

CAROL CHADWICK, P.E.

Civil Engineer

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September 3, 2026

Josh Anderson

386.867.2283

janderson2283@gmail.com

re: ELEVATION LETTER – 3220 NW LAKE JEFFERY ROAD, LAKE CITY, FL

As requested, I inspected the building site for the proposed construction at the above referenced site. Per the SRWMD Flood Report, there are both wetlands and a floodplain present on the site; however, the home will be placed in zone X. The topography of the site drains to the west. Refer to attached site plan by others for the location of the home.

The finished floor elevation of the home shall be 32" above the adjacent ground for the entire perimeter of the foundation. The finished floor of the home will be below required elevation of one foot above the adjacent road.

I certify that the minimum finished floor elevation listed above will protect the structure against water damage from a base flood event, as defined in Article 8 of the Land Development Regulations.

Should you have any questions, please don't hesitate to contact me.

Respectfully,

Digitally signed by
Carol Chadwick
DN: c=US,
o=Florida,
dnQualifier=A0141
0D0000018D463B4
E7500032FEE,
cn=Carol Chadwick
Date: 2026.09.03
12:32:39 -04'00'

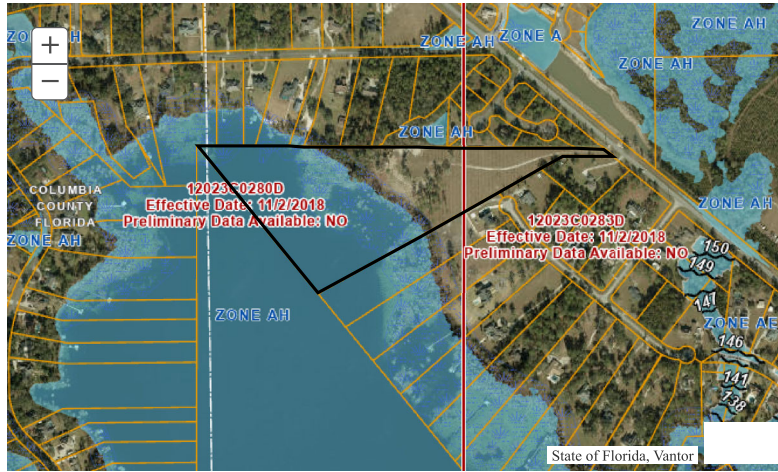
Carol Chadwick, P.E.

attachments: SRWMD Flood Report & site plan by others

This item has been digitally signed and sealed by Carol Chadwick, P.E. on the date adjacent to the seal. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copies.

CC Job #FL26438

EFFECTIVE FLOOD INFORMATION REPORT



Location Information

County: **COLUMBIA**
Parcel: **233S1602272060**
Flood Zone: **AH, X**
Flood Risk: **HIGH**

1% Annual Chance Base Flood Elev* **134.4 (feet)**
10% Annual Chance Flood Elev* **Not Available**
50% Annual Chance Flood Elev* **Not Available**

* Flood Elevations shown on this report are in NAVD 88 and are derived from FEMA flood mapping products, rounded to the nearest tenth of a foot. For more information, please see the note below

Legend with Flood Zone Designations

	1% Flood - Floodway (High Risk)		Area Not Included		CrossSections		Wetlands
	1% Flood - Zone AE (High Risk)		SFHA Decrease		County Boundaries		
	1% Flood - Zone A (High Risk)		SFHA Increase		FIRM Panel Index		
	1% Flood - Zone VE (High Risk)		Depressions		Parcels		
	0.2% Flood-Shaded Zone X (Moderate Risk)		Base Flood Elevations (BFE)		River Marks		

Supplemental Information

Watershed	Map Effective Date	11/2/2018	Special Flood Hazard Area	Yes
FIRM Panel(s)	12023C0280D			

Anywhere it can rain, it can flood
Know your risk.

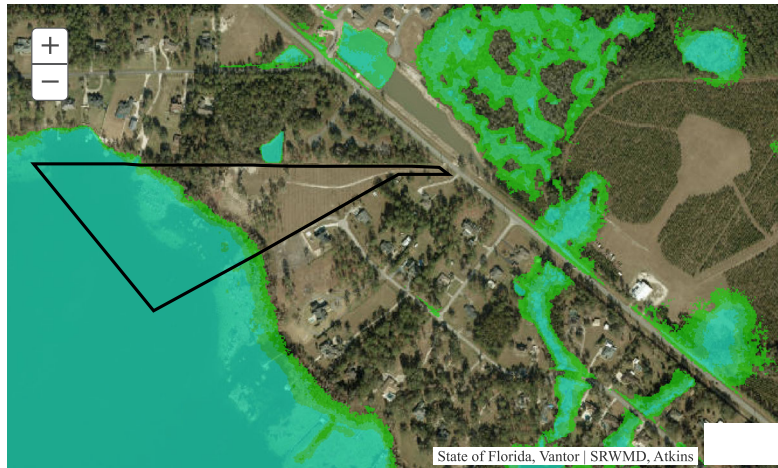


www.srwmdfloodreport.com

The information herein represents the best available data as of the effective date shown. Reliance on the Information is done solely at your own risk. The District makes no warranty, representation or guaranty as to the content, accuracy, timeliness or completeness of the Information. Users of the data should refer to the [District's full Disclaimer](#).

The Federal Emergency Management Agency (FEMA) Flood Map Service Center maintains the database of Flood Insurance Studies and Digital Flood Insurance Rate Maps, as well as additional information such as how the Base Flood Elevations (BFEs) and/or floodways have been determined and previously issued Letters of Map Change. Requests to revise flood information may be provided to the District during community review periods, or through the appropriate process with FEMA Change Your Flood Zone Designation | FEMA.gov. Information about flood insurance may be obtained at www.floodsmart.com

1% ANNUAL CHANCE FLOOD DEPTH



Location Information

County: **COLUMBIA**
Parcel: **233S1602272060**
Flood Zone: **AH, X**
Flood Risk: **HIGH**

1% Annual Chance Base Flood Elev* **134.4 (feet)**

Legend 1% Annual Chance Flood Depth in Feet

	Less Than 1		1 - 2		3 - 5		6 - 10
	11 - 20		More Than 20				

Supplemental Information

Watershed	Upper Suwannee	Map Effective Date	11/2/2018	Special Flood Hazard Area	Yes
FIRM Panel(s)	12023C0280D				

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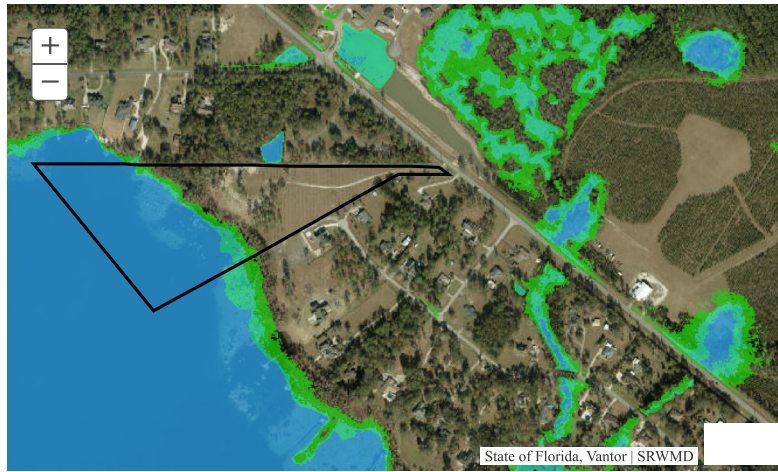


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10% ANNUAL CHANCE FLOOD DEPTH



Location Information

County: **COLUMBIA**
 Parcel: **233S1602272060**
 Flood Zone: **AH, X**
 Flood Risk: **HIGH**

10% Annual Chance Base Flood Elev* **Not Available**

Legend 10% Annual Chance Flood Depth in Feet

Less Than 1 1 - 2 3 - 5 More Than 5

Anywhere it can rain, it can flood
 Know your risk.

Supplemental Information

Watershed	Upper Suwannee	Map Effective Date	11/2/2018	Special Flood Hazard Area	Yes
FIRM Panel(s)	12023C0280D				

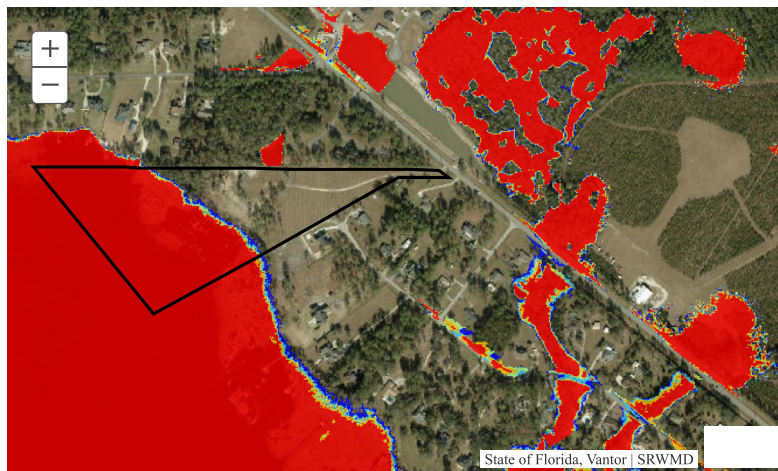


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PERCENT CHANCE OF FLOODING OVER 30 YEAR PERIOD



Location Information

County: **COLUMBIA**
 Parcel: **233S1602272060**
 Flood Zone: **AH, X**
 Flood Risk: **HIGH**

Legend Percent Chance of Flooding Over 30 Year Period

Less Than 5% 5 - 10% 10 - 20% 20 - 25%
 25 - 50% 50 - 75% 75 - 85% 85 - 100%

Anywhere it can rain, it can flood
 Know your risk.

Supplemental Information

Watershed	Upper Suwannee	Map Effective Date	11/2/2018	Special Flood Hazard Area	Yes
FIRM Panel(s)	12023C0280D				

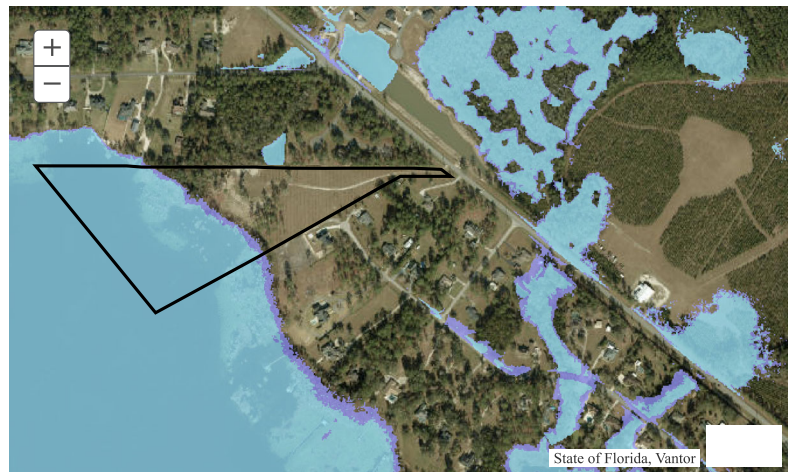


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ANNUAL PERCENT CHANCE OF FLOODING



Location Information

County: **COLUMBIA**
Parcel: **233S1602272060**
Flood Zone: **AH, X**
Flood Risk: **HIGH**

Legend Percent Annual Chance of Flooding



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Supplemental Information

Watershed	Upper Suwannee	Map Effective Date	11/2/2018	Special Flood Hazard Area	Yes
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Base Flood Elevation (BFE)

The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

A

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.

AE, A1-A30

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

AH

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Usually areas of ponding with flood depths of 1 to 3 feet. Base Flood Elevations are determined.

AO

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Usually areas of sheet flow on sloping terrain with flood depths of 1 to 3 feet. Base Flood Elevations are determined.

Supplemental Information:

10%-chance flood elevations (10-year flood-risk elevations) and 50%-chance flood elevations (2-year flood-risk elevations), are calculated during detailed flooding studies but are not shown on FEMA Digital Flood Insurance Rate Maps (FIRMs). They have been provided as supplemental information in the Flood Information section of this report.

AE FW (FLOODWAYS)

The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood (1% annual chance flood event). The floodway must be kept open so that flood water can proceed downstream and not be obstructed or diverted onto other properties.

Please note, if you develop within the regulatory floodway, you will need to contact your Local Government and the Suwannee River Water Management District prior to commencing with the activity. Please contact the District at 800.226.1066.

VE

Areas with a 1% annual chance of flooding over the life of a 30-year mortgage with additional hazards due to storm-induced velocity wave action. Base Flood Elevations (BFEs) derived from detailed analyses.

X 0.2 PCT (X Shaded, 0.2 PCT ANNUAL CHANCE FLOOD HAZARD)

Same as Zone X; however, detailed studies have been performed, and the area has been determined to be within the 0.2 percent annual chance floodplain (also known as the 500-year flood zone). Insurance purchase is not required in this zone but is available at a reduced rate and is recommended.

X

All areas outside the 1-percent annual chance floodplain are Zone X. This includes areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.

LINKS

FEMA:

<http://www.fema.gov>

SRWMD:

<http://www.srwmd.state.fl.us>

CONTACT

SRWMD
9225 County Road 49
Live Oak, FL 32060

(386) 362-1001

Toll Free:
(800) 226-1066

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