



**AGENDA  
HARBOR AND WATERWAYS BOARD MEETING  
MONDAY, NOVEMBER 10, 2025  
5:30 PM  
DESTIN CITY HALL ANNEX CHAMBERS**

- 1. CALL TO ORDER/ROLL CALL/PLEDGE OF ALLEGIANCE**
- 2. AGENDA APPROVAL**
- 3. APPROVAL OF MINUTES**
- 4. CURRENT BUSINESS**
  - A) 5 Cross Court Residential Marine Construction, HWB-001693-2025**
- 5. PUBLIC COMMENTS**
- 6. NEXT MEETING DATE: TBD**

**Any person requiring a special accommodation at this hearing because of a disability or physical impairment should contact the City Clerk at (850) 837-4242 at least 48 hours prior to the hearing. If a person decides to appeal any decision made with respect to any matter considered at such meeting, such person will need a record of the proceeding and for such purpose may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is to be based. (Sec. 286.0105, Florida Statutes)**

## CITY OF DESTIN – COMMUNITY DEVELOPMENT



# AGENDA ITEM

**MEETING DATE:** November 10, 2025  
**BOARD/COMMITTEE:** Harbor & Waterways Board  
**TYPE OF AGENDA ITEM:** Action Item  
**OUTLINE NUMBER:** 4.A.

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**TO:** Harbor & Waterways Board

**THRU:** Kimberly Kopp, City Attorney  
David Prichard, Community Development Director

**FROM:** Daniel Butler, Principal Planner

**DATE:** November 10, 2025

**SUBJECT:** 5 Cross Court Residential Marine Construction, HWB-001693-2025

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## **I. BACKGROUND:**

On August 4, 2025, Justin Goff, on behalf of the Goff Family Trust, submitted a Harbor and Waterways Board Application for the removal of an existing dock and the construction of a new residential dock. The application, HWB-001658-2025, was applied for under a commercial marina in error, and was later applied for under HWB-001693-2025.

During review of the application, it was determined that the proposed dock and boathouse extended approximately 95.6 linear feet (LF) from the Mean High-Water Line (MHWL). Per the City of Destin ***Land Development Code (LDC) Section 11.05.01.F***, docks may not be constructed to a length greater than 20% of the width of the waterway.

***LDC Section 11.05.01.F*** states the following: *No new or existing dock shall be constructed or modified such that the length of any pier as completed is greater than 20 percent of the width of the Harbor or waterway at the place where the pier is located, or out 200 feet, whichever is less, except in Choctawhatchee Bay.*

The waterway at the proposed location (Marler Bayou), according to the site plan, is 381.9 LF wide. Accordingly, the maximum allowable dock length is 20% of that width, or 76.38 LF. As a result, the applicant resubmitted plans to comply with the regulation above, proposing a dock measuring approximately 76 LF in total.

The applicant seeks a recommendation for approval from the Harbor and Waterways Board for a residential marine construction project proposing a new residential dock with:

Total Square Feet: 2,300 SF  
 Total Number of Piers or Docks: 1  
 Total Length: 76  
 Total Slip Density: 2  
 Located in the Destin Harbor: No

## **II. DISCUSSION:**

The applicant requests Harbor and Waterways Board review for residential marine construction located at 5 Cross Court.

The Harbor and Waterways Board is being asked to review the proposed marine project per Land Development Code **Section 11.05.01 - General regulations; prohibitions** and **Section 11.05.02 – Permitting procedures**. Below are Staff’s findings with respect to **Section 11.05.01** and **Section 11.05.02**; items not applicable to this project are marked “Not Applicable.”

**11.05.01. General regulations; prohibitions.** *This article establishes and regulates procedures and standards by which the City controls and regulates development, construction and activities within and contiguous to the harbor and waterways of Destin. The following regulations and prohibitions shall apply to the harbor and waterways of Destin:*

- A. No person shall construct or add to an existing dock, seawall, bulkhead, mooring or piling, modify an existing submerged land lease, or conditions thereto, or conduct dredge or fill operations in, or contiguous to, the Harbor or waterways of Destin without first obtaining the proper authorization from the appropriate federal, state and City agencies.  
**Staff response:** *The applicant has submitted for authorization from all appropriate agencies. However, the submittals sent to agencies consisted of the original plans containing a 95 LF dock. Staff has reached out to the agencies involved. United States Army Corps of Engineers (USACE) will require the applicant to resubmit new plans illustrating the 76 LF dock. Additionally, while FDEP will not require a full resubmittal, they will require that the applicant provide them with the updated plans, illustrating a 76 LF dock.*
- B. The addition or modification of a boat lift or pilings within an existing legal and conforming boat slip shall not require the review of the Harbor and Waterways Board or the City Council. Rather, a copy of the U.S. Army Corps of Engineers permit, DEP permit, and a homeowner's association approval (if applicable) shall accompany a completed application for a building permit, provided no additional slips are created.  
**Staff response:** *Not applicable.*
- C. No fish carcasses and debris shall be discharged into the Harbor or waterways of Destin.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*
- D. No person who maintains or operates a dock shall allow or permit the disposal of fish carcasses, litter, waste petroleum products or other pollutants into the Harbor or waterways of Destin. Trash disposal receptacles shall be anchored to each dock to ensure compliance with the provisions of this article.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of*

*Destin and shall be adhered to.*

- E. No fuel or oil shall be willfully or knowingly discharged in the Harbor or waterways of Destin. No dock which sells fuel or oil shall be constructed, operated or maintained in the Harbor or waterways of Destin unless an oil abatement plan, in accordance with Coast Guard guidelines, is available at each dock. The Destin Harbor and Waterways Board shall review and recommend approval or disapproval of each oil abatement plan to the City Council, which shall have approval authority. Each existing dock which sells fuel or oil shall develop and have approved an oil abatement plan acceptable to the City. All new docks which sell fuel or oil shall develop and have an approved oil abatement plan, which is acceptable to the City, prior to receiving a building permit from the City.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to. Additionally, this is a proposed residential dock; therefore, no fuel/oil shall be sold here.*
- F. No new or existing dock shall be constructed or modified such that the length of any pier as completed is greater than 20 percent of the width of the Harbor or waterway at the place where the pier is located, or out 200 feet, whichever is less, except in Choctawhatchee Bay.  
**Staff response:** *Proposed construction will be 76 LF total. The Width of Marler Bayou at this location is approximately 381.9 LF. 20% of 381.9 LF is 76.38 LF. Therefore, the proposed dock is within the allowable length.*
- G. No piling(s) shall be added to the waterward end of any pier which piling(s) would make the total length of the dock more than 200 feet, or 20 percent of the waterway, whichever is less, except in Choctawhatchee Bay.  
**Staff response:** *Proposed construction will be 76 LF total. The Width of Marler Bayou at this location is approximately 381.9 LF. 20% of 381.9 LF is 76.38 LF. Therefore, the proposed dock is within the allowable length.*
- H. No vessel shall be moored or docked on the waterward end of any pier of the maximum legal length, as determined pursuant to subsection F above, for more than 72 hours.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*
- I. No dock shall be constructed which permits the commercial docking of boats with on-board toilets unless the dock is equipped with a sewage pump-out.  
**Staff response:** *Not applicable.*
- J. No dock shall be constructed which permits the docking of a live-aboard unless such vessel has an operable holding tank.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*
- K. No boat shall be moored in the Harbor or waterways of Destin such that it constitutes a hazard to navigation.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*
- L. No dock shall be constructed such that it constitutes a hazard to navigation.  
**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*
- M. Excepting docks connected to uplands zoned SHMU, or those located on Choctawhatchee Bay, no dock shall be longer than the width, at the mean high-water line, of the lot to which the dock is attached.  
**Staff response:** *Total waterfront footage is approximately 242 LF. The proposed total length of new dock construction is less than the width of the lot at the MHWL.*

- i. For those docks connected to uplands zoned SHMU, or those located on Choctawhatchee Bay, a dock may be constructed to a length of 1.5 times the width of the property at the mean high-water line, provided the length of the dock does not exceed the maximum length established by paragraphs F and G above.

**Staff response:** *Not applicable.*

- ii. For the purpose of this subsection, lots may be combined with neighboring lots. However, no dock may exceed the limitations specified in subsection F above.

**Staff response:** *Not applicable.*

- N. No dock shall be constructed or modified such that slip density exceeds one slip per eight linear feet of waterfront footage except that, on canals, no lot may have more than one slip per 45 linear feet of waterfront. However, all lots riparian to a canal shall be entitled to at least two slips on the canal.

**Staff response:** *The total waterfront footage is approximately 242 LF. The proposed dock construction will only have 2 slips, which will not exceed the one slip per eight linear feet maximum requirement.*

- O. No boat or vessel, entering into, exiting, or operating within Destin Harbor shall operate at such speed that would create a wake that endangers other boats or vessels, swimmers or other people within Destin Harbor, or would contribute to any adjacent land erosion.

**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*

- P. No heated or cooled water may be emitted into the Harbor, waterways, or the Harbor canals other than from a boat.

**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*

- Q. No pier shall extend more than six feet into a canal right-of-way.

**Staff response:** *Not applicable.*

- R. No discharge of water shall contain phosphorous or any other substance likely to cause a violation of the water quality standards specified in Chapter 17-302, Florida Administrative Code.

**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*

- S. No dock or vessel shall be placed within the 25-foot setback of a property line without providing prior written notification to the adjoining landowners and requesting their response. Any objections received from the adjoining property owners will be considered by the Harbor and Waterways Board in their recommendations to the City Council.

**Staff response:** *Construction is proposed to be 25-foot setback from the property line; however, Staff sent the provided Adjacent Property Notification to the neighboring properties on October 10, 2025. As proposed, the riparian rights of others are not interfered with.*

- T. No dock shall unreasonably interfere with the riparian rights of others.

**Staff response:** *Construction is proposed within the 25-foot setback of the property line, Staff sent the provided Adjacent Property Notification to the neighboring properties on September 5<sup>th</sup>, 2025. As proposed, the riparian rights of others are not interfered with.*

- U. No dock of 100 feet or longer shall be constructed unless a white navigation/security night-

light is installed at the furthest point seaward on said dock and such light is to be illuminated continuously from dusk to dawn every night of the year. All existing docks 100 feet or longer shall install and operate a navigation/security light pursuant to this subsection. Each light shall be installed within 90 days after adoption of this Code.

**Staff response:** *Not applicable.*

- V. No commercially operated boat docking facilities shall be permitted or operated unless equipped with firefighting facilities as specified by the City.

**Staff response:** *Not applicable.*

- W. No construction shall be allowed, which violates any provision of the Standard Building Code, as adopted by the City.

**Staff response:** *Applicant must obtain an approved Marine Construction Permit prior to any construction.*

- X. No electrical or water service upon any dock shall be installed unless a permit is obtained from the Planning Department and Building Department for that service.

**Staff response:** *Applicant must obtain an approved Marine Construction Permit prior to any construction.*

- Y. No person, while operating a boat within the or waterways of Destin shall allow or permit the disposal of fish carcasses, litter, waste, petroleum products or other pollutants into the Harbor or waterways of Destin from such boats.

**Staff response:** *This regulation applies to all users of the harbor and waterways of Destin and shall be adhered to.*

- Z. No lot, or multi-contiguous lots, with less than 50 feet of waterfront footage shall be allowed individual docks, unless they are parallel to the shoreline. However, docks may be allowed under the provisions of subsection **11.05.01.M.2**.

**Staff response:** *Not applicable.*

Pursuant to **Section 11.05.03, Land Development Code (LDC)**, all construction shall be inspected by the City Building Inspector for compliance with applicable building codes. The applicant shall be responsible for the condition and repair of permitted docks and failure to maintain said docks in a safe condition shall constitute grounds for revocation of the permit.

### **PUBLIC COMMENT:**

Staff received concerned comments from the public regarding the variance application, which proposed to build the dock longer than the maximum length allowed by the LDC. However, the applicant has since withdrawn the variance application and is proposing to construct a dock that is a length allowed by the LDC.

**A. Link to Strategic Goals / Objectives:** IV. Enhanced quality of life and safety for families.

**B. Effect on Budget (EOB):** N/A

**C. Level of Service (LOS):** N/A

**D. Legislative Sponsor:**

**E. Business Impact Statement:**

### **III. CONCLUSION:**

The applicant requests the Harbor and Waterways Board recommendation for approval for a residential marine construction project located at 5 Cross Court. The applicant has provided the

Environmental Resource Permit from the Florida Department of Environmental Protection (FDEP), Permit No. 0462835-001-EI/46, as well as the USACE permit, number SAJ-2025-02066. However, the submittals sent to agencies consisted of the original plans containing a 95 LF dock. Staff has reached out to the agencies involved, and USACE will require the applicant to resubmit new plans illustrating the 76 LF dock, while FDEP will not require a full resubmittal, but they will require that the applicant provide them with updated plans, illustrating a 76 LF dock.

City Staff has reviewed the application and determined that the revised plans comply with **LDC Section 11.05.00, Marina Siting**, and the Coastal Management Element of the City's Comprehensive Plan (**Coastal Management Element Policy 6-1.1.6**).

**IV. RECOMMENDED MOTION:**

I move that the Harbor and Waterways Board recommend that City Council approve the proposed residential marine construction project located at 5 Cross Court, for the removal of the existing dock and the construction of a new residential dock, measuring 76 LF in length, with two boat slips and a roof overhang, with the following conditions:

1. Both revised Federal and State approvals illustrating the reduced dock length of 76 LF shall be submitted with the Marine Construction Permit application; and
2. All regulations of the City's Marina Siting **LDC Section 11.05.00** shall be followed at all times.

**ALTERNATIVE MOTION:**

I move that the Harbor and Waterways Board recommend that City Council approve/deny the proposed residential marine construction project at 5 Cross Court.

Attachments:

1. Revised Dock Plans
2. Proof of Ownership
3. Adjacent Property Notification Letter
4. Agent Affidavit
5. USACE Approval Letter
6. FDEP Permit
7. Existing Condition Picture

CHOCTAWHATCHEE

APPROX. RIPARIAN LINE

±242'

EXISTING DOCK  
TO BE REMOVED

PROPOSED DOCK

SUBJECT PARCEL  
GOFF  
5 CROSS COURT  
DESTIN, FL 32541

CROSS COURT

APPROX. RIPARIA

381.9

76.0

MARLER LAKE

5 CROSS COURT, GOFF DOCK

PLAN VIEW DEPICTED ONTO AERIAL

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

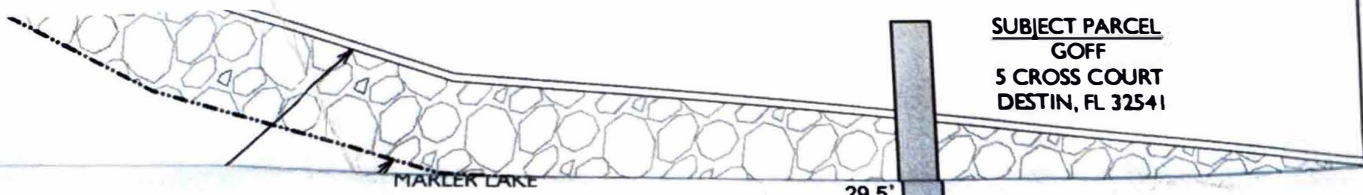
SHEET: 3 OF 5

OAKHURST  
CONSULTING

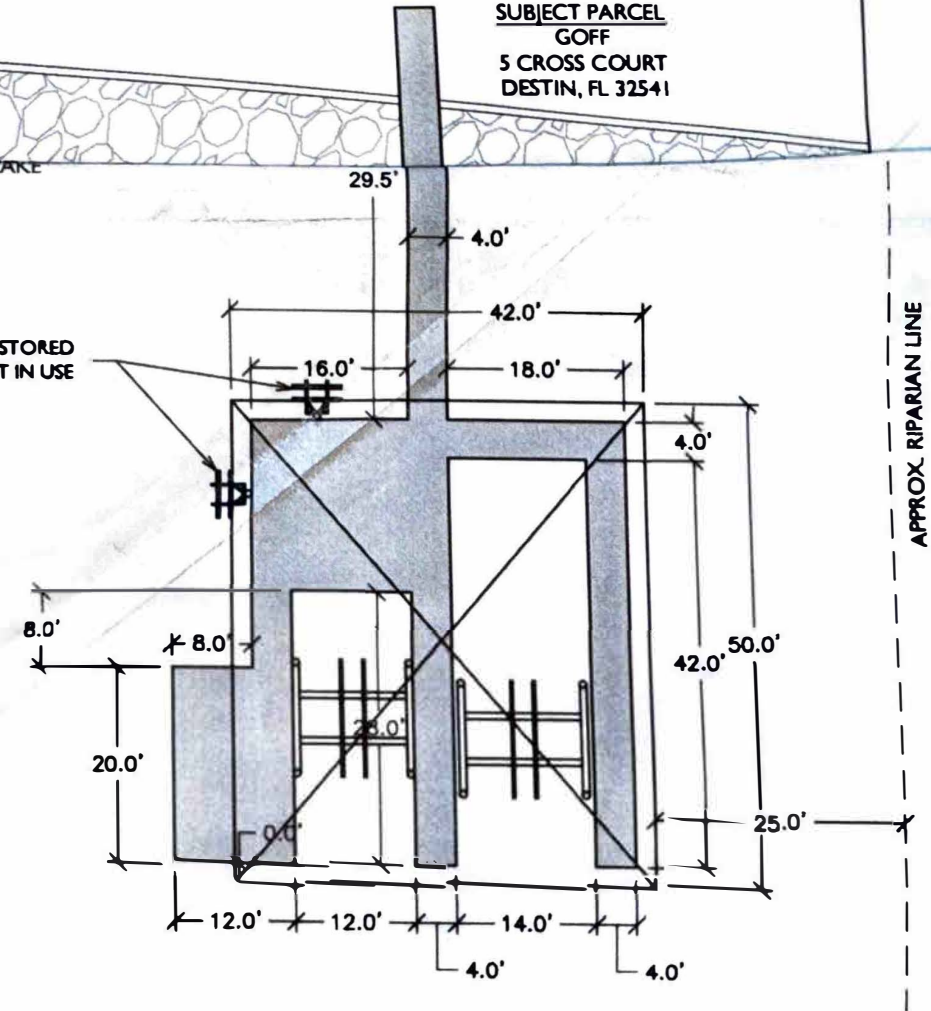
JASON@OAKHURSTCONSULT.COM



**SUBJECT PARCEL**  
**GOFF**  
**5 CROSS COURT**  
**DESTIN, FL 32541**



PWC SWING LIFTS TO BE STORED  
 OVER DOCK WHEN NOT IN USE



**PREEMPTED AREA CALCS:**

29.5' 49'x4' ACCESS PIER	= 196 S.F.
20'x18' PLATFORM	= 360 S.F.
8'x4' PLATFORM ACCESS WALK	= 32 S.F.
20'x12' TERMINAL PLATFORM	= 240 S.F.
28'x4' FINGER PIER	= 112 S.F.
60'x4' L-SHAPE ACCESS WALK	= 240 S.F.
42'x14' COVERED BOAT SLIP	= 588 S.F.
28'x12' COVERED BOAT SLIP	= 336 S.F.
2'x152' ROOF OVERHANG	= 304 S.F.
<b>TOTAL</b>	<b>= 2,408 S.F.</b>
	<b>2,330</b>

5 CROSS COURT, GOFF DOCK

PLAN VIEW  
 JOB NO.: 2025.022

DRAWN BY: JAT  
 MEET 4 OF 5

DRAWING DATE: 07.10.2025

**OAKHURST**  
**CONSULTING**

JASON@OAKHURSTCONSULT.COM



THIS INSTRUMENT PREPARED BY  
McGill Escrow & Title  
ROBERT E. MCGILL, III  
36008 Emerald Coast Pkwy Ste 301-A  
Destin, FL 32541  
File No.: 14332  
Property Appraisers Tax I.D. Number  
00-25-22-1609-0000-0030

SPACE ABOVE FOR RECORDING DATA

WARRANTY DEED

THIS WARRANTY DEED made the 6th day of June, 2025 by TERRY JEHRON WHITE AND DELORES HUDSON WHITE, HUSBAND AND WIFE, hereinafter called the grantor, whose address is: 3306 Double Eagle Lane, Opelika, Alabama 36801 to KAREN GOFF HILL, hereinafter called the grantee, whose address is: 111 Coastal Oaks Circle, Ponte Vedra Beach, Florida 32082.

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Okaloosa County, Florida, viz:

Lot 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16, of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever, and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2024.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered  
in the presence of:

Tyler Kasmier  
Signature \_\_\_\_\_ - Witness

Print name: Tyler Kasmier  
Address Line: 1570 Opelika Rd Auburn, AL 36830

Haley Cassidy  
Signature \_\_\_\_\_ - Witness

Print name: Haley Cassidy  
Address Line: 1550 Opelika Rd Auburn, AL 36830

Terry Jehron White  
Signature \_\_\_\_\_ - Seller

Print name: Delores Hudson White  
Address Line: \_\_\_\_\_ - Seller

STATE OF Alabama  
COUNTY OF Lee

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this 31 day of May, 2025, by TERRY JEHRON WHITE AND DELORES HUDSON WHITE,

who is/are personally known to me, or  
 who has/have produced AL Drivers License as identification.

[Signature]  
NOTARY PUBLIC  
Print Name: Richard Chadwick Harrison  
My Commission expires: 11/14/27

## DELEGATION AND SELECTION OF AGENT

THIS DELEGATION AND SELECTION OF AGENT is made by Karen Goff-Hill, as Settlor and Trustee of the "Goff Family Trust Agreement" dated July 17 2025 2025 (the "Trust").

WHEREAS, Settlor grants Trustee the authority to delegate duties and powers in Article VII A. 9. of the Trust, including the selection and appointment of select an agent to facilitate and enable the demolition of existing improvements and construction of new improvements (the "Duties and Powers") on the following described real property:

Lots 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16 of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida; and

WHEREAS, Trustee desires to select and appoint Justin D. Goff as the Trust's agent for the Duties and Powers.

### NOW, THEREFORE:

Trustee appoints Justin D. Goff as the Trust's agent to facilitate and enable the demolition of existing improvements and construction of new improvements (the "Duties and Powers") on the following described real property:

Lots 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16 of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida (the "Property").

The Duties and Powers include but are not limited to the agent's execution on the Trust's behalf any and all permits, applications and any other document required by any contractor, subcontractor, materials supplier, bank, financial institution, insurance company, or local, state or federal authority in any way relating to the Property, including but not limited to the demolition of existing improvements and construction of new improvements on the Property.

Signatures appear on the following page.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the 17 day of July, 2025.

WITNESSES:

Barbara Wilson  
Print Name: Barbara Wilson  
Street Address: \_\_\_\_\_  
City/State/Zip: 822 A1A N Suite 208  
Ponte Vedra

Marcy A McAlum  
Print Name: Marcy A McAlum  
Street Address: 822 A1A N Suite 208  
City/State/Zip: Ponte Vedra Beach, FL 32082

TRUSTEE:

Karen Goff Hill  
Karen Goff Hill as Trustee of the  
Goff Family Trust

STATE OF FLORIDA  
COUNTY OF St Johns

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Karen Goff Hill, as Trustee of the Goff Family Trust, personally known to me or who has produced FL DRIVER'S LICENSE as identification, to be the person described in and who executed the foregoing Designation and Selection of Agent, and she acknowledged before me that she executed same and swore under oath that all matters described therein are true and correct, under penalties of perjury.

WITNESS my hand and official seal in the county and state last aforesaid this 17 day of July, 2025.



Nancy A. McAlum  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_

DC MNichols  
Brad E Embry Clerk of Circuit Court Okaloosa County, FL

This instrument prepared by:  
John W. Hawkins, Esq.  
THE HAWKINS LAW FIRM  
9001 U.S. Hwy. 98 #514  
Miramar Beach, Florida 32550  
(850) 259-1266

**AS A DEED FROM A GRANTOR WHO HAS THE POWER TO REVOKE THE TRUST INSTRUMENT THIS TRANSFER IS NOT SUBJECT TO DOCUMENTARY STAMP TAX PURSUANT TO FLORIDA ADMINISTRATIVE CODE RULE 12B-4.013(i)**

**SPECIAL WARRANTY DEED**

**THIS SPECIAL WARRANTY DEED** made effective this 17 day of July, 2025, by Karen Goff Hill aka Karen Lee Goff-Hill, whose address is 111 Coastal Oaks Circle, Ponte Vedra Beach, Florida 32082 (“Grantor”), to Karen Lee Goff-Hill, as Trustee of the Goff Family Revocable Trust dated \_\_\_\_\_, 2025, (the “Trust” and “Grantee”), whose address is whose address is 111 Coastal Oaks Circle, Ponte Vedra Beach, Florida 32082.

WITNESSETH, that Grantor, in consideration of the mutual promises contained in the Trust, grants and conveys to Grantee, its successors and assigns all the estate right, title, lien, equity, interest, claim, and demand that Grantor has in and to the following described lot, piece, or parcel of real property located in the County of Okaloosa, State of Florida, together with all buildings, fixtures and other real property improvements located on said real property; and the benefits and appurtenances on or appertaining to said real property and improvements, being described more particularly as follows:

**Lots 3 and 4, Ming’s Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16 of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida.**

**Being the same property described in that certain Warranty Deed dated June 6, 2025, from Terry Jehron White and Lores Hudson White, as Grantor, to Karen Goff Hill as Grantee, recorded as File # 3758578 of the Official Public Records of Okaloosa County, Florida, to which reference is made for purposes of description.**

**Property Tax ID No. 00-2S-22-1609-0000-0030**

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

TO HAVE AND TO HOLD, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions. Grantor covenants that Grantor will warrant and defend the property hereby conveyed against the lawful claims and demands of all persons claiming by, through or under Grantor, but against none other.

**Signatures appear on following page**

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the 17 day of July, 2025.

WITNESSES:

GRANTOR:

Barbara Wilson  
Print Name: Barbara Wilson  
Street Address: 822 A1A N. Suite 208  
City/State/Zip: Ponte Vedra Beach, FL 32082

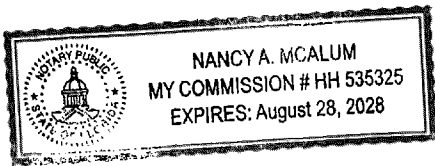
Karen Goff Hill  
Karen Goff Hill

Nancy A. McAlum  
Print Name: Nancy A. McAlum  
Street Address: 822 A1A N. Suite 208  
City/State/Zip: Ponte Vedra Beach, FL 32082

STATE OF FLORIDA  
COUNTY OF St Johns

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Karen Goff Hill, personally known to me or who has produced FL Drivers License as identification, to be the person described in and who executed the foregoing Special Warranty Deed, and she acknowledged before me that she executed same and swore under oath that all matters described therein are true and correct, under penalties of perjury.

WITNESS my hand and official seal in the county and state last aforesaid this 17 day of July, 2025.



Nancy A. McAlum  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_

**NO TITLE OPINION EXPRESSED BY JOHN W. HAWKINS, ESQ. OR THE HAWKINS LAW FIRM**



# Community Development Planning and Zoning Division

4100 Indian Bayou Trail | Destin, FL 32541 | Phone: 850-654-1119 | Email: [planning@cityofdestin.com](mailto:planning@cityofdestin.com)

October 10, 2025

**Subject: Notification of Development Project: 5 Cross Ct – Variance City of  
Destin Project Number: BOA-001692-2025**

Dear Property Owner:

The purpose of this letter is to notify you that the Planning Division has received an application for a Sign Setback Variance. As an owner of property located within 300 feet of this project, **Article 2.17.00 of the Destin Land Development Code (LDC)** requires a written notice providing you the following information.

***This notice is for informational purposes only and no action is required of you. However, citizens are encouraged to provide any comments to the email address provided below.***

1. Name of Owner: Justin Goff
2. Name of Agent: N/A
3. Address of Project: 5 Cross Ct
4. Parcel ID Number: 00-2S-22-1609-0000-0030
5. Project Description: This is an application for a variance from **Land Development Code Article 11.05.01.F**. The Applicant is seeking relief from this regulation which prohibits the length of any new dock to exceed 20% of the waterway width at the place where the pier is located. The proposed dock will be a total of 95.6 LF from the Mean High-Water Line (MHWL).
6. Location Map: Please refer to the back of this letter.
7. Location of Application Package: To request a digital copy of the application package be sent to you, please call the City Clerk at (850) 837-4242 or fill out a public records request online: <http://www.cityofdestin.com/forms.aspx?fid=121>

If you have any questions, please do not hesitate to call (850) 654-1119 or email [planning@cityofdestin.com](mailto:planning@cityofdestin.com).

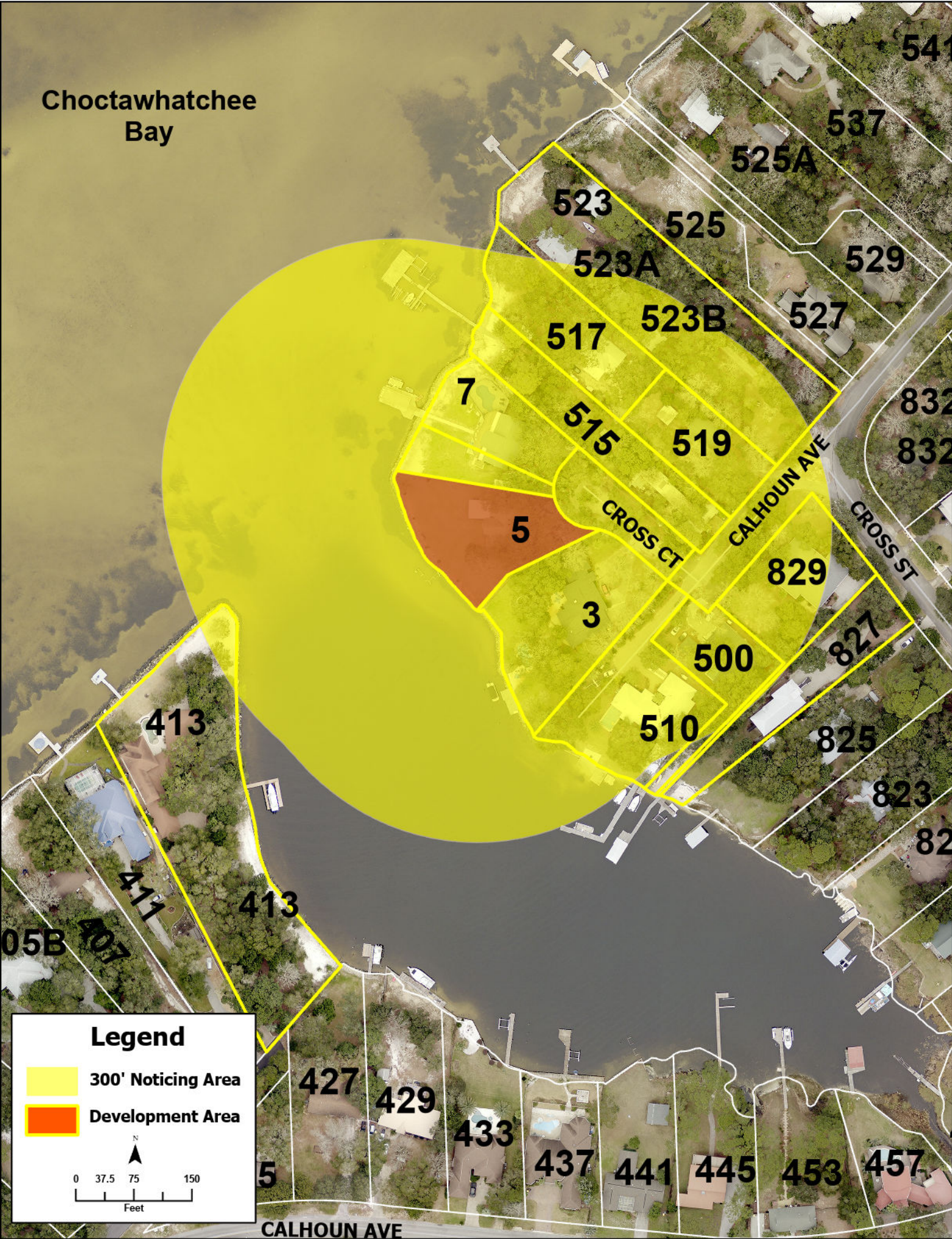
Sincerely,

Ashley Dominguez  
Planner

cc: David Prichard, Community Development Director  
Planning Division  
Project File



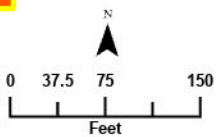
Choctawhatchee Bay



**Legend**

 300' Noticing Area

 Development Area



CALHOUN AVE

THIS INSTRUMENT PREPARED BY  
McGill Escrow & Title  
ROBERT E. MCGILL, III  
36008 Emerald Coast Pkwy Ste 301-A  
Destin, FL 32541  
File No.: 14332  
Property Appraisers Tax I.D. Number  
00-25-22-1609-0000-0030

SPACE ABOVE FOR RECORDING DATA

### WARRANTY DEED

THIS WARRANTY DEED made the 6th day of June, 2025 by **TERRY JEHRON WHITE AND DELORES HUDSON WHITE, HUSBAND AND WIFE**, hereinafter called the grantor, whose address is: 3306 Double Eagle Lane, Opelika, Alabama 36801 to **KAREN GOFF HILL**, hereinafter called the grantee, whose address is: 111 Coastal Oaks Circle, Ponte Vedra Beach, Florida 32082.

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Okaloosa County, Florida, viz:

Lot 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16, of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever, and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2024.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered  
in the presence of:

Tyler Kasmier  
Signature \_\_\_\_\_ - Witness

Print name: Tyler Kasmier  
Address Line: 1570 Opelika Rd Auburn, AL 36830

Haley Cassidy  
Signature \_\_\_\_\_ - Witness

Print name: Haley Cassidy  
Address Line: 1550 Opelika Rd Auburn, AL 36830

Terry Jehron White  
Signature \_\_\_\_\_ - Seller

Print name: Delores Hudson White  
Address Line: \_\_\_\_\_ - Seller

STATE OF Alabama  
COUNTY OF Lee

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this 31 day of May, 2025, by **TERRY JEHRON WHITE AND DELORES HUDSON WHITE**,

who is/are personally known to me, or  
 who has/have produced AL Drivers License as identification.

[Signature]  
NOTARY PUBLIC  
Print Name: Richard Chadwick Harmon  
My Commission expires: 11/14/27

## DELEGATION AND SELECTION OF AGENT

THIS DELEGATION AND SELECTION OF AGENT is made by Karen Goff-Hill, as Settlor and Trustee of the "Goff Family Trust Agreement" dated July 17 2025 2025 (the "Trust").

WHEREAS, Settlor grants Trustee the authority to delegate duties and powers in Article VII A. 9. of the Trust, including the selection and appointment of select an agent to facilitate and enable the demolition of existing improvements and construction of new improvements (the "Duties and Powers") on the following described real property:

Lots 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16 of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida; and

WHEREAS, Trustee desires to select and appoint Justin D. Goff as the Trust's agent for the Duties and Powers.

### NOW, THEREFORE:

Trustee appoints Justin D. Goff as the Trust's agent to facilitate and enable the demolition of existing improvements and construction of new improvements (the "Duties and Powers") on the following described real property:

Lots 3 and 4, Ming's Subdivision, according to the Plat thereof, recorded in Plat Book 7, Page(s) 16 of the Public Records of Okaloosa County, Florida, less and except that portion deeded in Official Records Book 1322, Page 1126, of the Public Records of Okaloosa County, Florida (the "Property").

The Duties and Powers include but are not limited to the agent's execution on the Trust's behalf any and all permits, applications and any other document required by any contractor, subcontractor, materials supplier, bank, financial institution, insurance company, or local, state or federal authority in any way relating to the Property, including but not limited to the demolition of existing improvements and construction of new improvements on the Property.

Signatures appear on the following page.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the 17 day of July, 2025.

WITNESSES:

Barbara Wilson  
Print Name: Barbara Wilson  
Street Address: \_\_\_\_\_  
City/State/Zip: 822 A1A N Suite 208  
Ponte Vedra

Marcy A McAlum  
Print Name: Marcy A McAlum  
Street Address: 822 A1A N Suite 208  
City/State/Zip: Ponte Vedra Beach, FL 32082

TRUSTEE:

Karen Goff Hill  
Karen Goff Hill as Trustee of the  
Goff Family Trust

STATE OF FLORIDA  
COUNTY OF St Johns

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Karen Goff Hill, as Trustee of the Goff Family Trust, personally known to me or who has produced FL DRIVER'S LICENSE as identification, to be the person described in and who executed the foregoing Designation and Selection of Agent, and she acknowledged before me that she executed same and swore under oath that all matters described therein are true and correct, under penalties of perjury.

WITNESS my hand and official seal in the county and state last aforesaid this 17 day of July, 2025.



Nancy A. McAlum  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_



DEPARTMENT OF THE ARMY  
U.S. ARMY CORPS OF ENGINEERS, JACKSONVILLE DISTRICT  
701 SAN MARCO BOULEVARD  
JACKSONVILLE, FLORIDA 32207

July 24, 2025

Regulatory Division  
North Permits Branch  
Panama City Section  
SAJ-2025-02066

Karen Hill  
5 Cross Court  
Destin, Florida 32541  
Sent via email: [regalbuildinggroup@gmail.com](mailto:regalbuildinggroup@gmail.com)

Dear Ms. Hill:

The U.S. Army Corps of Engineers (Corps) has completed the review of your application for a Department of the Army permit, which the Corps received on July 21, 2025. Your application was assigned file number SAJ-2025-02066. A review of the information and drawings provided indicates that the proposed work would result in the removal of an existing dock and the construction of a 4 foot by 49 foot terminal walkway, 18 foot by 20 foot platform, 4 foot by 8 foot access walkway, 12 foot by 20 foot terminal platform, 4 foot by 60 foot L shaped walkway, 2 single pole personal watercraft lifts, and two covered boat slips measuring 14 foot by 42 foot and 12 foot by 28 foot. The activities subject to this permit are authorized pursuant to authorities under Section 10 of the Rivers and Harbors Act of 1899 (33 U.S.C. § 403), **and** Section 404 of the Clean Water Act (33 U.S.C. § 1344). The project is located in Marler Bayou at 5 Cross Court, in Section 00, Township 2 South, Range 22 West, Destin, Okaloosa County, Florida.

This letter verifies your project, as described above and depicted on the enclosed drawings, is authorized by Regional General Permit (RGP) SAJ-20 and any subsequent modifications, if applicable. **This RGP authorization is valid until March 28, 2028.** If you commence or are under contract to commence this activity before the date that SAJ-20 expires or is revoked, you will have 12 months from the date of the expiration or revocation of SAJ-20 to complete the activity under the present terms and conditions of SAJ-20.

Please access the Corps' Jacksonville District Regulatory Division Source Book web page to view the special and general conditions for SAJ-20, which apply specifically to this authorization. The Internet URL address is: <https://www.saj.usace.army.mil/Missions/Regulatory/Source-Book/>. Please be aware this Internet address is case sensitive and you will need to enter it exactly as it appears above. Once there, select "General Permits." Then you will need to select the specific SAJ permit noted above.

You must comply with all of the general and special conditions of the RGP, as well as any project-specific conditions included in this letter.

**General Conditions:**

1. The time limit for completing the work authorized ends on **March 28, 2028.**
  
2. You must maintain the activity authorized by this permit in good condition and in conformance with the terms and conditions of this permit. You are not relieved of this requirement if you abandon the permitted activity, although you may make a good faith transfer to a third party in compliance with General Condition 4 below. Should you wish to cease to maintain the authorized activity or should you desire to abandon it without a good faith transfer, you must obtain a modification of this permit from this office, which may require restoration of the area.
  
3. If you discover any previously unknown historic or archeological remains while accomplishing the activity authorized by this permit, you must immediately notify this office of what you have found. We will initiate the Federal and state coordination required to determine if the remains warrant a recovery effort of if the site is eligible for listing in the National Register of Historic Places.
  
4. If you sell the property associated with this permit you must obtain the signature of the new owner on the attached transfer form and forward a copy to this office to validate the transfer of this authorization.
  
5. If a conditioned water quality certification has been issued for your project, you must comply with the conditions specified in the certification as special conditions to this permit. For your convenience, a copy of the certification is attached if it contains such conditions.
  
6. You must allow a representative from this office to inspect the authorized activity at any time deemed necessary to ensure that it is being or has been accomplished in accordance with the terms and conditions of your permit.

**Project Specific Special Conditions:**

The following project specific special conditions are included with this verification:

- 1. Reporting Address:** The Permittee shall submit all reports, notifications, documentation, and correspondence required by the general and special conditions of this permit to either (not both) of the following addresses:

a. For electronic mail (preferred): SAJ-RD-Enforcement@usace.army.mil (not to exceed 15 MB).

b. For standard mail: U.S. Army Corps of Engineers, Regulatory Division, Enforcement Section, P.O. Box 4970, Jacksonville, FL 32232-0019. The Permittee shall reference this permit number, SAJ-2025-02066, on all submittals.

**2. Self-Certification:** Within 60 days of completion of the work authorized by this permit, the Permittee shall complete the ENG Form 6285, "Certification of Compliance with Department of Army Permit" (located at [https://www.publications.usace.army.mil/Portals/76/Eng\\_Form\\_6285\\_2024%20Dec%20FINAL.pdf](https://www.publications.usace.army.mil/Portals/76/Eng_Form_6285_2024%20Dec%20FINAL.pdf)) and submit it to the Corps.

### **3. Cultural Resources/Historic Properties:**

a. No structure or work shall adversely affect, impact, or disturb properties listed in the National Register of Historic Places (NRHP), or those eligible for inclusion in the NRHP.

b. If, during the ground disturbing activities and construction work within the permit area, there are archaeological/cultural materials encountered which were not the subject of a previous cultural resources assessment survey (and which shall include, but not be limited to: pottery, modified shell, human remains, ceramics, stone tools or metal implements, dugout canoes, evidence of structures or any other physical remains that could be associated with native cultures or early colonial settlement), the Permittee shall immediately stop all work and ground-disturbing activities within a 100-meter diameter of the discovery and notify the Corps at the addresses listed in the Reporting Address Special Condition within the same business day (8 hours). The Corps shall coordinate with the Florida State Historic Preservation Officer (SHPO) to assess the significance of the discovery and devise appropriate actions.

c. Additional cultural resources assessments may be required of the permit area in the case of unanticipated discoveries as referenced in accordance with the above Special Condition and, if deemed necessary by the SHPO or Corps, in accordance with 36 CFR 800 or 33 CFR 325, Appendix C (5). Based on the circumstances of the discovery, equity to all parties, and considerations of the public interest, the Corps may modify, suspend, or revoke the permit in accordance with 33 CFR Part 325.7. Such activity shall not resume on non-federal lands without written authorization from the SHPO for finds under his or her jurisdiction, and from the Corps.

d. In the unlikely event that unmarked human remains are identified on non-federal lands; they will be treated in accordance with Section 872.05 Florida Statutes. All work and ground disturbing activities within a 100-meter diameter of the unmarked

human remains shall immediately cease, and the Permittee shall immediately notify the medical examiner, Corps, and State Archaeologist within the same business day (8-hours). The Corps shall then notify the appropriate SHPO. Based on the circumstances of the discovery, equity to all parties, and considerations of the public interest, the Corps may modify, suspend, or revoke the permit in accordance with 33 CFR Part 325.7. Such activity shall not resume without written authorization from the SHPO and from the Corps.

**4. Assurance of Navigation and Maintenance:** The Permittee understands and agrees that, if future operations by the United States require the removal, relocation, or other alteration, of the structures or work herein authorized, or if in the opinion of the Secretary of the Army or his authorized representative, said structure or work shall cause unreasonable obstruction to the free navigation of the navigable waters, the Permittee will be required, upon due notice from the U.S. Army Corps of Engineers, to remove, relocate, or alter the structural work or obstructions caused thereby, without expense to the United States. No claim shall be made against the United States on account of any such removal or alteration.

**5. Jacksonville District Programmatic Biological Opinion (JAXBO):** Structures and activities authorized under this permit will be constructed and operated in accordance with all applicable project design criteria's (PDCs) contained in the JAXBO, based on the permitted activity. Johnson's seagrass and its critical habitat were delisted from the Endangered Species Act on May 16, 2022. Therefore, JAXBO PDCs required to minimize adverse effects to Johnson's seagrass and its critical habitat are no longer applicable to any project. Failure to comply with applicable PDCs will constitute noncompliance with this permit. In addition, failure to comply with the applicable PDCs, where a take of listed species occurs, would constitute an unauthorized take. The NMFS is the appropriate authority to determine compliance with the Endangered Species Act. The most current version of JAXBO can be accessed at the Jacksonville District Regulatory Division website in the Endangered Species section of the Sourcebook located at: <http://www.saj.usace.army.mil/Missions/Regulatory/SourceBook.aspx> JAXBO may be subject to revision at any time. The most recent version of the JAXBO must be utilized during the design and construction of the permitted work.

**6. Manatee Conditions:** The Permittee shall comply with the "Standard Manatee Conditions for In-Water Work – 2011". The most recent version of the Manatee Conditions must be utilized.

**7. Turbidity Barriers:** Prior to the initiation of any of the work authorized by this permit, the Permittee shall install floating turbidity barriers with weighted skirts that extend within define distance desired or use 1 foot of the bottom around all work areas that are in, or adjacent to, surface waters. The turbidity barriers shall remain in place

and be maintained daily until the authorized work has been completed and turbidity within the construction area has returned to ambient levels. Turbidity barriers shall be removed upon stabilization of the work area.

This letter of authorization does not include conditions that would prevent the 'take' of a state-listed fish or wildlife species. These species are protected under sec. 379.411, Florida Statutes, and listed under Rule 68A-27, Florida Administrative Code. With regard to fish and wildlife species designated as species of special concern or threatened by the State of Florida, you are responsible for coordinating directly with the Florida Fish and Wildlife Conservation Commission (FWC). You can visit the FWC license and permitting webpage (<http://www.myfwc.com/license/wildlife/>) for more information, including a list of those fish and wildlife species designated as species of special concern or threatened. The Florida Natural Areas Inventory (<http://www.fnai.org/>) also maintains updated lists, by county, of documented occurrences of those species.

This letter of authorization does not give absolute Federal authority to perform the work as specified on your application. The proposed work may be subject to local building restrictions mandated by the National Flood Insurance Program. You should contact your local office that issues building permits to determine if your site is located in a flood-prone area, and if you must comply with the local building requirements mandated by the National Flood Insurance Program.

This letter of authorization does not preclude the necessity to obtain any other Federal, State, or local permits, which may be required.

Thank you for your cooperation with our permit program. The Corps' Jacksonville District Regulatory Division is committed to improving service to our customers. We strive to perform our duty in a friendly and timely manner while working to preserve our environment. We invite you to complete our automated Customer Service Survey at <https://regulatory.ops.usace.army.mil/customer-service-survey/>. Please be aware this Internet address is case sensitive and you will need to enter it exactly as it appears above. Your input is appreciated – favorable or otherwise.

Should you have any questions related to this RGP verification or have issues accessing the documents referenced in this letter, please contact, by telephone at 850-726-0427, or by email at Bryce.A.L Leisure2@usace.army.mil.

Sincerely,

*Bryce Leisure*

-6-

Bryce Leisure  
Project Manager

Enclosures:  
Permit Transfer  
Manatee Condition  
Permit Drawings

Cc: Jason Taylor of Oakhurst Consulting  
Agent: Jason@oakhurstconsult.com

**DEPARTMENT OF THE ARMY PERMIT TRANSFER REQUEST**

**DA PERMIT NUMBER: SAJ-2025-02066**

When the structures or work authorized by this permit are still in existence at the time the property is transferred, the terms and conditions of this permit will continue to be binding on the new owner(s) of the property. Although the construction period for works authorized by Department of the Army permits is finite, the permit itself, with its limitations, does not expire.

To validate the transfer of this permit and the associated responsibilities associated with compliance with its terms and conditions, have the transferee sign and date below and mail to the U.S. Army Corps of Engineers, Enforcement Section, Post Office Box 4970, Jacksonville, FL 32232-0019 or submit via electronic mail to: [SAJ-RD-Enforcement@usace.army.mil](mailto:SAJ-RD-Enforcement@usace.army.mil) (not to exceed 15 MB).

\_\_\_\_\_  
(TRANSFEREE-SIGNATURE)

\_\_\_\_\_  
(SUBDIVISION)

\_\_\_\_\_  
(DATE)

\_\_\_\_\_  
(LOT)

\_\_\_\_\_  
(BLOCK)

\_\_\_\_\_  
(NAME-PRINTED)

\_\_\_\_\_  
(STREET ADDRESS)

\_\_\_\_\_  
(MAILING ADDRESS)

\_\_\_\_\_  
(CITY, STATE, ZIP CODE)

## STANDARD MANATEE CONDITIONS FOR IN-WATER WORK

2011

The permittee shall comply with the following conditions intended to protect manatees from direct project effects:

- a. All personnel associated with the project shall be instructed about the presence of manatees and manatee speed zones, and the need to avoid collisions with and injury to manatees. The permittee shall advise all construction personnel that there are civil and criminal penalties for harming, harassing, or killing manatees which are protected under the Marine Mammal Protection Act, the Endangered Species Act, and the Florida Manatee Sanctuary Act.
- b. All vessels associated with the construction project shall operate at "Idle Speed/No Wake" at all times while in the immediate area and while in water where the draft of the vessel provides less than a four-foot clearance from the bottom. All vessels will follow routes of deep water whenever possible.
- c. Siltation or turbidity barriers shall be made of material in which manatees cannot become entangled, shall be properly secured, and shall be regularly monitored to avoid manatee entanglement or entrapment. Barriers must not impede manatee movement.
- d. All on-site project personnel are responsible for observing water-related activities for the presence of manatee(s). All in-water operations, including vessels, must be shutdown if a manatee(s) comes within 50 feet of the operation. Activities will not resume until the manatee(s) has moved beyond the 50-foot radius of the project operation, or until 30 minutes elapses if the manatee(s) has not reappeared within 50 feet of the operation. Animals must not be herded away or harassed into leaving.
- e. Any collision with or injury to a manatee shall be reported immediately to the Florida Fish and Wildlife Conservation Commission (FWC) Hotline at 1-888-404-3922. Collision and/or injury should also be reported to the U.S. Fish and Wildlife Service in Jacksonville (1-904-731-3336) for north Florida or Vero Beach (1-772-562-3909) for south Florida, and to FWC at [ImperiledSpecies@myFWC.com](mailto:ImperiledSpecies@myFWC.com)
- f. Temporary signs concerning manatees shall be posted prior to and during all in-water project activities. All signs are to be removed by the permittee upon completion of the project. Temporary signs that have already been approved for this use by the FWC must be used. One sign which reads *Caution: Boaters* must be posted. A second sign measuring at least 8 ½" by 11" explaining the requirements for "Idle Speed/No Wake" and the shut down of in-water operations must be posted in a location prominently visible to all personnel engaged in water-related activities. These signs can be viewed at [MyFWC.com/manatee](http://MyFWC.com/manatee). Questions concerning these signs can be sent to the email address listed above.

# CAUTION: MANATEE HABITAT

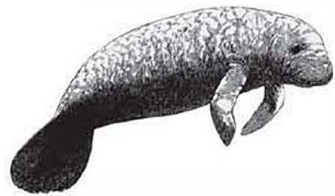
All project vessels

**IDLE SPEED / NO WAKE**

When a manatee is within 50 feet of work  
all in-water activities must

**SHUT DOWN**

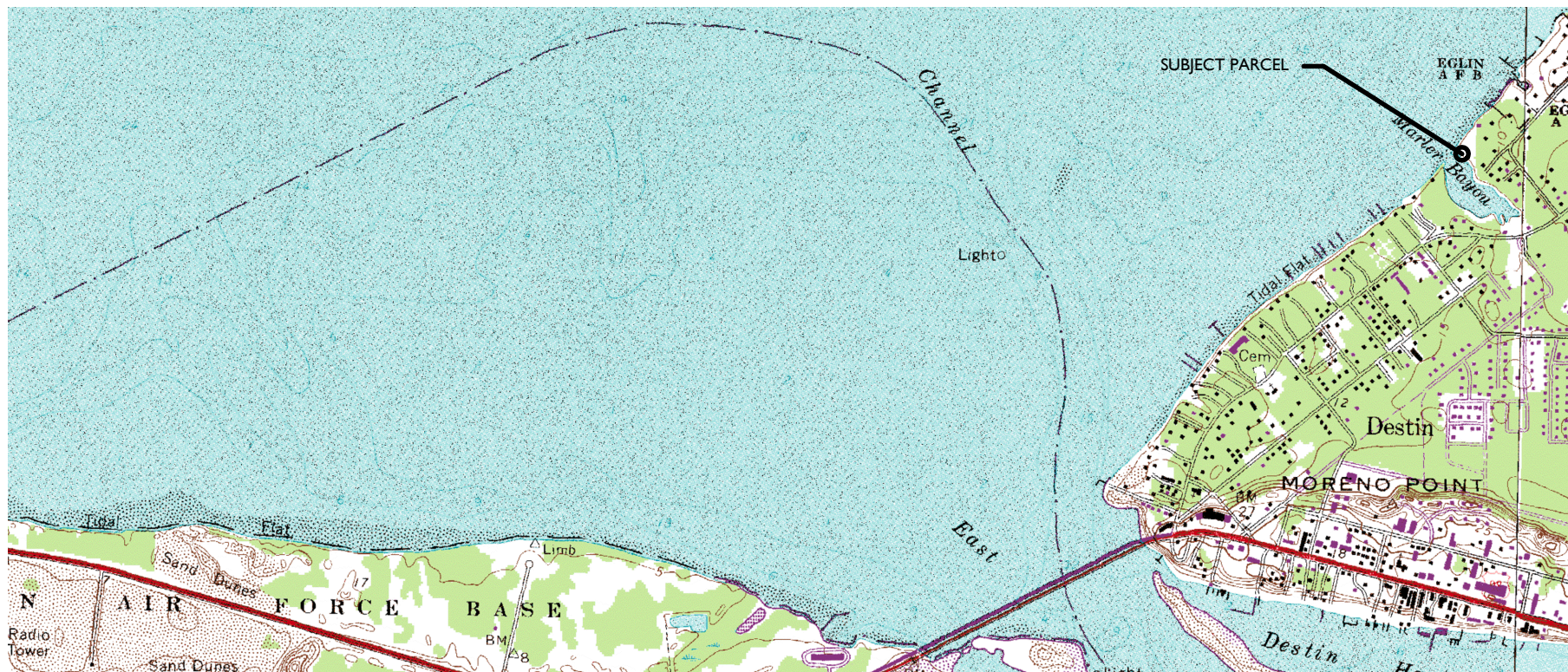
Report any collision with or injury to a manatee:



**Wildlife Alert:**

**1-888-404-FWCC(3922)**

cell \*FWC or #FWC



PROPERTY INFO

PID: 00-25-22-1609-0000-0030  
 SITUS: 5 CROSS COURT  
 DESTIN, FL 32541  
 LAT: 30.407921  
 LONG: -86.502068

RECORD OWNER

HILL KAREN GOFF  
 111 COASTAL OAKS CIR  
 PONTE VEDRA BEACH FL 32082

DRAWING INDEX

- 1- SITE LOCATION & SHEET INDEX
- 2-EXISTING SITE CONDITIONS
- 3-PLAN VIEW DEPICTED ONTO AERIAL
- 4-PLAN VIEW
- 5-PROFILE TYP.

These plans submitted to USACE are not compliant with the City of Destin LDC. Revised plans shall be provided to USACE, and a revised approval shall be submitted with the building permit application.

5 CROSS COURT, GOFF DOCK

SITE LOCATION & DRAWING INDEX

JOB NO.: 2025.022

DRAWN BY: JAT

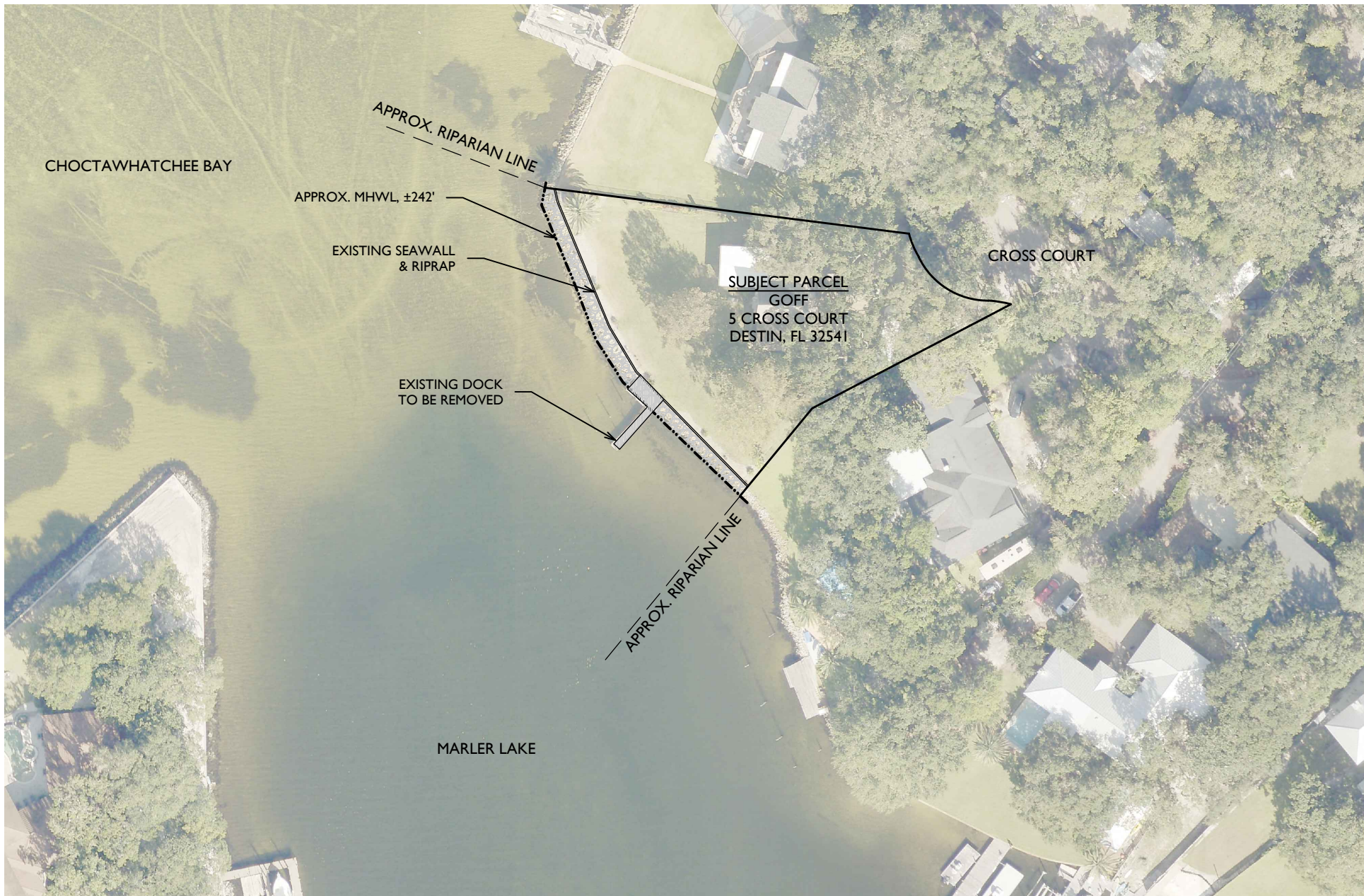
DRAWING DATE: 07.10.2025

SHEET: 1 OF 5

OAKHURST  
 CONSULTING

JASON@OAKHURSTCONSULT.COM





5 CROSS COURT, GOFF DOCK

EXISTING SITE CONDITIONS

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

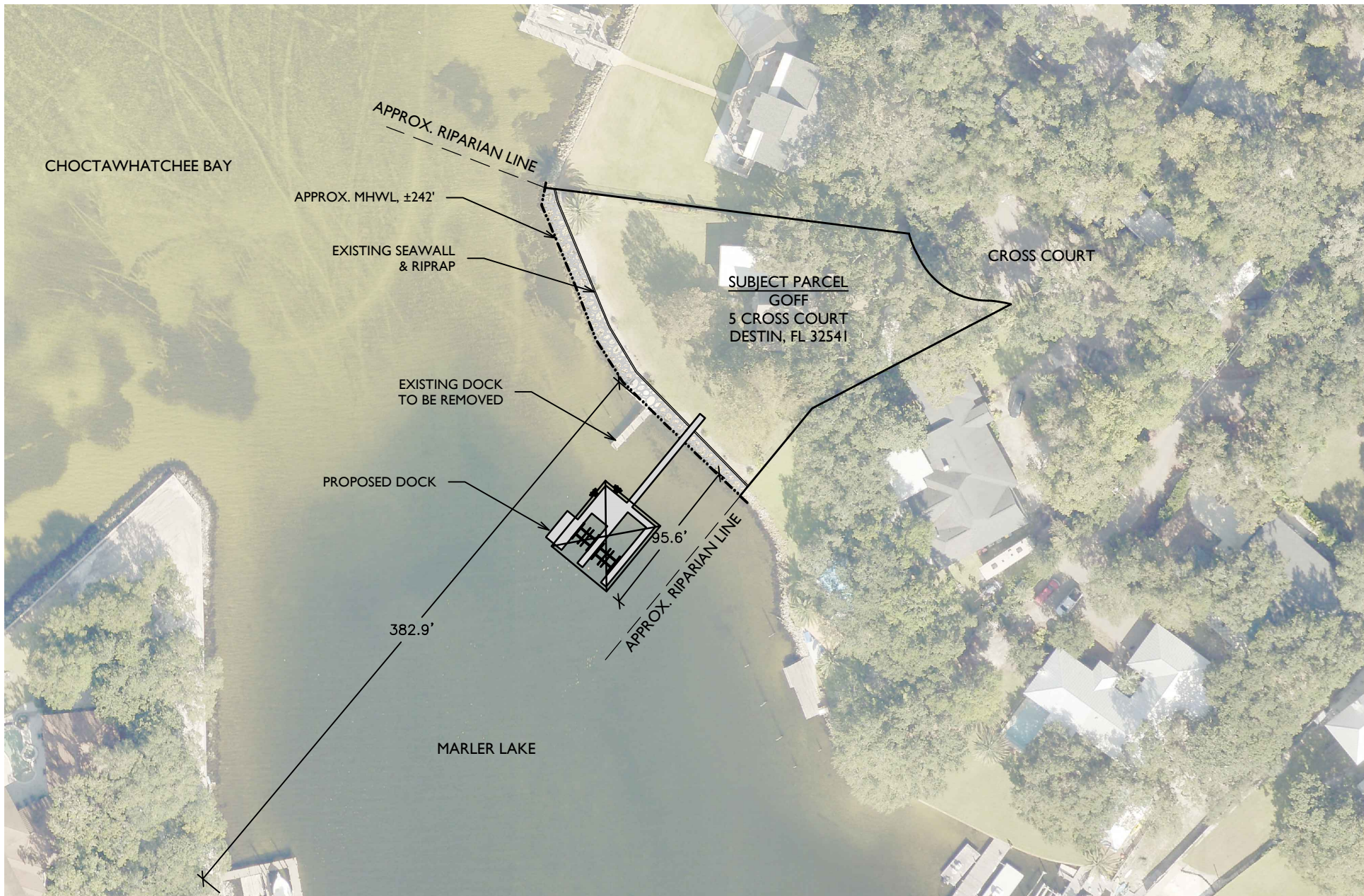
SHEET: 2 OF 5

OAKHURST  
CONSULTING

JASON@OAKHURSTCONSULT.COM

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5 CROSS COURT, GOFF DOCK

PLAN VIEW DEPICTED ONTO AERIAL

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

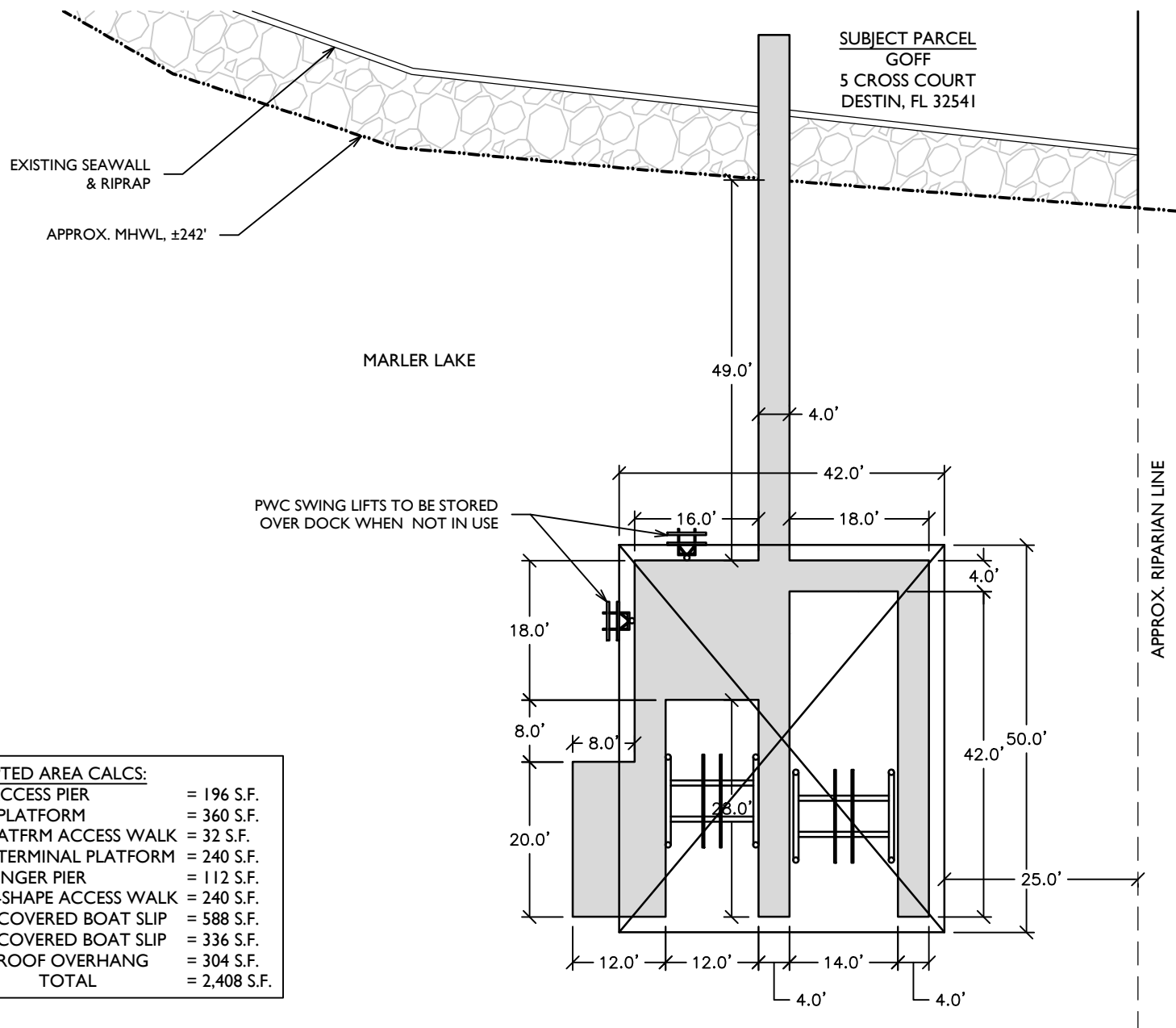
SHEET: 3 OF 5

OAKHURST  
CONSULTING

JASON@OAKHURSTCONSULT.COM

These plans submitted to USACE are not compliant with the City of Destin LDC. Revised plans shall be provided to USACE, and a revised approval shall be submitted with the building permit application.





PREEMPTED AREA CALCS:	
49'x4' ACCESS PIER	= 196 S.F.
20'x18' PLATFORM	= 360 S.F.
8'x4' PLATFORM ACCESS WALK	= 32 S.F.
20'x12' TERMINAL PLATFORM	= 240 S.F.
28'x4' FINGER PIER	= 112 S.F.
60'x4' L-SHAPE ACCESS WALK	= 240 S.F.
42'x14' COVERED BOAT SLIP	= 588 S.F.
28'x12' COVERED BOAT SLIP	= 336 S.F.
2'x152' ROOF OVERHANG	= 304 S.F.
<b>TOTAL</b>	<b>= 2,408 S.F.</b>

5 CROSS COURT, GOFF DOCK

PLAN VIEW  
JOB NO.: 2025.022

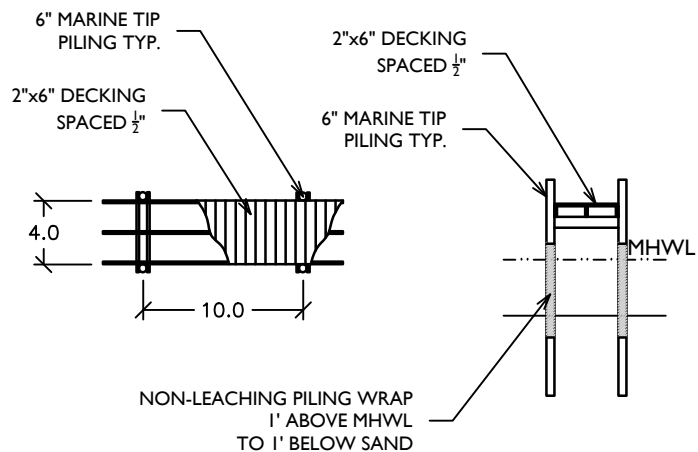
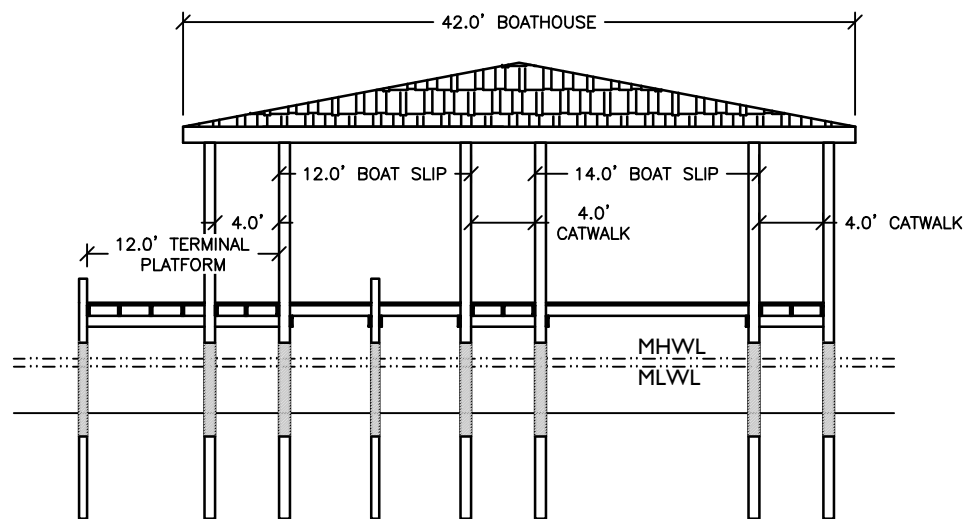
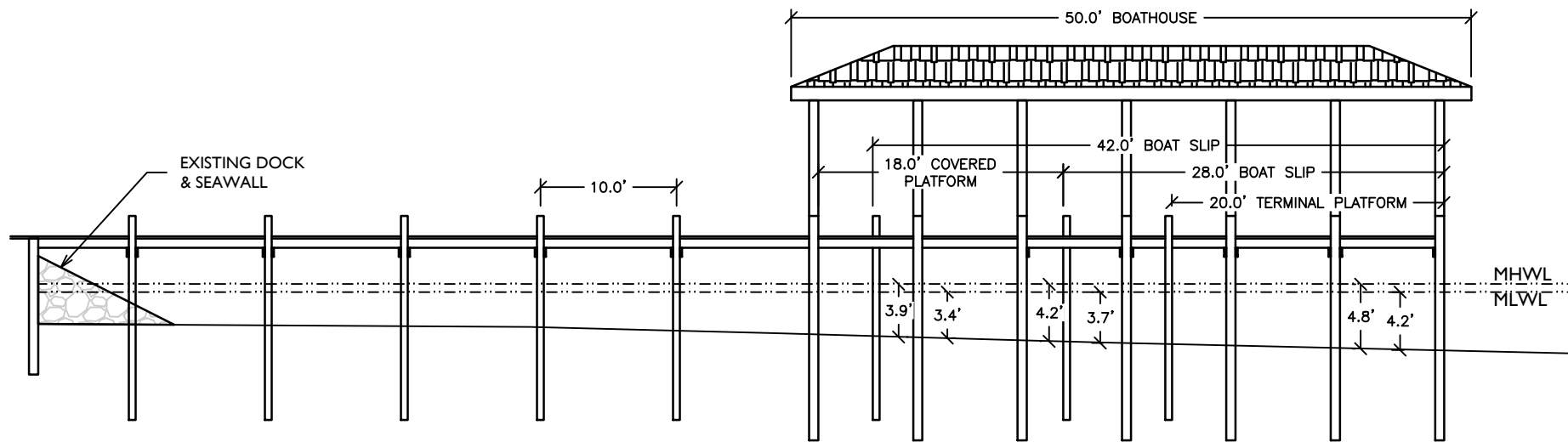
DRAWN BY: JAT      DRAWING DATE: 07.10.2025  
SHEET: 4 OF 5

**OAKHURST  
CONSULTING**

JASON@OAKHURSTCONSULT.COM

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5 CROSS COURT, GOFF DOCK

PROFILE TYP.

JOB NO.: 2025.022

DRAWN BY: JAT

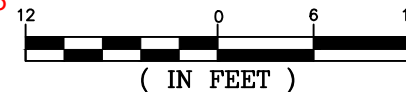
DRAWING DATE: 07.10.2025

SHEET: 5 OF 5

OAKHURST  
CONSULTING

JASON@OAKHURSTCONSULT.COM

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# FLORIDA DEPARTMENT OF Environmental Protection

Northwest District  
160 W. Government Street, Suite 308  
Pensacola, Florida 32502-5794

**Ron DeSantis**  
Governor

**Jay Collins**  
Lt. Governor

**Alexis A. Lambert**  
Secretary

**Permittee/Authorized Entity:**

Karen Goff Hill, Applicant  
111 Coastal Oak Cir  
Ponte Vedra Beach, FL 32082  
[regalbuildinggroup@gmail.com](mailto:regalbuildinggroup@gmail.com)

**Goff Hill Dock**  
Okaloosa County

**Authorized Agent:**

Jason Taylor  
1225 Oakview Road  
Decatur, Georgia 30030  
[jason@oakhurstconsult.com](mailto:jason@oakhurstconsult.com)

**Environmental Resource Permit**  
**State-owned Submerged Lands Authorization – Granted**

**U.S. Army Corps of Engineers Authorization –Not Included**

Okaloosa County  
Permit No.: 0462835-001-EI/46

**Permit Issuance Date: October 10, 2025**  
**Permit Construction Phase Expiration Date: October 10, 2030**

## **Consolidated Environmental Resource Permit and Sovereignty Submerged Lands Authorization**

**Permittee/Grantee: Karen Goff Hill**  
**Permit No: 0462835-001-EI/46**

### **PROJECT LOCATION**

The activities authorized by this permit and sovereignty submerged lands authorization are located at 5 Cross Court (00-2S-22-1609-0000-0030) Destin, Florida 32541, in Section 00, Township 2S, Range 22 in Okaloosa County, at 30° 24' 28.5664"/86° 30' 7.3192".

### **PROJECT DESCRIPTION**

The permittee is authorized to construct a 49ft x 4ft access pier, 20ft x 18ft platform, 8ft x 4ft platform access walk, 20ft x 12ft terminal platform, 28ft x 4ft finger pier, 60ft x 4ft L-shape catwalk, 42ft x 14ft covered boat slip, and a 28ft x 12ft covered boat slip. For a total pre-empted area of 2,408 square feet within the landward extent of Destin Harbor, a Class III, Florida Waterbody. Those activities include the mooring of two vessels, comprising 924 square feet of preemption of state-owned sovereignty submerged lands. Authorized activities are depicted on the attached exhibits.

### **AUTHORIZATIONS**

#### **Goff Hill Dock**

##### Environmental Resource Permit

The Department has determined that the activity qualifies for an Environmental Resource Permit. Therefore, the Environmental Resource Permit is hereby granted, pursuant to Part IV of Chapter 373, Florida Statutes (F.S.), and Chapter 62-330, Florida Administrative Code (F.A.C.).

##### Sovereignty Submerged Lands Authorization

The activity is located on sovereignty submerged lands owned by the State of Florida. It therefore also requires authorization from the Board of Trustees of the Internal Improvement Trust Fund (Board of Trustees), pursuant to Article X, Section 11 of the Florida Constitution, and Section 253.77, F.S. As staff to the Board of Trustees of the Internal Improvement Trust Fund (Board of Trustees) under Sections 253.002, F.S., the Department has determined that the activity qualifies for and requires a Letter of Consent, as long as the work performed is located within the boundaries as described and is consistent with the terms and conditions herein.

During the term of this Letter of Consent you shall maintain satisfactory evidence of sufficient upland interest as required by paragraph 18-21.004(3)(b), Florida Administrative Code. If such interest is terminated or the Board of Trustees determines that such interest did not exist on the date of issuance of this Letter of Consent, this Letter of Consent may be terminated by the Board of Trustees at its sole option. If the Board of Trustees terminates this Letter of Consent, you agree not to assert a claim or defense against the Board of Trustees arising out of this Letter of Consent.

### Federal Authorization

Your proposed activity as outlined on your application and attached drawings **does not qualify** for Federal authorization pursuant to the State Programmatic General Permit and a **SEPARATE permit** or authorization **may be required** from the Corps. You must apply separately to the Corps using the Application for Department of the Army Permit (ENG 4345) or alternative as allowed by Corps regulations. More information on Corps permitting may be found online in the Jacksonville District Regulatory Division Sourcebook:

(<https://www.saj.usace.army.mil/Missions/Regulatory/Source-Book/>).

Authority for review - an agreement with the USACOE entitled "Coordination Agreement Between the U. S. Army Corps of Engineers (Jacksonville District) and the Florida Department of Environmental Protection (or Duly Authorized Designee), State Programmatic General Permit", Section 10 of the Rivers and Harbor Act of 1899, and Section 404 of the Clean Water Act.

### Coastal Zone Management Consistent

Issuance of this authorization also constitutes a finding of consistency with Florida's Coastal Zone Management Program, as required by Section 307 of the Coastal Zone Management Act.

### Water Quality Certification

This permit also constitutes a water quality certification under Section 401 of the Clean Water Act, 33 U.S.C. 1341.

### Other Authorizations

You are advised that authorizations or permits for this activity may be required by other federal, state, regional, or local entities including but not limited to local governments or municipalities. This permit does not relieve you from the requirements to obtain all other required permits or authorizations.

The activity described may be conducted only in accordance with the terms, conditions and attachments contained in this document. Issuance and granting of the permit and authorizations herein do not infer, nor guarantee, nor imply that future permits, authorizations, or modifications will be granted by the Department.

## **PERMIT/SOVEREIGNTY SUBMERGED LANDS CONDITIONS**

The activities described must be conducted in accordance with:

- **The Specific Conditions**
- **The General Conditions**
- **The Special Consent Conditions**
- **The General Conditions for Sovereignty Submerged Lands Authorization**
- **The limits, conditions and locations of work shown in the attached drawings**
- **The term limits of this authorization**

You are advised to read and understand these conditions and drawings prior to beginning the authorized activities, and to ensure the work is conducted in conformance with all the terms,

conditions, and drawings herein. If you are using a contractor, the contractor also should read and understand these conditions and drawings prior to beginning any activity. Failure to comply with these conditions, including any mitigation requirements, shall be grounds for the Department to revoke the permit and authorization and to take appropriate enforcement action. Operation of the facility is not authorized except when determined to be in conformance with all applicable rules and this permit and sovereignty submerged lands authorization, as described.

### **SPECIFIC CONDITIONS - PRIOR TO ANY CONSTRUCTION**

1. Prior to the initiation of any work authorized by this permit, floating turbidity curtains shall be installed around the construction area and will remain in place until pilings have been installed and turbidity levels within the work area have returned to background levels prior to construction of the dock.
2. Best management practices for erosion control shall be implemented prior to construction commencement and shall be maintained during construction to prevent siltation and turbid discharges in excess of State water quality standards pursuant to Rule 62-302, F.A.C. Methods shall include, but are not limited to the use of staked hay bales, staked filter cloth, sodding, seeding, staged construction and the installation of turbidity screens around the immediate project site.

### **SPECIFIC CONDITIONS – CONSTRUCTION ACTIVITIES**

3. All wetland areas or water bodies which are adjacent to the specific limits of construction authorized by this permit shall be protected from erosion, sedimentation, siltation, scouring, excess turbidity or dewatering.
4. Any damage to wetlands outside of the authorized impact areas as a result of construction shall be immediately reported to the Department at (850)595-8300 and repaired by reestablishing the pre-construction elevations and replanting vegetation of the same species, size, and density as that in the adjacent areas. The restoration shall be completed within 30 days of completion of construction, and the Department shall be notified of its completion within that same 30-day period
5. The following measures shall be taken immediately by the permittee when turbidity levels within waters of the State surrounding the project site exceed 29 NTUs above background:
  - a. Immediately cease work contributing to the water quality violation.
  - b. Stabilize exposed soils contributing to the violation. Modify the work procedures responsible for the violation, install additional turbidity containment devices and repair non-functioning turbidity containment devices.
  - c. Notify the Department of Environmental Protection, Submerged Lands & Environmental Resources Program, Compliance and Enforcement Section, Northwest District Office, 160 W Government Street, Pensacola, Florida 32502-5794, in writing or by telephone at (850)595-8300 within 24 hours of the time the violation is first detected

6. There shall be no stock piling of tools, materials, (i.e., lumber, pilings, riprap, and debris) within wetlands, along the shoreline within the littoral zone, or elsewhere within waters/waters of the state.
7. Construction equipment shall not be repaired or refueled in wetlands or elsewhere within waters of the state.
8. All cleared vegetation, excess lumber, scrap wood, trash, garbage and any other type of debris shall be removed from wetlands/waters of the state within 14 days of completion of the work authorized in this permit.
9. All watercraft associated with the construction of the permitted structure shall only operate within waters of sufficient depth to preclude bottom scouring and prop dredging.
10. This permit does not authorize the construction of additional structures not illustrated on the permit drawings. Examples of additional structures, which are not authorized by this permit include but are not limited to: walkways, doors, awnings, and decking around or under the bottom of the pile-supported structures. Storage of equipment, pesticides, herbicides, construction material, trash receptacles, or part of a septic tank system beneath the pile supported structure is prohibited.
11. Structures shall extend no more than 25 percent of the width of the waterbody in accordance with 18-21.004(4)(d) F.A.C.

#### **SPECIFIC CONDITIONS - OTHER LISTED SPECIES**

12. This permit does not authorize the permittee to cause any adverse impact to or “take” of state listed species and other regulated species of fish and wildlife. Compliance with state laws regulating the take of fish and wildlife is the responsibility of the owner or applicant associated with this project. Please refer to Chapter 68A-27 of the Florida Administrative Code for definitions of “take” and a list of fish and wildlife species. If listed species are observed onsite, FWC staff are available to provide decision support information or assist in obtaining the appropriate FWC permits. Most marine endangered and threatened species are statutorily protected and a “take” permit cannot be issued. Requests for further information or review can be sent to [FWCConservationPlanningServices@MyFWC.com](mailto:FWCConservationPlanningServices@MyFWC.com).
13. If new information (e.g. listing of new species, new critical habitat, etc.) shows that the magnitude of impacts to federally listed species has the potential for adverse effects, the U.S. Fish and Wildlife Service (USFWS) will notify the Department. The Department will initiate coordination with the permittee and with the USFWS to determine what adverse impacts are likely and if additional minimization measures, reporting, or monitoring are required in order to be consistent with the Endangered Species Act, as deemed necessary by USFWS.
14. The Permittee shall report any injured, sick, or dead federally or state listed animal(s) discovered onsite to the Florida Fish and Wildlife Conservation Commission Wildlife Alert number at 888-404-FWCC (3922).

### **SPECIFIC CONDITIONS – OPERATION AND MAINTENANCE ACTIVITIES**

15. Overboard discharges of trash, human or animal waste, or fuel shall not occur at the dock.

16. There shall be a minimum 12-inch clearance between the deepest draft of the vessel (with the motor in the down position) and the top of submerged resources or the bottom of the waterbody at mean low so as to preclude scouring or prop dredging.

### **GENERAL CONDITIONS FOR INDIVIDUAL PERMITS**

The following general conditions are binding on all individual permits issued under this chapter, except where the conditions are not applicable to the authorized activity, or where the conditions must be modified to accommodate project-specific conditions.

1. All activities shall be implemented following the plans, specifications and performance criteria approved by this permit. Any deviations must be authorized in a permit modification in accordance with rule 62-330.315, F.A.C. Any deviations that are not so authorized may subject the permittee to enforcement action and revocation of the permit under chapter 373, F.S.
2. A complete copy of this permit shall be kept at the work site of the permitted activity during the construction phase, and shall be available for review at the work site upon request by the Agency staff. The permittee shall require the contractor to review the complete permit prior to beginning construction.
3. Activities shall be conducted in a manner that does not cause or contribute to violations of state water quality standards. Performance-based erosion and sediment control best management practices shall be installed immediately prior to, and be maintained during and after construction as needed, to prevent adverse impacts to the water resources and adjacent lands. Such practices shall be in accordance with the State of Florida Erosion and Sediment Control Designer and Reviewer Manual (Florida Department of Environmental Protection and Florida Department of Transportation, June 2007), and the Florida Stormwater Erosion and Sedimentation Control Inspector's Manual (Florida Department of Environmental Protection, Nonpoint Source Management Section, Tallahassee, Florida, July 2008), which are both incorporated by reference in subparagraph 62-330.050(9)(b)5., F.A.C., unless a project-specific erosion and sediment control plan is approved or other water quality control measures are required as part of the permit.
4. At least 48 hours prior to beginning the authorized activities, the permittee shall submit to the Agency a fully executed Form 62-330.350(1), "Construction Commencement Notice," (October 1, 2013), (<http://www.flrules.org/Gateway/reference.asp?No=Ref-02505>), incorporated by reference herein, indicating the expected start and completion dates. A copy of this form may be obtained from the Agency, as described in subsection 62-330.010(5), F.A.C., and shall be submitted electronically or by mail to the Agency. However, for activities involving more than one acre of construction that also require a NPDES stormwater construction general permit, submittal of the Notice of Intent to Use Generic Permit for Stormwater Discharge from Large and Small Construction Activities, DEP Form 62-621.300(4)(b), shall also serve as notice of

commencement of construction under this chapter and, in such a case, submittal of Form 62-330.350(1) is not required.

5. Unless the permit is transferred under rule 62-330.340, F.A.C., or transferred to an operating entity under rule 62-330.310, F.A.C., the permittee is liable to comply with the plans, terms, and conditions of the permit for the life of the project or activity.
6. Within 30 days after completing construction of the entire project, or any independent portion of the project, the permittee shall provide the following to the Agency, as applicable:
  - a. For an individual, private single-family residential dwelling unit, duplex, triplex, or quadruplex – “Construction Completion and Inspection Certification for Activities Associated with a Private Single-Family Dwelling Unit” [Form 62-330.310(3)]; or
  - b. For all other activities – “As-Built Certification and Request for Conversion to Operation Phase” [Form 62-330.310(1)].
  - c. If available, an Agency website that fulfills this certification requirement may be used in lieu of the form.
7. If the final operation and maintenance entity is a third party:
  - a. Prior to sales of any lot or unit served by the activity and within one year of permit issuance, or within 30 days of as-built certification, whichever comes first, the permittee shall submit, as applicable, a copy of the operation and maintenance documents (see sections 12.3 thru 12.3.4 of Volume I) as filed with the Florida Department of State, Division of Corporations, and a copy of any easement, plat, or deed restriction needed to operate or maintain the project, as recorded with the Clerk of the Court in the County in which the activity is located.
  - b. Within 30 days of submittal of the as-built certification, the permittee shall submit “Request for Transfer of Environmental Resource Permit to the Perpetual Operation and Maintenance Entity” [Form 62-330.310(2)] to transfer the permit to the operation and maintenance entity, along with the documentation requested in the form. If available, an Agency website that fulfills this transfer requirement may be used in lieu of the form.
8. The permittee shall notify the Agency in writing of changes required by any other regulatory agency that require changes to the permitted activity, and any required modification of this permit must be obtained prior to implementing the changes.
9. This permit does not:
  - a. Convey to the permittee any property rights or privileges, or any other rights or privileges other than those specified herein or in chapter 62-330, F.A.C.;
  - b. Convey to the permittee or create in the permittee any interest in real property;
  - c. Relieve the permittee from the need to obtain and comply with any other required federal, state, and local authorization, law, rule, or ordinance; or
  - d. Authorize any entrance upon or work on property that is not owned, held in easement, or controlled by the permittee.

10. Prior to conducting any activities on state-owned submerged lands or other lands of the state, title to which is vested in the Board of Trustees of the Internal Improvement Trust Fund, the permittee must receive all necessary approvals and authorizations under chapters 253 and 258, F.S. Written authorization that requires formal execution by the Board of Trustees of the Internal Improvement Trust Fund shall not be considered received until it has been fully executed.

11. The permittee shall hold and save the Agency harmless from any and all damages, claims, or liabilities that may arise by reason of the construction, alteration, operation, maintenance, removal, abandonment or use of any project authorized by the permit.

12. The permittee shall notify the Agency in writing:

- a. Immediately if any previously submitted information is discovered to be inaccurate; and
- b. Within 30 days of any conveyance or division of ownership or control of the property or the system, other than conveyance via a long-term lease, and the new owner shall request transfer of the permit in accordance with rule 62-330.340, F.A.C. This does not apply to the sale of lots or units in residential or commercial subdivisions or condominiums where the stormwater management system has been completed and converted to the operation phase.

13. Upon reasonable notice to the permittee, Agency staff with proper identification shall have permission to enter, inspect, sample and test the project or activities to ensure conformity with the plans and specifications authorized in the permit.

14. If prehistoric or historic artifacts, such as pottery or ceramics, projectile points, stone tools, dugout canoes, metal implements, historic building materials, or any other physical remains that could be associated with Native American, early European, or American settlement are encountered at any time within the project site area, the permitted project shall cease all activities involving subsurface disturbance in the vicinity of the discovery. The permittee or other designee shall contact the Florida Department of State, Division of Historical Resources, Compliance Review Section (DHR), at (850)245-6333, as well as the appropriate permitting agency office. Project activities shall not resume without verbal or written authorization from the Division of Historical Resources. If unmarked human remains are encountered, all work shall stop immediately and the proper authorities notified in accordance with section 872.05, F.S. For project activities subject to prior consultation with the DHR and as an alternative to the above requirements, the permittee may follow procedures for unanticipated discoveries as set forth within a cultural resources assessment survey determined complete and sufficient by DHR and included as a specific permit condition herein.

15. Any delineation of the extent of a wetland or other surface water submitted as part of the permit application, including plans or other supporting documentation, shall not be considered binding unless a specific condition of this permit or a formal determination under rule 62-330.201, F.A.C., provides otherwise.

16. The permittee shall provide routine maintenance of all components of the stormwater management system to remove trapped sediments and debris. Removed materials shall be

disposed of in a landfill or other uplands in a manner that does not require a permit under chapter 62-330, F.A.C., or cause violations of state water quality standards.

17. This permit is issued based on the applicant's submitted information that reasonably demonstrates that adverse water resource-related impacts will not be caused by the completed permit activity. If any adverse impacts result, the Agency will require the permittee to eliminate the cause, obtain any necessary permit modification, and take any necessary corrective actions to resolve the adverse impacts.

18. A Recorded Notice of Environmental Resource Permit may be recorded in the county public records in accordance with subsection 62-330.090(7), F.A.C. Such notice is not an encumbrance upon the property.

19. In addition to those general conditions in subsection (1), above, the Agency shall impose any additional project-specific special conditions necessary to assure the permitted activities will not be harmful to the water resources, as set forth in rules 62-330.301 and 62-330.302, F.A.C., Volumes I and II, as applicable, and the rules incorporated by reference in this chapter.

#### **SPECIAL CONSENT CONDITIONS**

1. The applicant agrees to indemnify, defend and hold harmless the Board of Trustees and the State of Florida from all claims, actions, lawsuits and demands in any form arising out of the authorization to use sovereignty submerged lands or the applicant's use and construction of structures on sovereignty submerged lands. This duty to indemnify and hold harmless will include any and all liabilities that are associated with the structure or activity including special assessments or taxes that are now or in the future assessed against the structure or activity during the period of the authorization.
2. Failure by the Board of Trustees to enforce any violation of a provision of the authorization or waiver by the Board of Trustees of any provision of the authorization will not invalidate the provision not enforced or waived, nor will the failure to enforce or a waiver prevent the Board of Trustees from enforcing the unenforced or waived provision in the event of a violation of that provision.
3. Applicant binds itself and its successors and assigns to abide by the provisions and conditions set forth in the authorization. If the applicant or its successors or assigns fails or refuses to comply with the provisions and conditions of the authorization, the authorization may be terminated by the Board of Trustees after written notice to the applicant or its successors or assigns. Upon receipt of such notice, the applicant or its successors or assigns will have thirty (30) days in which to correct the violations. Failure to correct the violations within this period will result in the automatic revocation of this authorization.
4. All costs incurred by the Board of Trustees in enforcing the terms and conditions of the authorization will be paid by the applicant. Any notice required by law will be made by certified mail at the address shown on page one of the authorization. The applicant will notify the Board

of Trustees in writing of any change of address at least ten days before the change becomes effective.

5. This authorization does not allow any activity prohibited in a conservation easement or restrictive covenant that prohibits the activity.

### **GENERAL CONDITIONS FOR SOVEREIGNTY SUBMERGED LANDS AUTHORIZATION**

Any use of sovereignty submerged lands is subject to the following general conditions are binding upon the applicant and are enforceable under Chapter 253, F.S. and Chapter 258, F.S.

1. Sovereignty submerged lands may be used only for the specified activity or use. Any unauthorized deviation from the specified activity or use and the conditions for undertaking that activity or use will constitute a violation. Violation of the authorization will result in suspension or revocation of the applicant's use of the sovereignty submerged lands unless cured to the satisfaction of the Board of Trustees.
2. Authorization under Rule 18-21.005, F.A.C., conveys no title to sovereignty submerged lands or water column, nor does it constitute recognition or acknowledgment of any other person's title to such land or water.
3. Authorizations under Rule 18-21.005, F.A.C., may be modified, suspended or revoked in accordance with its terms or the remedies provided in Sections 253.04, F.S. and Chapter 18-14, F.A.C.
4. Structures or activities will be constructed and used to avoid or minimize adverse impacts to resources.
5. Construction, use, or operation of the structure or activity will not adversely affect any species which is endangered, threatened or of special concern, as listed in Rules 68A-27.003, 68A-27.004, and 68A-27.005, F.A.C.
6. Structures or activities will not unreasonably interfere with riparian rights. When a court of competent jurisdiction determines that riparian rights have been unlawfully affected, the structure or activity will be modified in accordance with the court's decision.
7. Structures or activities will not create a navigational hazard.
8. Activities shall not interfere with the public easement for traditional uses of the sandy beaches provided in section 161.141, F.S.
9. Structures shall be maintained in a functional condition and shall be repaired or removed if they become dilapidated to such an extent that they are no longer functional. This shall not be construed to prohibit the repair or replacement subject to the provisions of rule 18-21.005,

F.A.C., within one year, of a structure damaged in a discrete event such as a storm, flood, accident, or fire.

10. Structures or activities shall be constructed, operated, and maintained solely for water dependent purposes, or for non-water dependent activities authorized under paragraph 18-21.004(1)(g), F.A.C., or any other applicable law.

11. The applicant agrees to indemnify, defend and hold harmless the Board of Trustees and the State of Florida from all claims, actions, lawsuits and demands in any form arising out of the authorization to use sovereignty submerged lands or the applicant's use and construction of structures on sovereignty submerged lands. This duty to indemnify and hold harmless will include any and all liabilities that are associated with the structure or activity including special assessments or taxes that are now or in the future assessed against the structure or activity during the period of the authorization.

12. Failure by the Board of Trustees to enforce any violation of a provision of the authorization or waiver by the Board of Trustees of any provision of the authorization will not invalidate the provision not enforced or waived, nor will the failure to enforce or a waiver prevent the Board of Trustees from enforcing the unenforced or waived provision in the event of a violation of that provision.

13. Applicant binds itself and its successors and assigns to abide by the provisions and conditions set forth in the authorization. If the applicant or its successors or assigns fails or refuses to comply with the provisions and conditions of the authorization, the authorization may be terminated by the Board of Trustees after written notice to the applicant or its successors or assigns. Upon receipt of such notice, the applicant or its successors or assigns will have thirty (30) days in which to correct the violations. Failure to correct the violations within this period will result in the automatic revocation of this authorization.

14. All costs incurred by the Board of Trustees in enforcing the terms and conditions of the authorization will be paid by the applicant. Any notice required by law will be made by certified mail at the address shown on page one of the authorization. The applicant will notify the Board of Trustees in writing of any change of address at least ten days before the change becomes effective.

15. This authorization does not allow any activity prohibited in a conservation easement or restrictive covenant that prohibits the activity.

#### **NOTICE OF RIGHTS**

This action is final and effective on the date filed with the Clerk of the Department unless a petition for an administrative hearing is timely filed under Sections 120.569 and 120.57, F.S., before the deadline for filing a petition. On the filing of a timely and sufficient petition, this action will not be final and effective until further order of the Department. Because the administrative hearing process is designed to formulate final agency action, the hearing process may result in a modification of the agency action or even denial of the application.

### Petition for Administrative Hearing

A person whose substantial interests are affected by the Department's action may petition for an administrative proceeding (hearing) under Sections 120.569 and 120.57, F.S. Pursuant to Rules 28-106.201 and 28-106.301, F.A.C., a petition for an administrative hearing must contain the following information:

- (a) The name and address of each agency affected and each agency's file or identification number, if known;
- (b) The name, address, any e-mail address, any facsimile number, and telephone number of the petitioner, if the petitioner is not represented by an attorney or a qualified representative; the name, address, and telephone number of the petitioner's representative, if any, which shall be the address for service purposes during the course of the proceeding; and an explanation of how the petitioner's substantial interests will be affected by the agency determination;
- (c) A statement of when and how the petitioner received notice of the agency decision;
- (d) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;
- (e) A concise statement of the ultimate facts alleged, including the specific facts that the petitioner contends warrant reversal or modification of the agency's proposed action;
- (f) A statement of the specific rules or statutes that the petitioner contends require reversal or modification of the agency's proposed action, including an explanation of how the alleged facts relate to the specific rules or statutes; and
- (g) A statement of the relief sought by the petitioner, stating precisely the action that the petitioner wishes the agency to take with respect to the agency's proposed action.

The petition must be filed (received by the Clerk) in the Office of General Counsel of the Department at 3900 Commonwealth Boulevard, Mail Station 35, Tallahassee, Florida 32399-3000, or via electronic correspondence at [Agency\\_Clerk@dep.state.fl.us](mailto:Agency_Clerk@dep.state.fl.us). Also, a copy of the petition shall be mailed to the applicant at the address indicated above at the time of filing.

### Time Period for Filing a Petition

In accordance with Rule 62-110.106(3), F.A.C., petitions for an administrative hearing by the applicant and persons entitled to written notice under Section 120.60(3), F.S., must be filed within 14 days of receipt of this written notice. Petitions filed by any persons other than the applicant, and other than those entitled to written notice under Section 120.60(3), F.S., must be filed within 14 days of publication of the notice or within 14 days of receipt of the written notice, whichever occurs first. You cannot justifiably rely on the finality of this decision unless notice of this decision and the right of substantially affected persons to challenge this decision has been duly published or otherwise provided to all persons substantially affected by the decision. While you are not required to publish notice of this action, you may elect to do so pursuant Rule 62-110.106(10)(a).

The failure to file a petition within the appropriate time period shall constitute a waiver of that person's right to request an administrative determination (hearing) under Sections 120.569 and 120.57, F.S., or to intervene in this proceeding and participate as a party to it. Any subsequent

intervention (in a proceeding initiated by another party) will be only at the discretion of the presiding officer upon the filing of a motion in compliance with Rule 28-106.205, F.A.C. If you do not publish notice of this action, this waiver will not apply to persons who have not received written notice of this action.

#### Extension of Time

Under Rule 62-110.106(4), F.A.C., a person whose substantial interests are affected by the Department's action may also request an extension of time to file a petition for an administrative hearing. The Department may, for good cause shown, grant the request for an extension of time. Requests for extension of time must be filed with the Office of General Counsel of the Department at 3900 Commonwealth Boulevard, Mail Station 35, Tallahassee, Florida 32399-3000, or via electronic correspondence at [Agency\\_Clerk@dep.state.fl.us](mailto:Agency_Clerk@dep.state.fl.us), before the deadline for filing a petition for an administrative hearing. A timely request for extension of time shall toll the running of the time period for filing a petition until the request is acted upon.

#### Mediation

Mediation is not available in this proceeding.

#### FLAWAC Review

The applicant, or any party within the meaning of Section 373.114(1)(a) or 373.4275, F.S., may also seek appellate review of this order before the Land and Water Adjudicatory Commission under Section 373.114(1) or 373.4275, F.S. Requests for review before the Land and Water Adjudicatory Commission must be filed with the Secretary of the Commission and served on the Department within 20 days from the date when this order is filed with the Clerk of the Department.

#### Judicial Review

Once this decision becomes final, any party to this action has the right to seek judicial review pursuant to Section 120.68, F.S., by filing a Notice of Appeal pursuant to Florida Rules of Appellate Procedure 9.110 and 9.190 with the Clerk of the Department in the Office of General Counsel (Station #35, 3900 Commonwealth Boulevard, Tallahassee, Florida 32399-3000) and by filing a copy of the Notice of Appeal accompanied by the applicable filing fees with the appropriate district court of appeal. The notice must be filed within 30 days from the date this action is filed with the Clerk of the Department.

Permittee: Karen Goff Hill  
Permit No: 0462835-001-EI/46  
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Permit Expiration: October 10, 2030

Executed in Pensacola, Florida.

STATE OF FLORIDA DEPARTMENT  
OF ENVIRONMENTAL PROTECTION



Kimberly R. Allen  
Permitting Program Administrator

KRA:cb

**Attachments:**

Exhibit 1, Project Drawings

**Copies furnished to:**

Kimberly R. Allen, FDEP, [Kim.Allen@FloridaDEP.gov](mailto:Kim.Allen@FloridaDEP.gov)  
Russell Sullivan, FDEP, [Russell.Sullivan@FloridaDEP.gov](mailto:Russell.Sullivan@FloridaDEP.gov)  
Chris Bickham, FDEP, [Chirs.Bickham@FloridaDEP.gov](mailto:Chirs.Bickham@FloridaDEP.gov)  
Karen Goff Hill, Applicant, [regalbuildinggroup@gmail.com](mailto:regalbuildinggroup@gmail.com)  
Jason Taylor, Consultant, [jason@oakhurstconsult.com](mailto:jason@oakhurstconsult.com)  
Okaloosa County, [mmartinez@myokaloosa.com](mailto:mmartinez@myokaloosa.com), [jautrey@myokaloosa.com](mailto:jautrey@myokaloosa.com),  
[sbitterman@myokaloosa.com](mailto:sbitterman@myokaloosa.com), [roadinfo@myokaloosa.com](mailto:roadinfo@myokaloosa.com), [propertyappraiser@okaloosapa.com](mailto:propertyappraiser@okaloosapa.com),  
[planning@cityofdestin.com](mailto:planning@cityofdestin.com)

CERTIFICATE OF SERVICE

The undersigned hereby certifies that this permit and authorization to use sovereignty submerged lands, including all copies, were mailed before the close of business on October 10, 2025, to the above listed persons.

FILING AND ACKNOWLEDGMENT

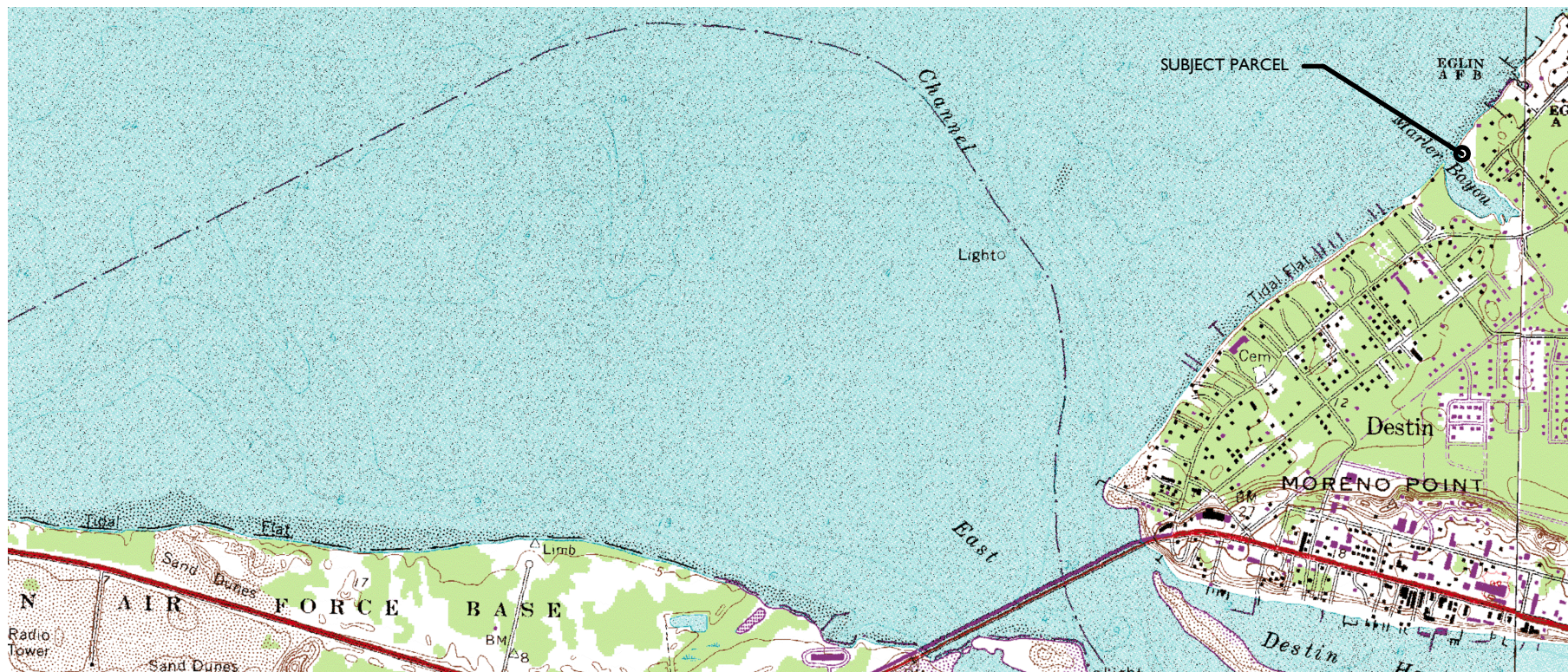
FILED, on this date, under 120.52(7) of the Florida Statutes, with the designated Department Clerk, receipt of which is hereby acknowledged.



\_\_\_\_\_  
Clerk

October 10, 2025

Date



PROPERTY INFO

PID: 00-2S-22-1609-0000-0030  
 SITUS: 5 CROSS COURT  
 DESTIN, FL 32541  
 LAT: 30.407921  
 LONG: -86.502068

DRAWING INDEX

- 1- SITE LOCATION & SHEET INDEX
- 2-EXISTING SITE CONDITIONS
- 3-PLAN VIEW DEPICTED ONTO AERIAL
- 4-PLAN VIEW
- 5-PROFILE TYP.

RECORD OWNER

HILL KAREN GOFF  
 111 COASTAL OAKS CIR  
 PONTE VEDRA BEACH FL 32082

These plans submitted to FDEP are not compliant with the City of Destin LDC. Revised plans shall be provided to FDEP, and a revised approval shall be submitted with the building permit application.

5 CROSS COURT, GOFF DOCK

SITE LOCATION & DRAWING INDEX

JOB NO.: 2025.022

DRAWN BY: JAT

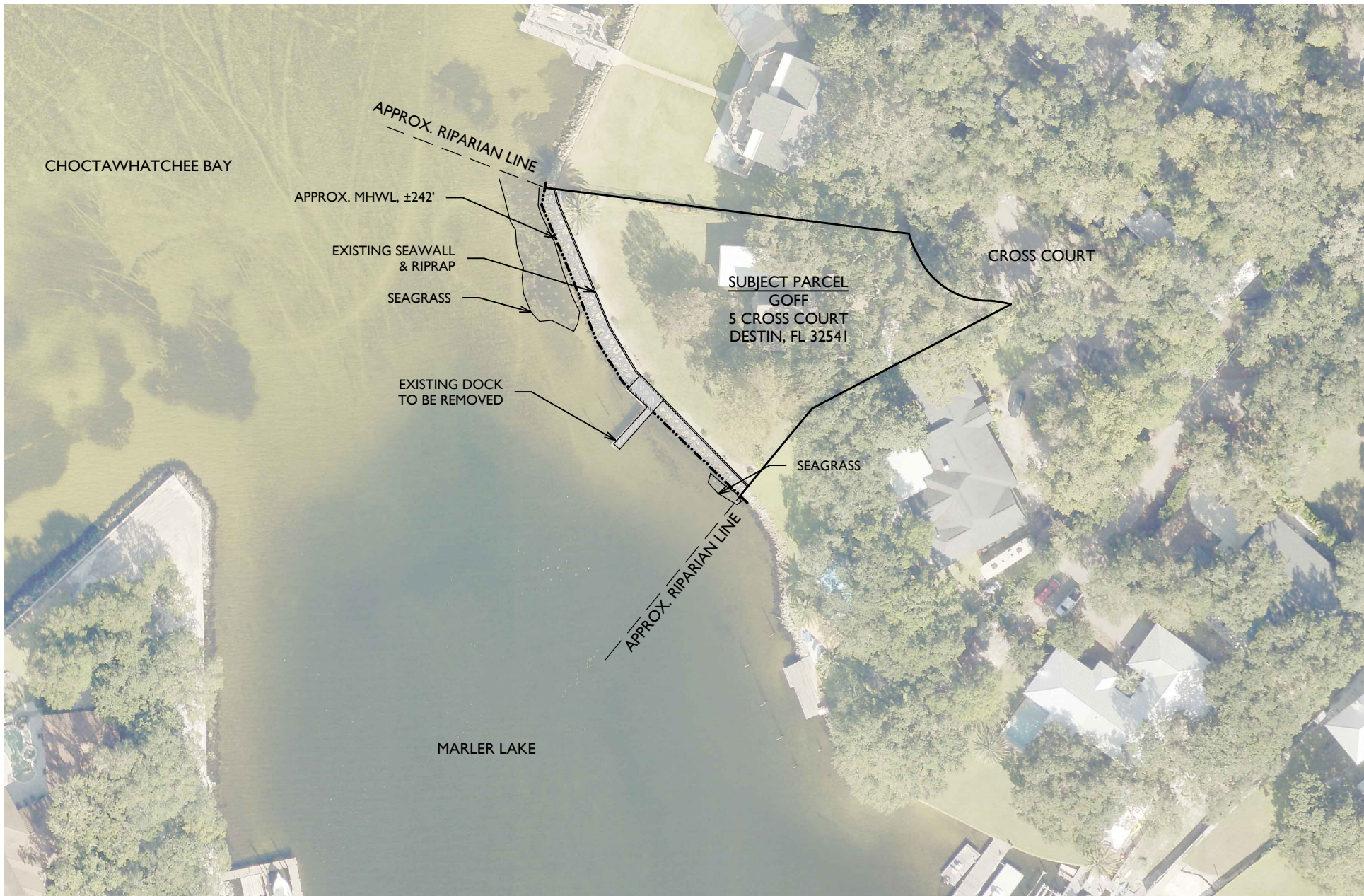
DRAWING DATE: 07.10.2025

SHEET: 1 OF 5

OAKHURST  
 CONSULTING

JASON@OAKHURSTCONSULT.COM





5 CROSS COURT, GOFF DOCK

EXISTING SITE CONDITIONS

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

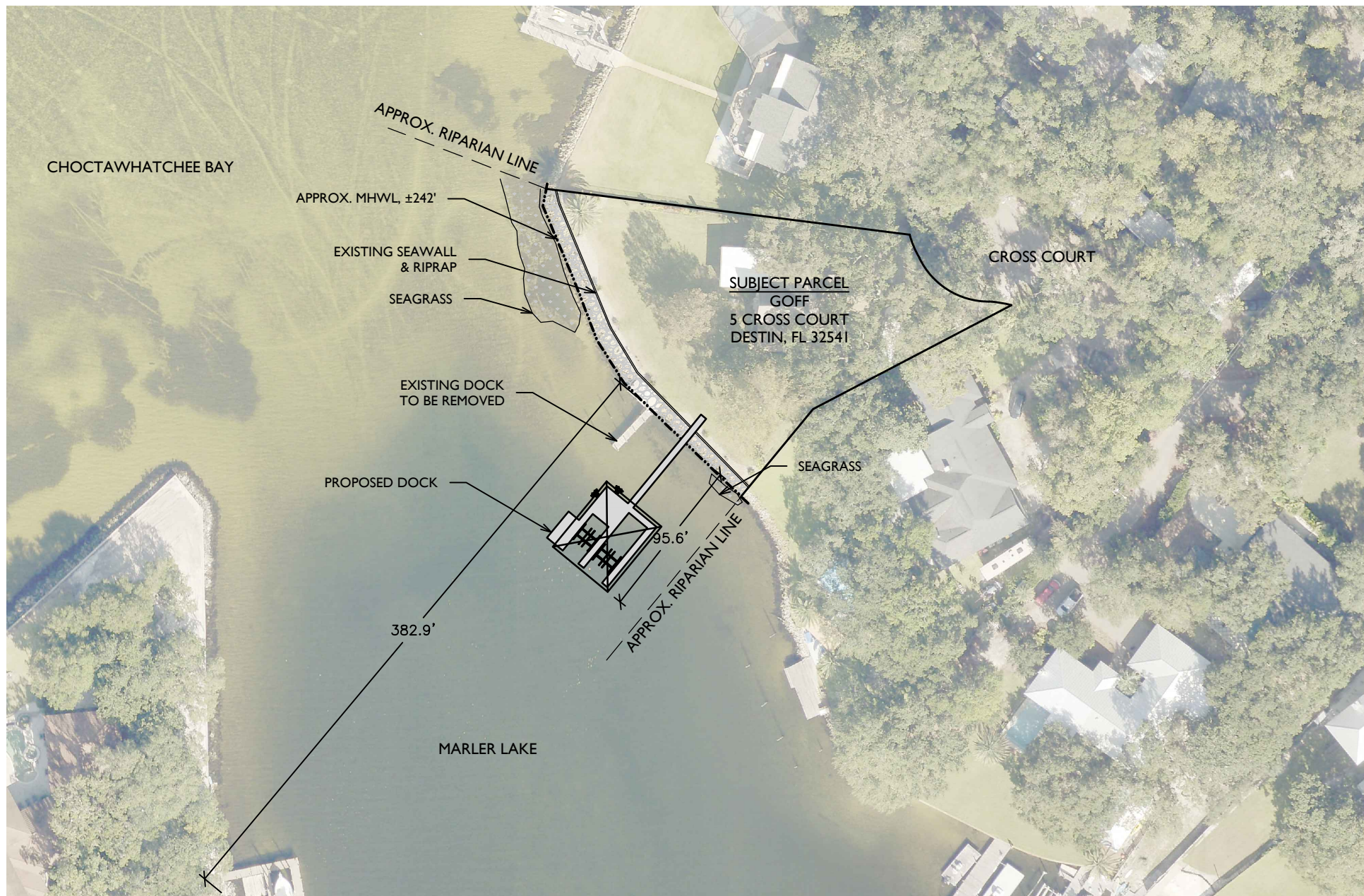
SHEET: 2 OF 5

OAKHURST  
CONSULTING

JASON@OAKHURSTCONSULT.COM

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5 CROSS COURT, GOFF DOCK

PLAN VIEW DEPICTED ONTO AERIAL

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

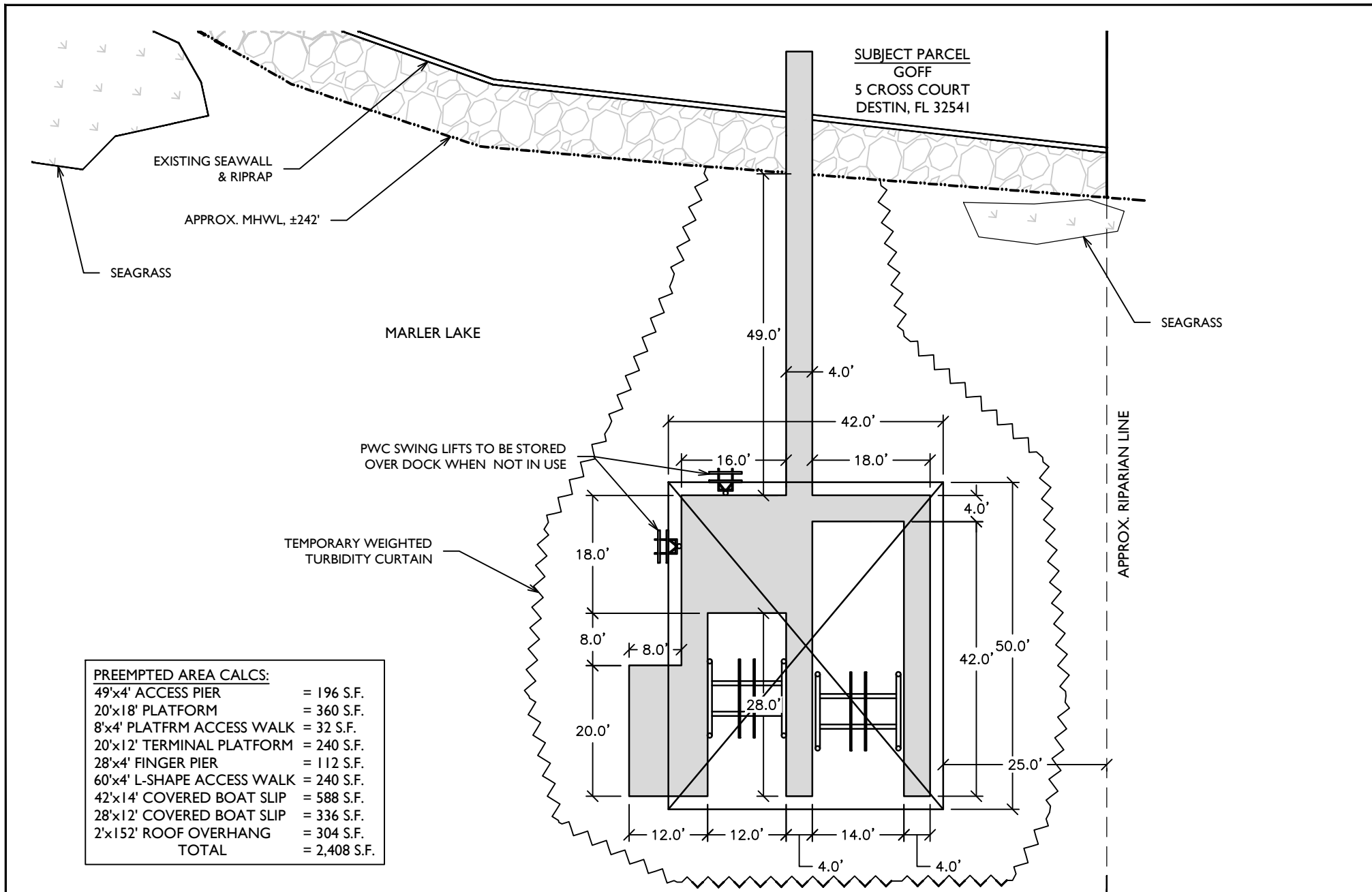
SHEET: 3 OF 5

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PREEMPTED AREA CALCS:	
49'x4' ACCESS PIER	= 196 S.F.
20'x18' PLATFORM	= 360 S.F.
8'x4' PLATFRM ACCESS WALK	= 32 S.F.
20'x12' TERMINAL PLATFORM	= 240 S.F.
28'x4' FINGER PIER	= 112 S.F.
60'x4' L-SHAPE ACCESS WALK	= 240 S.F.
42'x14' COVERED BOAT SLIP	= 588 S.F.
28'x12' COVERED BOAT SLIP	= 336 S.F.
2'x152' ROOF OVERHANG	= 304 S.F.
<b>TOTAL</b>	<b>= 2,408 S.F.</b>

5 CROSS COURT, GOFF DOCK

PLAN VIEW  
JOB NO.: 2025.022

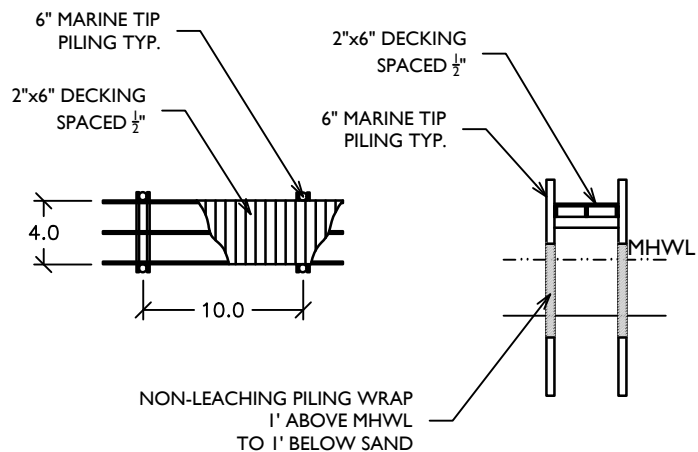
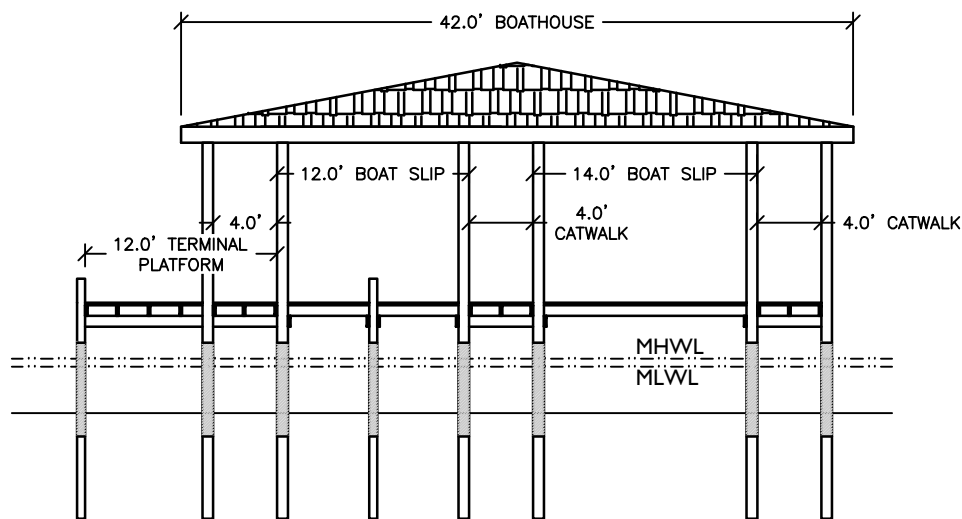
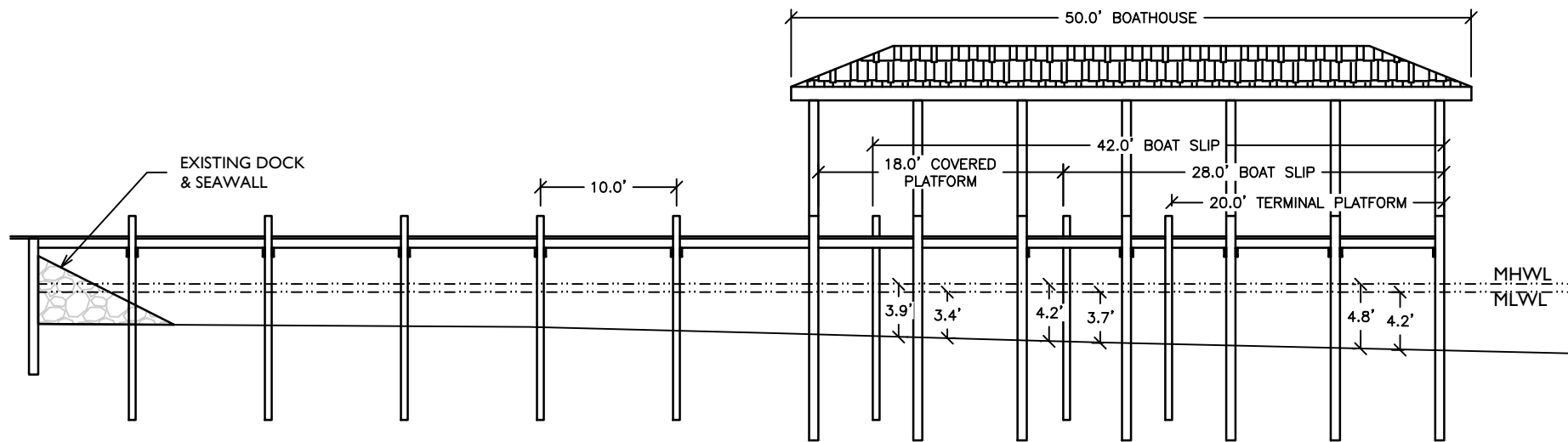
DRAWN BY: JAT      DRAWING DATE: 07.10.2025  
SHEET: 4 OF 5

**OAKHURST  
CONSULTING**

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5 CROSS COURT, GOFF DOCK

PROFILE TYP.

JOB NO.: 2025.022

DRAWN BY: JAT

DRAWING DATE: 07.10.2025

SHEET: 5 OF 5

OAKHURST  
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