

CAROL CHADWICK, P.E.

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August 10, 2026

**re: ELEVATION LETTER – 224 SW ZINNIA GLEN, FORT WHITE, FL**

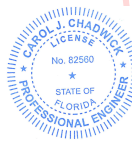
As requested, I inspected the building site for the proposed construction at the above referenced site. Per the attached SRWMD Flood Report, no floodplains or wetlands are present on the property. Refer to attached site plan by others for the location of the home. The topography of the site drains to a low point at the northwest corner of the site and then to the north.

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: 2026.08.10  
11:57:29 -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 #FL26412

# EFFECTIVE FLOOD INFORMATION REPORT



## Location Information

County: **COLUMBIA**  
Parcel: **136S1709696130**  
Flood Zone: **X**  
Flood Risk: **LOW**

1% Annual Chance Base Flood Elev\* **Not Available**  
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 (HighRisk)             | SFHA Increase              | FIRM Panel Index  |          |
| 1% Flood - Zone VE (HighRisk)            | Depressions                | Parcels           |          |
| 0.2% Flood-Shaded Zone X (Moderate Risk) | BaseFlood Elevations (BFE) | River Marks       |          |

## Supplemental Information

|               |                    |          |                           |    |
|---------------|--------------------|----------|---------------------------|----|
| Watershed     | Map Effective Date | 2/4/2009 | Special Flood Hazard Area | No |
| FIRM Panel(s) | 12023C0485C        |          |                           |    |

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



[www.srwmdfloodreport.com](http://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](http://www.floodsmart.com)

## 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:

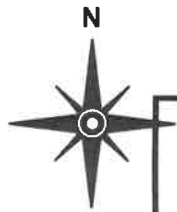
<http://www.srwmd.state.fl.us>

## CONTACT

SRWMD  
9225 County Road 49  
Live Oak, FL 32060

(386) 362-1001

Toll Free:  
(800) 226-1066



660'

Existing Driveway

Zinnia Glen

Proposed Well

FW

99'

192'

32X62  
New Home

Front

422'

Proposed  
Septic

527'

Existing Shop

Keith Camilo  
TBD SW Zinnia Glen Ft White  
Parcel: 13-6S-16-09696-130

Scale 1" = 100'  
Tustenuggee Plantation  
Unit 2 Lot 30

  
Brody Pack  
7/15/26

662'