



Contents

2025 Annual Report

This report contains the project and sub-basin ledgers for all project authorizations issued through December 31st, 2025.

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2025 Project Summary

RGP SAJ 86 and EMA 1 authorizations were issued in 2025 for the following:

- Longleaf Park Phase 3 Re-Authorization 0398702-021-EA/66; SAJ-2024-04695
- Art Park Residential Phase 1 0453915-001-EA/66; SAJ-2024-04694
- Watersound Origins Circulation Road 0398702-024-EA/66; SAJ-2025-02143
- Ward Creek Phases 6 and 7 0274929-012-EA/03; SAJ-2020-04399
- Watersound Parkway Hwy 79 SAJ-2005-09182
- Lake Powell Residential Phase 1 0426901-009-EA/03
- Arborview Park Phase 2 0423293-005-EA/66

2024 Permits modified in 2025:

- TES Concrete Plant 0209847-029-EA/03; 0209847-030-EM/03

2023 Permits that commenced construction in 2025:

- Origins Parkway Segment 3 0398702-014-EA/66; 0398702-015-SFRP/66

2024 Projects that commenced construction in 2025:

- TES Concrete Plant 0209847-029-EA/03; 0209847-030-EM/03
- Passage of Time Art Park 0441928-001-EA/66; 0441928-002-SFP/66

2025 Projects that commenced construction in 2025:

- Longleaf Park Phase 3 Re-Authorization 0398702-021-EA/66
- Art Park Residential Phase 1 0453915-001-EA/66; SAJ-2024-04694
- Ward Creek Phases 6 and 7 0274929-012-EA/03

Overall Summary

2025 Annual Report

August 5, 2025 the EMA was renewed and November 6, 2025 the RGP SAJ 86 was reissued. Through the 2020 renewal and reissuance process the sub basins were updated to HUC 12 basins to be in line with the other 2 RGP/EMAs that have been issued in the area. In the original permit there were 19 basins with the reissuance there are now 7 basins. The forms used, nomenclature of wetland quality, and rules citations were also updated. The basins were the only substantive change. Changes made during the 2025 renewal were limited to forms used and rule citations. The following information includes overall summaries based on the Project Ledger for which final authorizations have been granted as of December 31, 2025. Since 2004, a total of 82 projects have received authorization within the SAJ-86 / EMA 1 areas.

Altered Wetland Impact Summary

Of the total 5,677.05 acres of authorized projects including a total of 1,420.18 acres of altered wetlands, only 442.44 acres of altered wetlands have been authorized for impact to date, leaving 878.60 acres remaining. While the majority of these projects have been completed, the project ledger references impact related to projects not yet initiated in orange.

High Quality Impact Summary

Of the 125 acres of high quality impacts authorized in the RGP(SAJ-86)/EMA 1, only 26.44 acres have been authorized to date, leaving 98.56 acres remaining.

Conservation Easement Summary

Due to the 82 projects authorized 3,439.87 total acres have been committed to conservation easements to date, with 2,667.55 acres recorded. The following conservation easements were recorded in 2025:

- 0426901-001-EA/03; 0426901-002-SFRP/03; 0426901-006-EA/03 Watersound Golf Course Conservation Unit Conservation Easement
- 0274929-007-EA/03; 0274929-008-SFRP/03 PCB Medical Campus Drainage Improvement Conservation Unit Conservation Easement
- 0393890-014-EA/03; 0393890-015-SFRP/03 Ward Creek- Hwy 79 Drainage Improvements Conservation Unit Conservation Easement
- 0398702-008-EA/66; 0398702-009-SFRG/66 Longleaf Park Phase 2 Conservation Unit Conservation Easement
- 0398702-004-EA/66; 0398702-005-SFRP/66 Origins Parkway Phase 2 Conservation Unit Conservation Easement; Offsite Conservation Easement
- 0393890-004-EA/03; 0393890-005-SFRP/03 Ward Creek Phases 3-4 Offsite Conservation Easement
- 0398702-021-EA/66; SAJ-2024-04695 Longleaf Park Phase 3 Re-Authorization Conservation Unit Conservation Easement; Offsite Conservation Easement
- 0441928-001-EA/66; 0441928-002-SFP/66; Passage of Time Art Park Conservation Unit Conservation Easement
- 0423293-001-EA/66; 0423293-004SFM/66; 0423293-002-SFRP/66; Arborview Park Phase 1 Conservation Unit Conservation Easement
- 0453915-001-EA/66; SAJ-2024-04694 Art; Art Park Residential Phase 1 Offsite Conservation Easement

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removal	Status
2007-2016																		
1	RGP	Breakfast Point	ICW - SWWB	SAJ-2008-04490 Pier Park Northeast	58.77	4.30	0.00	10.33	8.00	14.63	44.14	7.57	29.69	0.00	18.28	5.20	0.00	CE Complete
2	RGP	Breakfast Point	ICW - SWWB	SAJ-2006-9182 Pier Park Loop Road	58.25	1.55	0.00	14.94	10.13	16.49	47.76	6.21	35.71	0.00	16.90	6.58	0.00	CE Complete
3	RGP	Breakfast Point	ICW - SWWB	SAJ-2007-05543 Pier Park NW Hotel	3.11	0.00	0.00	2.04	2.04	2.04	1.07	0.00	8.16	0.00	0.90	1.33	0.00	CE Complete
4	RGP	Breakfast Point	ICW - SWWB	SAJ-2004-8221 Pier Park Drive Extension	2.50	0.24	0.24	0.16	0.16	0.40	2.10	0.00	1.85	0.00	0.00	0.32	1	CE Complete
5	RGP	Breakfast Point	ICW - SWWB	SAJ-2006-6276 Westbay Landings	494.83	86.64	1.17	111.02	9.85	197.66	297.66	189.15	0.00	0.00	143.57	7.48	10	CE Complete
6	RGP	Breakfast Point	ICW - SWWB	SAJ-2004-3965 PCB Commerce Park	219.00	9.90	0.20	41.70	9.40	41.90	177.10	55.40	0.00	0.00	47.10	6.28	1	CE Complete
7	RGP	Breakfast Point	ICW - SWWB	SAJ 2004-8222 Frank Brown Park Trail	1.47	0.00	0.00	1.32	1.32	1.32	0.45	0.00	3.95	0.00	0.00	0.80	0.00	CE Complete
8	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2006-6671 Beckrich Rd. Extension	7.50	0.45	0.01	1.53	0.30	1.98	5.52	1.83	0.00	0.00	0.00	0.21	1	CE Complete
9	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2004-10294 Highlands West	28.20	7.68	0.70	11.89	8.99	19.57	8.63	9.77	60.59	0.00	0.00	6.48	1	CE Complete
10	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2006-6658 Breakfast Point K-8	39.94	3.29	0.00	6.90	1.48	10.19	29.75	8.74	0.00	0.00	0.00	0.96	0.00	CE Complete
11	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2007-1364 PCB Mixed Use PDA	59.43	1.59	0.09	3.13	0.49	4.72	54.71	5.93	0.00	0.00	0.00	0.40	0.00	CE Complete
12	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2004-8077 North Glades	71.37	18.30	0.00	17.80	13.20	36.10	35.27	26.87	58.30	0.00	0.00	8.60	0.00	CE Complete
13	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2004-7095 Waterfall	42.62	0.78	0.00	11.61	2.31	12.39	30.23	10.42	0.00	0.00	0.00	1.50	0.00	CE Complete
14a	RGP	Devils Swamp	Peach Creek/Direct to Bay	SAJ-2002-697 WaterSound North	102.10	16.99	0.08	13.00	2.74	29.99	72.11	34.17	0.00	0.00	11.72	1.97	0.00	CE Complete

Tot Prj Ac Total Project Acres Within Sub-basin

HQ High Quality Wetlands

HQ IMP High Quality Wetland Impacts

Alt Altered Wetlands

Alt IMP Altered Wetland Impacts

UPL Uplands

Onsite CE Onsite Conservation Easements

Offsite CE Offsite Conservation Easements

CU MIT CE Conservation Unit Mitigation Conservation Easement

CU CE Conservation Unit Conservation Easement

CR MIT Mitigation Credits

WTL Wetland

RGP Regional General Permit SAJ-86



CE's to be recorded

Impacts have not occurred as of 12/31/2025

Permits Modified in 2023

Permits Modified in 2024



CE's Recorded

Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remaining	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removal	Status
15	IP	Lake Powell	Phillips Inlet	SAJ-2007-1364 PCB Commerce Park	118.10	18.80	0.00	27.20	1.40	4.04	46.00	72.10	25.80	0.00	7.50	14.50	0.00	0.00	CE Complete
14b	RGP	Lake Powell	Phillips Inlet	SAJ-2002-00697 WaterSound North	464.52	18.07	0.81	123.30	19.71	4.95	141.37	323.15	113.80	0.00	52.84	53.26	0.00	3	CE Complete
16	RGP	Breakfast Point	ICW-SWWB (Ward Creek)	SAJ-2009-01975 West Bay Fire Station	6.98	0.00	0.00	5.42	0.99	0.09	5.42	1.55	4.43	0.00	0.00	0.00	0.64	0.00	CE Complete
17	EMA Only	Devils Swamp	Phillips Inlet	03-0267776-001-EA Alexan Apartments	25.71	0.00	0.00	0.00	0.00	0.00	0.00	25.71	0.00	0.00	0.00	9.43	0.00	0.00	CE Complete
18	EMA Only	Devils Swamp	Phillips Inlet	03-0278434-001-EA Whisper Dunes	59.48	0.00	0.00	0.00	0.00	0.00	0.00	59.48	0.00	0.00	0.00	21.83	0.00	0.00	CE Complete
19	EMA Only	Breakfast Point	ICW - SWWB	03-0292594-001-EA Harley Davidson	5.02	0.00	0.00	0.00	0.00	0.00	0.00	5.02	0.00	0.00	0.00	1.49	0.00	0.00	CE Complete
20	EMA Only	Devils Swamp	Phillips Inlet	03-0300332-001-EA West End Fire Station	3.35	0.00	0.00	0.00	0.00	0.00	0.00	3.35	0.00	0.00	0.00	1.23	0.00	0.00	CE Complete
21	RGP	Breakfast Point	ICW - SWWB	SAJ-2011-01329 Laguna Substation(GP)	25.00	0.00	0.00	20.00	20.00	0.00	20.00	5.00	0.00	105.00	0.00	8.49	13.00	0.00	CE Complete
22	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2013-02943 Breakfast Point Phase 3	114.53	6.15	0.15	47.78	20.03	0.00	53.93	60.60	34.08	53.39	0.00	0.00	13.16	0.00	CE Complete
23	RGP	Breakfast Point	ICW - SWWB	SAJ-2016-01221 Colony Club Connector	4.83	2.20	1.32	0.00	0.00	0.00	2.20	2.63	0.64	1.35	0.00	1.40	1.21	0.00	CE Complete
2017																			
24	RGP	Breakfast Point	Hwy 98/ABBF	SAJ-2015-03090 Sports Complex, School and Fire	210.00	21.65	1.80	58.15	11.63	0.00	79.80	130.20	66.37	0.00	0.00	0.00	9.36	1	CE Complete
25	RGP	Breakfast Point	ICW - SWWB	SAJ-2017-01732 Pier Park Crossings	44.44	10.88	0.00	8.35	5.65	0.00	19.23	25.21	13.16	19.90	0.00	12.89	3.67	0.00	CE Complete
26a	RGP	Devils Swamp	Phillips Inlet	SAJ-2002-00679 Watersound North (Phase 4)	48.80	0.00	0.00	2.83	2.83	0.00	3.03	45.77	0.20	0.00	41.18	0.00	0.00	0.00	CE Complete Note: Boundary overlaps with previous WSN permits.
26b	RGP	Devils Swamp	Peach Creek/Direct to Bay	SAJ-2002-00679 Watersound North (Phase 4)	87.50	20.22	0.04	9.10	1.92	0.00	29.32	58.18	27.36	0.51	0.00	39.65	1.29	1	CE Complete Note: Boundary overlaps with previous WSN permits.
2018																			
27a	EMA ONLY	Breakfast Point	ICW-SWWB (Ward Creek)	03-62422-002-EA/03 PCB Conservation Park Parking	3.21	0.00	0.00	0.00	0.00	0.00	0.00	3.21	0.00	0.00	0.00	1.80	0.00	0.00	CE Complete
27b	EMA ONLY	Breakfast Point	Eastern Lake-Phillips Frontal (West Laird)	03-62422-022-EA/03 PCB Conservation Park Parking	1.10	0.00	0.00	0.00	0.00	0.00	0.00	1.10	0.00	0.00	0.00	0.20	0.00	0.00	CE Complete

Tot Prj Ac Total Project Acres Within Sub-basin
 Alt IMP Altered Wetland Impacts
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 Alt Altered Wetlands

Alt IMP Altered Wetland Impacts
 UPL Uplands
 Onsite CE Onsite Conservation Easements
 Offsite CE Offsite Conservation Easements

CU MIT CE Conservation Unit Mitigation
 CU CE Conservation Unit Conservation Easement
 CR MIT Mitigation Credits
 WTL Wetland

GP Regional General Permit SAJ-86
 IP Individual Permit

CE's to be recorded
 Impacts have not occurred as of 12/31/2025
 Permits Modified in 2023
 Permits Modified in 2024

CE's Recorded
 Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remaining	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
2019																			
28	RGP	Devils Swamp	Peach Creek/Direct to Bay	0375790-001 EA/66; SAJ-2002-0679 Origins Phase 5	181.25	2.90	1.51	27.25	20.74	0.00	30.15	151.10	0.00	76.45	0.00	119.7	14.86	2	CE Complete
29	RGP	Devils Swamp	Peach Creek/Direct to Bay	0377211-001-EA/66; SAJ-2019-02304 Origins Assisted Living	11.86	0.27	0.00	0.56	0.27	0.00	0.83	11.03	0.00	1.04	0.00	3.74	0.18	0.00	CE Complete
30	RGP/EMA	Breakfast Point	ICW - SWWB	0373877-002-EA/03; SAJ-2019-0098 Nautilus	20.15	0.00	0.00	0.115	0.115	0.00	0.115	20.035	0.00	0.58	0.00	5.77	0.08	0.00	CE Complete
31	EMA ONLY	West Bay	ICW - SWWB	36439-002-EA/03 PCB Commerce Park Lot 2	2.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.57	0.00	0.00	CE Complete
32	EMA ONLY	Devils Swamp	Peach Creek	0378433-001-EA/66 South Walton CP Lot 34 & 35	3.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	0.00	0.00	N/A
33	EMA ONLY	Breakfast Point	Direct to Bay	0378297-001-EA/03 PCB Commerce Park Lot A1	1.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.00	0.00	CE Complete
34	RGP/EMA	Breakfast Point	ICW - SWWB	037628-001-EA/03 & SAJ-2019-01010 Pier Park Northwest	10.27	2.82	0.40	4.62	2.34	0.00	7.44	2.83	4.70	7.08	0.00	2.88	1.88	1	CE Complete
35	RGP/EMA	Breakfast Point	ICW - SWWB	0261615-015-EA/03; SAJ 2005-09182 Bay Parkway Phase 2	60.2	6.56	6.56	20.51	20.51	0.00	27.07	33.13	0.00	82.05	0.00	27.075	16.83 UMAM 19.36 WRAP	2	CE Complete
2020																			
36	RGP/EMA	Breakfast Point	Hwy 98/ABBF	0379494-003-EA/03; SAJ-2019-04339 Breakfast Point Hotel	7.27	0.00	0.00	0.82	0.82	0.00	0.82	6.18	0.00	3.28	0.00	0.00	0.53 UMAM 0.53 WRAP	0.00	CE Complete
37	RGP/EMA	Breakfast Point	Hwy 98/ABBF	0379494-002-EA/03; SAJ-2019-04247 Breakfast Point Apartments	18.65	0.06	0.00	16.71	15.37	0.00	16.77	1.88	1.34	60.15	0.00	0.00	8.93 UMAM 9.99 WRAP	0.00	CE Complete
38	RGP/EMA	Breakfast Point	Hwy 98/ABBF	0382019-001-EA/03; SAJ-2019-04047 Breakfast Point Phase 4	59.44	6.31	0.00	16.35	11.93	0.00	22.66	36.78	10.7	43.33	0.00	0.00	7.75 UMAM 7.75 WRAP	0.00	CE Complete
39	RGP/EMA	Breakfast Point	ICW - SWWB	0375609-002-EA/03; SAJ-2005-09182 Bay Parkway Expansion	6.73	3.81	3.81	0.15	0.15	0.00	3.96	2.77	0.00	0.60	0.00	1.92	19.36 UMAM 3.59 WRAP	1	CE Complete

Tot Prj Ac Total Project Acres Within Sub-basin
 Alt Altered Wetlands
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 Offsite CE Offsite Conservation Easements
 CR MIT Mitigation Credits
 WTL Wetland
 GP Regional General Permit SAJ-86
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 CE's to be recorded
 Impacts have not occurred as of 12/31/2025
 Permits Modified in 2023
 Permits Modified in 2024
 CE's Recorded
 Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Proj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remaining	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
2021																			
40	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0378433-002-EA/66; 0396442-01-SFRG/66 South Walton Commerce Park Phase 2	76.61	28.73	1.43	16.68	3.32	+0.08	45.41	31.20	40.66	0.00	0.00	11.65	3.0 UMAM 3.48 WRAP	3	CE Complete
41	RGP/EMA	Breakfast Point	ABBBF (BPPCU)	0382019-002-EA/03; SAJ-2014-03115 Breakfast Point Phase 5	84.04	4.09	0.10	16.56	9.88	0.00	20.65	63.39	9.71	33.80	0.00	103	5.33 UMAM 6.51 WRAP	1	CE Complete
42	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0398702-001-EA/66; 0398702-002-SFRG/66 Walton DSAP Residential	25.31	0.00	0.00	5.37	5.37	0.00	5.37	19.94	0.00	21.48	0.00	3.80	2.85 UMAM 3.49 WRAP	0.00	CE Complete
43	EMA/State 404	Breakfast Point	ICW - SWWB	0393890-001-EA/03; 0396477-001-SFRG/03 Ward Creek Phase 1	119	3.03	0.00	56.51	10.73	+2.86	59.54	59.46	48.81	0.00	0.00	13.58	5.69 UMAM 6.97 WRAP	0.00	CE Complete
44	EMA/State 404	Breakfast Point	Peach Creek (PWSFCU)	0377211-002-EA/66; 0377211-003-SFRG Walton DSAP Roadway	8.46	0.48	0.43	1.80	1.68	0.00	2.23	6.23	0.00	6.72	0.00	1.28	1.26 UMAM 1.48 WRAP	1	CE Complete
45	EMA/State 404	Lake Powell	Eastern Lake-Phillips Frontal (LPHCU)	0221322-057-EA/66; 0221322-058-SFRG/66 Origins Phase 7	54.11	16.87	0.76	0.38	0.00	0.00	17.25	36.13	16.72	0.00	0.00	10.87	0.70 UMAM 0.70 WRAP	1	CE Complete
46	EMA/State 404	Breakfast Point	ABBBF (BPPCU)	0407352-001-EA/03; 0407352-002-SFRP/03 Breakfast Point East Phase 2	90.69	9.40	0.15	35.14	6.14	+4.44	44.54	46.15	38.22	0.00	0.00	111.22	4.13 WRAP 3.38 UMAM	0.00	CE Complete
47	EMA/State 404	Lake Powell	Eastern Lake-Phillips Frontal (LPHCU)	0221322-067-EA/66; 0221322-068-SFRP/66 Origins Phase 8	57.4	1.41	0.00	0.97	0.47	0.00	3.34	54.06	1.91	1.38*	0.00	11.53	0.25 UMAM 0.31 WRAP	0.00	CE in Progress
2022																			
48	EMA/State 404	Breakfast Point	ABBBF (BPPCU)	0382019-007-EA/03; 0382019-008-SFRP/03 Breakfast Point East Phase 3	42.64	0.00	0.00	14.10	4.24	0.00	7.10	35.54	2.86	14.10	0.00	52.29	2.25 UMAM 2.76 WRAP	0.00	CE in Progress
49	EMA/State 404	Breakfast Point	ABBBF (BPPCU)	0409501-001-EA/03; 0409501-002-SFRP/03 Moylan Road Extension	12.84	0.53	0.03	2.77	2.38	0.00	3.3	9.54	0.39	9.13	0.00	15.75	1.29 UMAM 1.58 WRAP	0.00	CE Complete
50	EMA/State 404	Breakfast Point	ICW - SWWB	0393890-002-EA/03; 0393890-003-SFRP/03 Ward Creek Phase 2	114.93	8.6	0.00	47.54	9.59	-0.41	56.14	37.95	37.95	0.41	0.00	13.11	5.08 UMAM 6.23 WRAP	0.00	CE Complete
51	EMA/State 404	Breakfast Point	ICW - SWWB	0393890-004-EA/03; 0393890-005-SFRP/03 Ward Creek Phase 3 & 4	166	18.93	0.00	53.68	14.51	-0.04	72.60	93.4	57.18	19.75	0.00	18.94	7.69 UMAM 9.43 WRAP	0.00	CE in Progress

*For Origins Phase 8, 0.38 acres preserved in another project site within the ELPIF Sub-basin, 1.0 acres preserved offsite.

Tot Proj Ac Total Project Acres Within Sub-basin
 HQ High Quality Wetlands
 HQ IMP High Quality Wetland Impacts
 Alt Altered Wetlands

Alt Altered Wetland Impacts
 UPL Uplands
 Onsite CE Onsite Conservation Easements
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CU MIT CE Conservation Unit Mitigation Conservation Easement
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 CE's to be recorded
 Impacts have not occurred as of 12/31/2025
 Permits Modified in 2023
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 CE's Recorded
 Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remaining	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
52	EMA/State 404	Breakfast Point	ICW - SWWB	0393890-007-EA/03; 0393890-008-SFRP/03; 03093890-009-EM/03; 0393890-010-SM-03 Ward Creek Phase 5	121.8	0.41	0.00	44.6	10.4	0.00	45.01	76.79	34.2	7.4	n/a	13.89	5.51 UMAM 6.76 WRAP	0.00	Construction Not Started
53	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0398702-004-EA/66 Origins Parkway Phase 2	14.11	0.00	0.00	8.61	8.61	0.00	8.61	5.5	0.00	34.44	0.00	2.13	4.56 UMAM 5.6 WRAP	0.00	CE in Progress
54	EMA/State 404	Breakfast Point	ICW - SWWB	0412425-001-EA/03;0412425-001-SFRP/03 Gateway Crossings	44.78	1.04	0.09	4.48	2.1	0.00	5.52	38.42	3.33	6.02	0.00	5.11	1.19 UMAM 1.45 WRAP	2	CE in Progress
55	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0398702-008-EA/66 0398702-009-SFRG/66 Longleaf Park Phase 2	16.36	0.00	0.00	1.05	1.05	0.00	1.41	15.27	0.00	4.2	0.00	2.47	0.56 UMAM 0.68 WRAP	0.00	CE Complete
56	EMA/State 404	Lake Powell	Eastern Lake-Phillips Frontal (LPFCU)	0420842-001-EA/03 West Laird Phase 1	65.11	0.00	0.00	1.62	1.62	0.00	1.73	63.38	0.00	6.48	0.00	13.08	0.86 UMAM 1.05 WRAP	0.00	Construction Not Started
57a	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0423257-01-EA/66;0423257-002-SRFP/66 West Bay Parkway Phase 1	2.75	0.00	0.00	0.47	0.47	0.00	0.47	2.28	0.00	1.88	0.00	0.42	0.25 UMAM 0.306 WRAP	0.00	Construction Not Started
57b	EMA/State 404	Devils Swamp	Eastern Lake-Phillips Frontal (PWSFCU)	0423257-01-EA/66;0423257-002-SRFP/66 West Bay Parkway Phase 1	3.52	0.00	0.00	2.58	2.58	0.00	2.58	0.94	0.00	10.32	0.00	0.36	1.37 UMAM 1.68 WRAP	0.00	Construction Not Started
58	EMA Only	Lake Powell	Eastern Lake-Phillips Frontal (LPFCU)	0221322-069-EA/66; 0221322-070-EM/66 Origins Phase 6	63.4	10	0.00	8.7	0.00	0.00	0.00	44.7	0.00	0.00*	0.00	0.00*	0.00	0.00	NA
59a	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0423293-001-EA/66; 0423293-004SFM/66; 0423293-002-SFRP/66 Arborview	8.11	0.00	0.00	3.13	3.13	0.00	3.13	4.98	0.00	12.52	0.00	3.46	1.66 UMAM 2.03 WRAP	0.00	CE in Progress
59b	EMA/State 404	Devils Swamp	Eastern Lake-Phillips Frontal (PWSFCU)	0423293-001-EA/66; 0423293-004SFM/66; 0423293-002-SFRP/66 Arborview	21.83	0.00	0.00	2.6	2.6	0.00	2.6	27.34	0.00	10.4	0.00		1.38 UMAM 1.69 WRAP	0.00	CE in Progress
60a	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0423245-001-EA/66; 0423245-002-SFRP/66 Optima Watersound Multi-Family Housing	18.46	1.14	0.00	3.98	2.08	0.00	5.12	13.34	1.9	6.42	0.00	2.79	1.17 UMAM 1.43 WRAP	0.00	Construction Not Started
60b	EMA/State 404	Devils Swamp	Eastern Lake-Phillips Frontal (PWSFCU)	0423245-001-EA/66; 0423245-002-SFRP/66 Optima Watersound Multi-Family Housing	1.54	0.00	0.00	0.12	0.12	0.00	0.12	1.42	0.00	0.48	0.00	0.16		0.00	Construction Not Started
61	EMA/State 404	Breakfast Point	ICW - SWWB	0274949-005-EA/03; 02074929-009-SFRP/03 PCB Medical Campus Phase 1A	16.75	0.00	0.00	2.21	2.21	0.00	2.21	14.54	0.00	8.84	0.00	1.19	1.17 UMAM 1.43 WRAP	0.00	CE in Progress

*For Origins Phase 6, 80:20 preservation and CUCE was recorded with Watersound North SAJ-2002-697

Tot Prj Ac Total Project Acres Within Sub-basin

HQ High Quality Wetlands

HQ IMP High Quality Wetland Impacts

Alt Altered Wetlands

Alt

UPL Uplands

Onsite CE Onsite Conservation Easements

Offsite CE Offsite Conservation Easements

Altered Wetland Impacts

UPL

Onsite CE

Offsite CE

CU MIT CE Conservation Unit Mitigation Conservation Easement

CU CE Conservation Unit Conservation Easement

CR MIT Mitigation Credits

WTL Wetland

GP Regional General Permit SAJ-86

IP Individual Permit

CE's to be recorded

Impacts have not occurred as of 12/31/2025

Permits Modified in 2023

Permits Modified in 2024

CE's Recorded

Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remainin g	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
2023																			
62	EMA/State 404	Lake Powell	Eastern Lake-Phillips Frontal (LPFCU)	0426901-006-EA/03; 0426901-001-EA/03; 0426901-002-SFRP/03 Watersound Golf Course	324.8	87.84*	0.22	40.54	2.21	0.00	127.73*	197.07	20.34	0.00	0.00	65.25	1.36 UMAM 1.64 WRAP	0.00	CE in Progress
63	EMA/State 404	Breakfast Point	ICW - SWWB	0274929-007-EA/03; 0274929-008-SFRP/03 PCB Medical Campus Drainage Improvement	3.53	0.00	0.00	2.18	2.18	0.00	2.18	1.35	0.00	8.72	0.00	0.4	1.16 UMAM 1.42 WRAP	0.00	CE Complete
64a	EMA/State 404	Devils Swamp	Peach Creek (PWSFCU)	0398702-014-EA/66; 0398702-015-SFRP/66 Origins Parkway Segment 3	9.51	0.11	0.00	6.15	5.86	0.00	6.26	3.25	0.29	23.15	0.00	1.44	3.11 UMAM 3.81 WRAP	0.00	CE in Progress
64b	EMA/State 404	Devils Swamp	Eastern Lake-Phillips Frontal (PWSFCU)	0398702-014-EA/66; 0398702-015-SFRP/66 Origins Parkway Segment 3	6.88	0.00	0.00	1.59	1.59	0.00	1.59	5.29	0.00	6.36	0.00	0.71	0.84 UMAM 1.03 WRAP	0.00	CE in Progress
65	EMA/State 404	Devils Swamp	Peach Creek (WCCU)	0221322-077-EA/66; 0221322-078-SFRP/66 North Watersound Parkway Phase 2	31.08	5.16	2.14	18.88	12.55	0.00	24.04	6.99	6.52	43.95	0.00	12.56	8.51 UMAM 10.13 WRAP	2	CE in Progress
66	EMA Only	Devils Swamp	Peach Creek (PWSFCU)	0431976-001-EA/66 South Walton Commerce Park Lot 1 Storage	2.32	0.00	0.00	0.10	0.00	N/A	0.1	2.22	0.00	0.00	0.00	0.35	0.00	0.00	Construction Not Started
67	EMA/State 404	Breakfast Point	ABBBF (BPPCU)	0382019-011-SFRP/03; 0382019-010-EA/03 BP East Phase 4	118.71	8.35	0.41	55.31	17.24	0.00	63.66	55.05	38.07	35.08	0.00	45.18	9.50 UMAM 11.59 WRAP	0.00	CE in Progress
68	EMA/State 404	Breakfast Point	ICW - SWWB	0393890-014-EA/03; 0393890-015-SFRP/03 Ward Creek- Hwy 79 Drainage Improvements	1.17	0.00	0.00	0.77	0.77	0.00	0.77	0.4	0.00	3.08	0.00	0.13	0.41 UMAM 0.50 WRAP	0.00	CE Complete
69	EMA Only	Breakfast Point	ABBBF	0349510-021-EM/03 SABRE Center	14.71	0.00	0.00	0.57	0.00	0.00	0.57	14.14	0.00	0.00*	0.00	0.00*	0*	0.00	CE Complete

*For Watersound Golf Course, the high quality wetland total includes 2.34 acres of isolated wetlands and 1.62 acres of isolated wetland impacts. 0.84 acres of isolated wetlands will be mitigated due to the wetland size being greater than 0.50 acres.

*For SABRE Center, the mitigation bank credits were previously withdrawn from Breakfast Point Mitigation Bank on June 5, 2018. All impacts were previously permitted and required conservation easements have been completed under PCB Sports Complex.

Tot Prj Ac Total Project Acres Within Sub-basin
 HQ High Quality Wetlands
 HQ IMP High Quality Wetland Impacts
 Alt Altered Wetlands
 Alt Altered Wetland Impacts
 UPL Uplands
 Onsite CE Onsite Conservation Easements
 Offsite CE Offsite Conservation Easements
 CU MIT CE Conservation Unit Mitigation Conservation Easement
 CU CE Conservation Unit Conservation Easement
 CR MIT Mitigation Credits
 WTL Wetland
 GP Regional General Permit SAJ-86
 IP Individual Permit

CE's to be recorded
 Impacts have not occurred as of 12/31/2025
 Permits Modified in 2023
 Permits Modified in 2024
 CE's Recorded
 Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remainin g	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
2024																			
70	RGP/EMA	Breakfast Point	Intracoastal Waterway - West Bay Subbasin (SWWBCU)	SAJ-2024-01804; 0274929-011-EA/03 Panama City Beach Hospital Phase 1B	23.86	0.00	0.00	2.53	2.53	0.28%	2.53	21.33	0.00	10.12	0.00	2.72	1.35 UMAM 1.64 WRAP	0.00	CE in Progress
71	RGP/EMA	Breakfast Point	Intracoastal Waterway - West Bay Subbasin (SWWBCU)	SAJ-2024-02558; 0209847-030-EM/03; 0209847-029-EA/03 TES Concrete Plant	8.58	0.00	0.00	2.81	0.36*	0.00	2.81	6.4	1.85	0.00	0.00	0.00	0.19 UMAM 0.23 WRAP	0.00	CE in Progress
72	EMA/State 404	Devils Swamp	Peach Creek (WCCU)	0441928-002-SFP/66 Passage of Time Art Park	45.09	0.00	0.00	1.13	0.21	0.00	1.13	13.96	0.92	0.00	0.00	6.1	0.11 UMAM 0.14 WRAP	0.00	CE in Progress
73	EMA	Devils Swamp	Peach Creek (PWSFCU)	0453915-001-EA/66 Art Park Residential Phase 1	45.43	0.00	0.00	2.77	2.77	0.00	2.77	42.66	0.00	11.08	0.00	6.86	1.47 UMAM	0.00	CE in Progress
74	EMA	Devils Swamp	Peach Creek (PWSFCU)	0396442-003-EA/66 South Walton Commerce Park Phase 3	102.46	41.07	0.52	20.42	0.40	0.00	62.49	40.97	1.6	0.00	0.00	15.47	0.66 UMAM	1	Construction Not Started
75	EMA Only	Breakfast Point	ABBBF	SAJ-2015-03090 SABRE Center	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	CE Complete

*For TES Concrete Plant, 9.6 acres of altered wetlands were previously authorized under Panama City Beach Commerce Park SAJ-2004-3965 in 2004

*For Longleaf Park Phase 3, 1.17 acres of altered wetlands were previously authorized under Longleaf Park Phase 3 0398702-011-EA/66; 0398702-012-SFRP/66 in 2022

Tot Prj Ac Total Project Acres Within Sub-basin
 HQ High Quality Wetlands
 HQ IMP High Quality Wetland Impacts
 Alt Altered Wetlands

Alt Altered Wetland Impacts
 UPL Uplands
 Onsite CE Onsite Conservation Easements
 Offsite CE Offsite Conservation Easements

CU MIT CE Conservation Unit Mitigation Conservation Easement
 CU CE Conservation Unit Conservation Easement
 CR MIT Mitigation Credits
 WTL Wetland
 GP Regional General Permit SAJ-86
 IP Individual Permit

CE's to be recorded
 Impacts have not occurred as of 12/31/2025
 Permits Modified in 2023
 Permits Modified in 2024
 Permits Modified in 2025

CE's Recorded
 Alt Impact Allowance Drawdown

2025 Project Ledger

Number	Type	Permitting Basin	Subbasin	Project	Tot Prj Ac	HQ	HQ IMP	Alt	Alt IMP	Under 20 % Alt Remainin g	WTL	UPL	Onsite CE	Offsite CE	CU MIT CE	CU CE	CR MIT	Rd Removals	Status
2025																			
76*	EMA	Devils Swamp	Peach Creek (PWSFCU)	0398702-021-EA/66; 0398702-023-EM-66; SAJ-2024-04695 Longleaf Park Phase 3	34.20	0.00	0.00	1.54	1.54	0.00	1.54	32.55	0.00	6.16	0.00	5.15	0.87 UMAM	1	CE Complete
77	RGP	Devils Swamp	Peach Creek (PWSFCU)	SAJ-2024-04694 Art Park Residential Phase 1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.8 WRAP	NA	CE in Progress
78	RGP/EMA	Devils Swamp	Peach Creek (PWSFCU)	0398702-024-EA/66; SAJ-2025-02143 Watersound Origins Circulation Road	5.21	0.26	0.26	1.40	1.40	0.00	1.66	3.55	0.00	5.6	0.00	1.63	0.97 UMAM 1.15 WRAP	1	CE in Progress
79	RGP/EMA	Breakfast Point	Intracoastal Waterway – West Bay Subbasin (SWWBCU)	SAJ-2020-04399; 0274929-012-EA/03 Ward Creek Phases 6 and 7	247.39	16.54	0.00	138.85	21.25	0.00	155.39	92.0	106.89	0.00	0.00	28.19	11.26 UMAM 13.81 WRAP	0.00	CE in Progress
80	RGP	Breakfast Point	Intracoastal Waterway – West Bay Subbasin (SWWBCU)	SAJ-2005-09182 Watersound Parkway Hwy 79	17.88	0.13	0.04	5.41	3.85	0.00	5.56	12.1	0.23	15.17	0.00	2.04	3.47 WRAP	0.00	Construction Not Started
81a	EMA	Devils Swamp	Peach Creek (WCCU)	0426901-009-EA/03 Lake Powell Residential Phase 1	54.4	0.00	0.00	8.76	2.44	0.00	8.76	45.64	6.32	3.44	0.00	29.95	1.29 UMAM	0.00	Construction Not Started
81a	EMA	Lake Powell	Eastern Lake-Phillips Frontal (SASCU)	0426901-009-EA/03 Lake Powell Residential Phase 1	33.74	0.00	0.00	3.14	2.07	0.00	3.14	30.6	1.07	7.21	0.00	5.94	1.35 UMAM	0.00	Construction Not Started
82	EMA	Devils Swamp	Peach Creek (PWSFCU)	0423293-005-EA/66 Arborview Park Phase 2	37.33	0.00	0.30	6.09	5.80	0.00	6.09	43.42	0.00	30.33	0.00	5.64	5.34 UMAM	1	Construction Not Started
82	EMA	Devils Swamp	Eastern Lake-Phillips Frontal (PWSFCU)	0423293-005-EA/66 Arborview Park Phase 2	29.22	0.00	0.13	3.70	3.57	0.00	3.70	33.02	0.00	14.28	0.00	3.00		0.00	Construction Not Started
Totals					5,212.53	536.53	26.44	1,296.88	422.69	16.29	1,799.95	3,399.86	1,136.58	1,092.86	101.52	1,210.43	266.74 WRAP 265.07 UMAM	39	

*For TES Concrete Plant, 9.6 acres of altered wetlands were previously authorized under Panama City Beach Commerce Park SAJ-2004-3965 in 2004

*For Longleaf Park Phase 3, 1.17 acres of altered wetlands were previously authorized under Longleaf Park Phase 3 0398702-011-EA/66; 0398702-012-SFRP/66 in 2022

Tot Prj Ac	Total Project Acres Within Sub-basin	Alt	Altered Wetland Impacts	CU MIT CE	Conservation Unit Mitigation Conservation Easement
HQ	High Quality Wetlands	UPL	Uplands	CU CE	Conservation Unit Conservation Easement
HQ IMP	High Quality Wetland Impacts	Onsite CE	Onsite Conservation Easements	CR MIT	Mitigation Credits
Alt	Altered Wetlands	Offsite CE	Offsite Conservation Easements	WTL	Wetland
		GP	Regional General Permit SAJ-86		
		IP	Individual Permit		

	CE's to be recorded		CE's Recorded
	Impacts have not occurred as of 12/31/2025		Alt Impact Allowance Drawdown
	Permits Modified in 2023		Permits Modified in 2024
	Permits Modified in 2025		

2025 Sub-Basin Ledger

2025 Sub-Basin *

Subbasin	Change ?	Total Ac	Total Alt	Total HQ	Total Alt IMP	%**	Total HQ IMP	%**	Total Alt Remain	Total HQ Remain
Alligator Bayou-Botheration Bay Frontal	N	1,850.11	1,043.18	234.78	126.43	12.12%	3.44	1.47%	916.75	231.34
Eastern Lake Phillips Inlet Frontal	Y	4,539.63	1,164.01	821.68	40.77	3.50%	1.92	0.23%	1,123.24	819.76
Intercoastal Waterway West Bay	Y	8,431.63	3,562.78	2,002.21	168.68	4.73%	14.28	0.71%	3,394.11	1,987.93
Peach Creek	Y	3,085.55	1,158.73	696.40	84.35	7.28%	6.71	0.96%	1,074.38	689.69
Totals Cumulative thru December 31, 2025. * EMA Acreage less Conservation Unit Acreage		17,906.92	6,928.70	3,755.07	420.23	27.64%	26.35	3.38%	6,508.48	3,728.72

“Banked” Altered Wetland Preservation Ledger

*** CHANGES IN 2025***

EASTERN LAKE PHILLIPS INLET FRONTAL SUBBASIN

Drawdown of “Banked” Altered Quality Preservation within the following projects:

SAJ-2002-00697 Watersound North

“Banked” Altered Wetland Preservation– Eastern Lake Phillips Inlet Frontal Summary

Included in the 2017 Watersound Origins Phase 4 authorization, St. Joe followed the EMA section VII. (a) and SAJ-86 section 5b.(1) related to use of remaining unused or “banked” altered quality preservation for other projects in the same subbasin in order to impact more than 20% while keeping the subbasin math balanced. The WS Origins Phase 4 project used a portion of the preservation not taken with the previous Watersound North authorized project. A drawdown table for this is included below and will be included going forward in the Annual Reports. The Project Ledger also references this information in yellow.

Eastern Lake Phillips Inlet Frontal Subbasin	Project Acres	Total Alt Wetlands	Permitted Alt	Required Preservation	Preservation Onsite	Preservation Over/Under	Current Preservation Banked
WSN P1/2B	464.52	123.3	19.71	78.84	103.59	+24.75	+24.75
WS Origins P4	48.80	2.83	2.83	11.32	0.20	-11.12	+13.63
West Laird Ph 1	65.11	1.62	1.62	6.48	0.00	-6.48*	+13.63
Origins Ph 7	54.11	0.38	0.00	0.00	0.38	+0.38	+14.01
Origins Ph 8	57.40	0.97	0.47	1.88	.50	-0.38	+13.63
Arborview Park Phase 2	29.22	3.70	3.57	14.28	0.00	-7.18	+6.45

Lake Powell Basin Mitigation Summary

Lake Powell Basin Lake Powell Headwaters Conservation Unit Mitigation Area Summary * CHANGES IN 2025*

Off-Site Mitigation – Lake Powell Basin Summary

For the Lake Powell Basin, compensatory mitigation for individual project wetland impacts must be satisfied with off-site mitigation in the Lake Powell Headwaters Conservation Unit (LPHCU). The required mitigation for the 2017 authorized WaterSound Origins - Phase 4 was calculated based on the .65 FU for the RGP which equals 1.84 acres. After further discussion with ACOE and FDEP regarding logistics of managing such a small area and the anticipation of future impacts within the basin, St. Joe proposed to place a conservation easement over +/-41.18 acres adjacent to the previously authorized and released mitigation area thereby creating more environmental lift in one concentrated area, simplifying logistics and costs related to monitoring and land management, and planning for near term future impacts in the subbasin. The below is a drawdown table for future impacts in the Lake Powell Basin, which will be included in future annual reports.

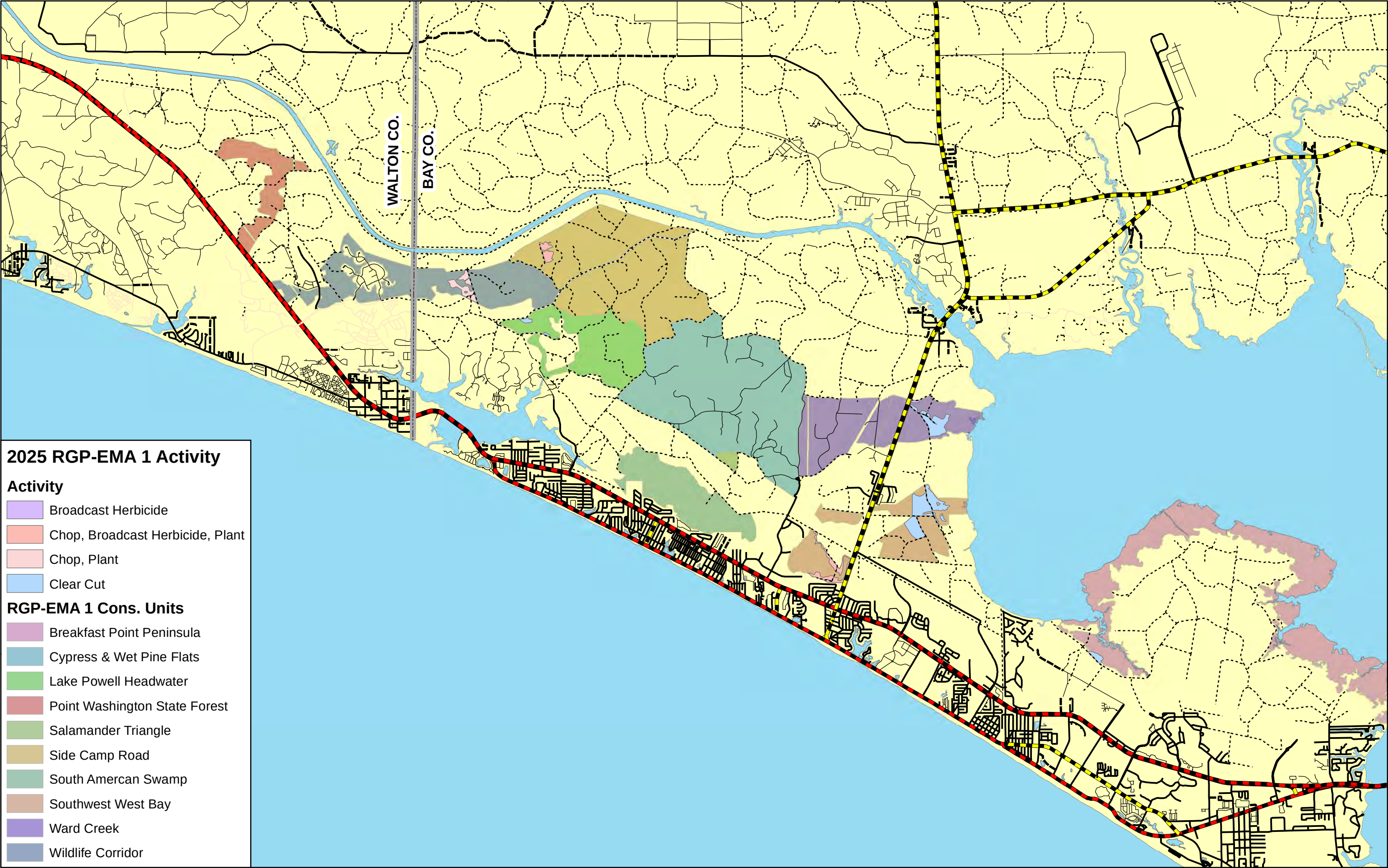
Lake Powell Basin (LPHCU) Mitigation Draw-down Schedule	
WS - Origins Off-Site LPHCU Mitigation Acres	41.18ac x 0.17 lift
WS - Origins Phase 4 LPHCU Off-Site FU	7.05 total lift
WS - Origins Phase 4 FU Required	- (1.84)
WS- Origins Phase 7 LPJCU Required	- (0.70)
WS- Origins Phase 8 Functional Unit Loss	- (0.31)
Watersound Golf Course Functional Unit Loss	-(1.64)
West Laird Phase 1 Functional Unit Loss	(1.05*)
Lake Powell Residential Phase 1	(1.35*)
Remaining FU for Future Impacts only within Phillips Inlet Subbasin	2.56 remaining

*Wetland impacts for West Laird Phase 1 and Lake Powell Residential Phase 1 do not have valid RGP permits, therefore the functional units for those projects have been added back to the ledger balance.

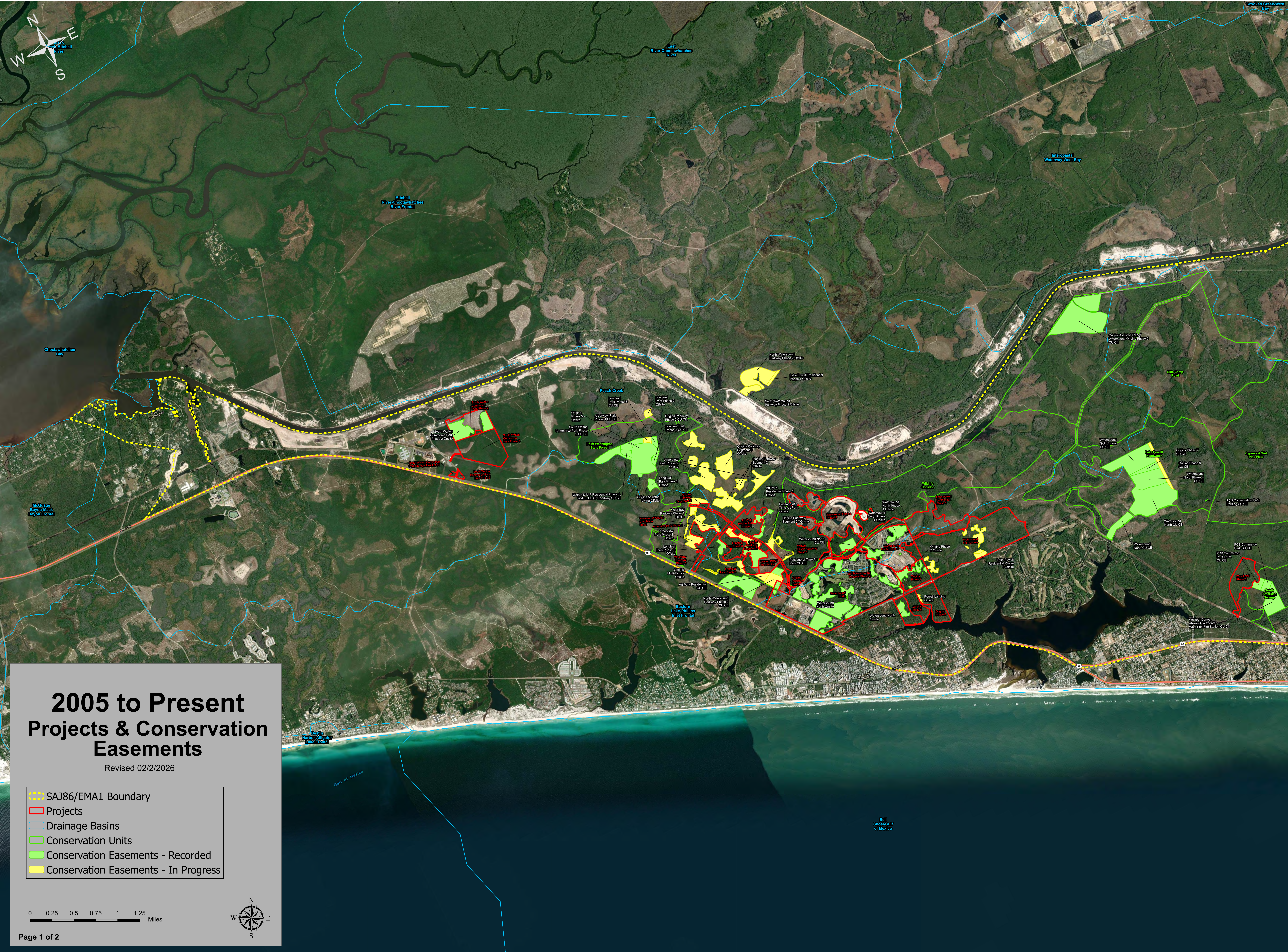
2025 Conservation Unit Ledger

Conservation Unit	Ownership	Total CU +/-		Conservation Easements		
		Acres	Required Acres	Recorded Acres	In Process Acres	Additional Acreage Recorded Proposed
Cypress & Wet Pine Flats	Panama City Beach	2,912.40	2,912.40	2,912.40	0.00	0.00
Lake Powell Headwater	St. Joe	912	208.34	172.86	35.48	0.00
South American Swamp	St. Joe	803	39.05	33.11	5.94	0.00
Southwest West Bay	St. Joe	962	342.16	288.30	53.86	0.00
Ward Creek	NWFWMD	1239	1.80	731.28	0.00	0.00
Point Washington	St. Joe	466	68.77	38.43	30.34	0.00
Wildlife Corridor	St. Joe	1,247	52.33	17.82	34.51	0.00
Side Camp	St. Joe	2,330	123.44	123.44	0.00	0.00
Salamander Triangle	St. Joe	42	0.00	0.00	0.00	0.00
Breakfast Point Peninsula	St. Joe	2,289	327.44	282.26	45.18	0.00
Total Acres		13,202.40	4,181.74	4,706.11	205.11	0.00

Conservation Unit Land Management Survey



GIS Projects & Conservation Easement Map Overview

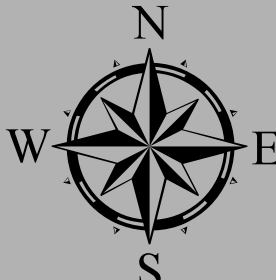


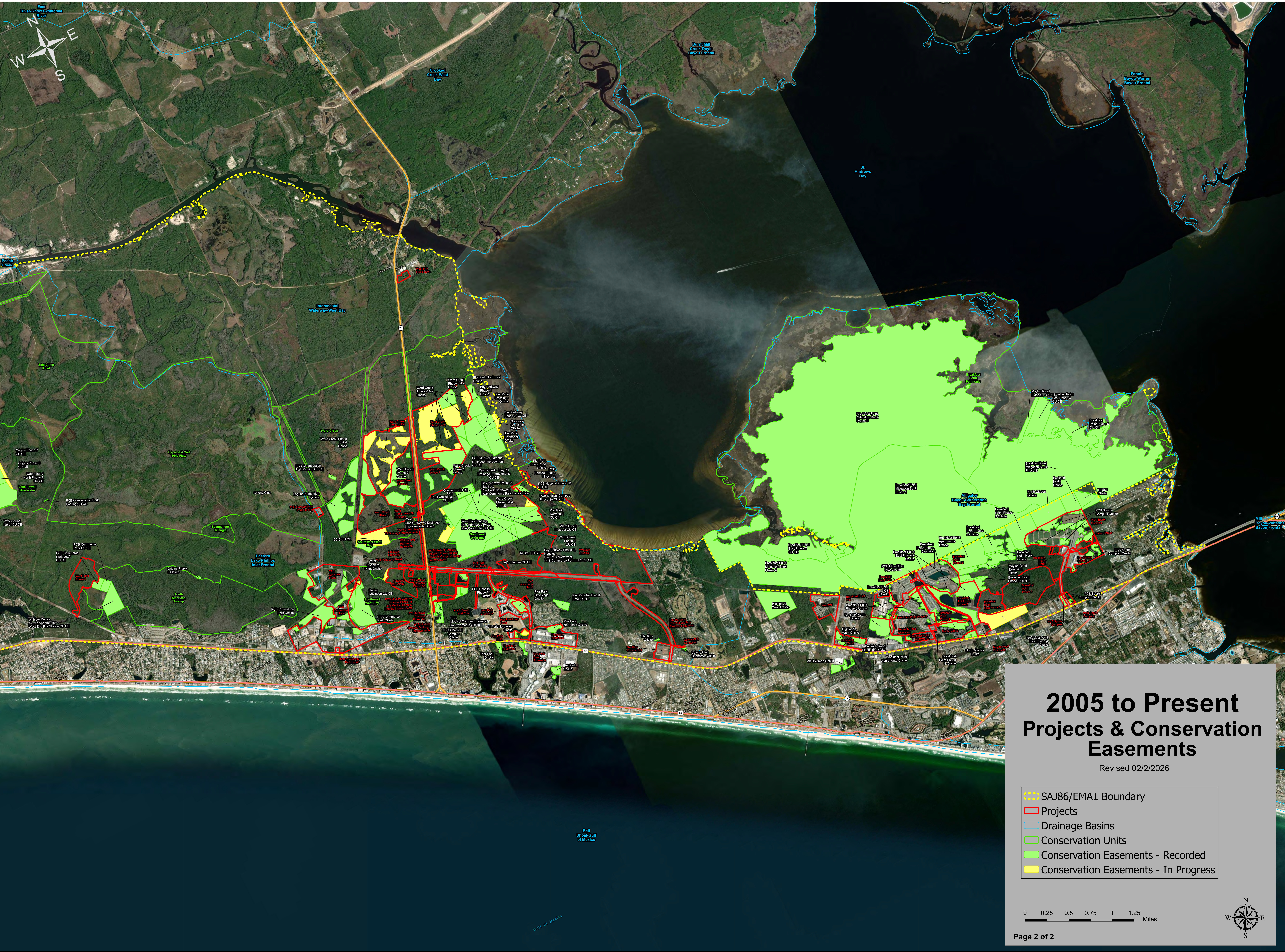
2005 to Present Projects & Conservation Easements

Revised 02/2/2026

- SAJ86/EMA1 Boundary
- Projects
- Drainage Basins
- Conservation Units
- Conservation Easements - Recorded
- Conservation Easements - In Progress

0 0.25 0.5 0.75 1 1.25 Miles





2005 to Present Projects & Conservation Easements

Revised 02/2/2026

- SAJ86/EMA1 Boundary
- Projects
- Drainage Basins
- Conservation Units
- Conservation Easements - Recorded
- Conservation Easements - In Progress

0 0.25 0.5 0.75 1 1.25 Miles

