No Digital Data Available MAP PANELS Unmapped

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below.

an authoritative property location.

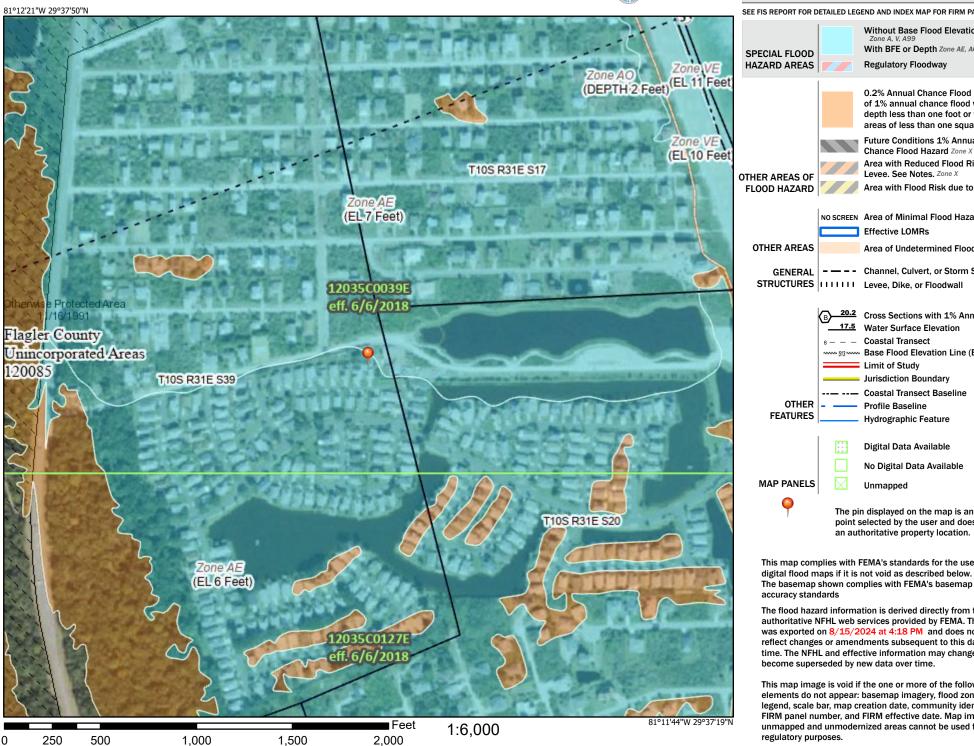
The pin displayed on the map is an approximate

point selected by the user and does not represent

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 8/15/2024 at 4:18 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

accuracy standards

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.





Date Mailed: 01-08-2024

### AUTO CLUB SOUTH INSURANCE COMPANY PO Box 2057 Kalispell MT 59903 USA

https://www.acg.aaa.com/ (800) 610-0865

NAIC# : 41041

PROPERTY ADDRESS #: 27 BEDFORD DR, Palm Coast, FL, 32137 POLICY FORM: Dwelling Policy

POLICY #: FLD1041002334 POLICY DECLARATIONS TYPE: New Policy Declarations

NFIP POLICY #: 1041002334

POLICY TERM: 02-01-2024 (12:01 AM) - 02-01-2025 (12:01 AM) RATE CATEGORY: RatingEngine

POLICY ISSUED BY: AUTO CLUB SOUTH INSURANCE COMPANY

PAYOR: BARBARA KLEIN

INSURED NAME & MAILING ADDRESS AGENT CONTACT INFORMATION

BARBARA KLEIN
27 Bedford Dr,
ACG SOUTH INSURANCE AGENCY LLC

Po Box 31087, ST AUGUSTINE 5814, Tampa, FL, 33631

Phone: 8008914222

### FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your policy. THIS IS NOT A BILL.

### Policy Coverages & Endorsements

COVERAGE DEDUCTIBLE

 Building
 \$ 250,000
 \$ 1,250
 \$ 2,518

 Contents
 \$ 100,000
 \$ 1,000
 Total Annual Payment

Coverage limitations may apply. See your Policy Form for details.

Includes Premium, Discounts, Fees, and Surcharges

Property Information		Premium Calculations		
		COMPONENTS OF THE TOTAL	PREMIUM	
Primary Residence	YES	Building Premium:	\$ 1,381	
Building Occupancy	Single Family	Contents Premium:	\$ 1,114	
Building Description	Main House/Building	Increased Cost of Compliance (ICC) Premium:	\$ 47	
First Floor Height (FFH)	1	Community Rating System Discount:	\$ (469.00)	
Method Used to Determine FFH	EC	Full-Risk Premium:	\$ 2,073	
Property Description	Slab on Grade (non-elevated), 2 Floors,	Discounted Premium:	\$ 2,073	
Property Description	Frame	Fees and Surcharges:		
Date of Construction	12-31-1987	Reserve Fund Assessment:	\$ 373	
Prior NFIP Claims	0 Claim(s)	HFIAA Surcharge:	\$ 25	
Your property's NFIP flood	claims history can affect your premium.	Federal Policy Fee:	\$ 47	
		<b>Total Premium</b>	\$ 2,518	

#### **ADDITIONAL INTERESTS**





## STANDARD FLOOD INSURANCE APPLICATION

AUTO CLUB SOUTH INSURANCE COMPANY

https://www.acg.aaa.com/

(800) 610-0865

PO Box 2057 Kalispell MT 59903 USA

**Application Number** Date **Effective Date Expiration Date** Waiting Period Standard - 30 Day Wait 01-02-2024 FLD1041002334 02-01-2024 02-01-2025 Insured Name(s) Property Address Mailing Address & Phone Agency Name, Address & Phone BARBARA KLEIN 27 Bedford Dr, Palm Coast, FL, 32137 27 BEDFORD DR, 32137, Palm Coast, PO BOX 31087, Tampa, FL, 33631 Flagler, FL Home Phone: Email:correspondence@acg.aaa.com Work Phone: Property Address Type:Location Phone Number:8008914222 Cell Phone: (910) 409-9065 Agent Name: ACG SOUTH INSURANCE AGENCY LLC Email:BARBCKLEIN@GMAIL.COM Applicant Type:INDIVIDUAL **Prior Company NAIC:** Other Policy Number: **Prior Policy Number: Potential Duplicate Policy: Prior Company Name:** Renewal Billing: **Current Community Information** Community Name:FLAGLER COUNTY \* Community Number:120085 **Prior Community Information** Map Panel:0039 **Community Number:** Map Panel Suffix:E Map Panel: Current Flood Zone:X Map Panel Suffix: Current Base Flood Elevation(BFE):7 Flood Zone: FIRM Date:02-05-1986 FIRM Date:02-05-1986 Program:FLOODREGULAR Has This Property Been Remapped?: **Program Status: Map Revision Date:** County:Flagler Current Map Date:06-06-2018 Rating Map Date: **Prior Policy Information** Is this a new purchase (within the last year)?:NO **Prior Owner Policy Number: Construction Date** Date of Original Construction:12-31-1987 Prior Owner Company Name: Did the applicant have a prior NFIP policy for **Building Substantially Improved:**NO the building that lapsed?: Post-FIRM Construction:YES Was the policy receviing a PRE-FIRM or **Substantial Improvement Date:** Newly Mapped disocount?: **Building is on list of Historic Buildings:** Mapped discount when it lapsed?: Did the Policy lapse for a valid reason?: Occupancy Information Occupancy Type:Single Family Is the insured a small business with **Building Description:** less than 100 employees?: Is the insured a nonprofit entity?:NO Is this the Applicant's Primary

Date:

Residence:

YES





## STANDARD FLOOD INSURANCE QUOTE

PO Box 2057 Kalispell MT 59903 USA

AUTO CLUB SOUTH INSURANCE COMPANY

https://www.acg.aaa.com/

(800) 610-0865

						,	
Date	Applicat	ion Number	Effective Date	Expiration Date	Waiting Period		
01-02-2024	FLD1041	002334	02-01-2024	02-01-2025	Standard - 30 Day Wait		
Building Information	ı		Bui	lding Located Over Water:Not over Water			
Building Located In	CBRS/OPA:NO		Bui	lding in Course of Construction:NO			
CBRS/OPA Designat			Bui	Iding Construction Type:Frame			
	*	WS issue an official determination	Cor	nstruction Type Description:			
	outside the system unit	or OPA?:		imated Building Replacement Cost:600000			
Is the building use co			-	placement Cost Value Returned by FEMAS	340703		
protected area purpo	se::			al sq. footage of building:2168			
Prior NFIP Claims: Building Severe Repe	stitiva I oss (SDI )			al # of floors in building:2			
Property:	tuive Loss (SKL)			al # of units in building:1			
Property on NFIP SR	PL list Document(s)			at floor is the unit located on?:			
provided indicating n				mber of Detached Structures:0			
Coverage Req'd for I			Building Located on Federal Land:  Is the policy force-placed by the lender?:				
Coverage Keq u for 1	disaster Assistance:		15 t	ne poncy force-placed by the lender::			
Foundation Informat				bilehome/Travel Trailer Information			
Foundation:Slab on C				Permanent Foundation:			
Enclosure/Crawlspac				chored By:			
Number of Elevators			Ser	ial Number:			
Venting Information	(excluding V-Zones)		Are	ea of Permanent Openings (Sq. In.):			
Enclosure/Crawlspac	e Has Valid Flood Oper	nings:		s Engineered Openings:			
Number of Openings	:		1146	Engineered Openings.			
			Doe	es the building contain machinery and			
	Equipment and Applian	nces	equ	ipment servicing the building?:			
Does the building con	==	on?•	Is a	ll machinery and equipment servicing			
Are an appnances ele	vated above the first flo	01::	the building, located inside or outside the				
				lding, elevated above the first floor?: NO			
<b>Elevation Certificate</b>	Information		Flo	odproofing Certificate:			
<b>Elevation Certificate</b>				od Proofing Elevation:			
<b>Elevation Certificate</b>	Date:04-13-2022			vest (Rating) Floor Elevation:			
Diagram Number:1B				vation Certificate First Flood Height:			
Top of Bottom Floor:				MA First Floor Height:1			
Top of Next Higher F				st Floor Height Method Used:EC			
Lowest Adjacent Gra	ide (LAG):7						
Premium Calcu	ulations						
RISK RATING 2.0	COVERAGE	DEDUCTIBLE		COMPONEN	NTS OF THE TOTAL	AMOUNT DUE	
Building	250,000.00	1,250.00			Building Premium:	\$ 1,381.0	
Content	100,000.00	1,000.00			Content Premium:	\$ 1,114.0	
	•			Increased	Cost of Compliance (ICC) Premium		
				Mercusee	Mitigation Discount:		
				,	<u> </u>		
				(	Community Rating System Reduction:		
					Full Risk Premium:		
					Annual Increase Cap Discount:	\$ 0.0	
					P E' P'		

Signature of Insurance Agent/Producer

Date

 $Signature\ of\ Policy\ Holder\ (Optional)$ 

Date





\$ 0.00

\$ 2,073.00

\$ 373.00

\$ 25.00

\$ 47.00

0.00

\$ 2,518.00

Pre-Firm Discount:

Discounted Premium:

HFIAA Surchange:

Federal Policy Fee:

Probation Surcharge:

**Total Quoted Premium** 

Reserve Fund Assessment:

